



The Role of Social Media Engagement in Influencing Customer Loyalty in Saudi Banking Industry

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Received: 10 March 2019

Accepted: 29 April 2019

DOI: <https://doi.org/10.32479/irmm.8060>

ABSTRACT

Social media has gained significant popularity in the modern era, as people are spending an increasing amount of time over platforms like Facebook, Twitter and Instagram. This has instigated the organizations to amend their marketing communication techniques and to invest in the development of activities which may engage the customers. The aim of this research paper is to determine the role of social media engagement in influencing the customer loyalty from the perspective of the banking sector of Saudi Arabia. In order to ascertain this role, a combination of quantitative and qualitative methods has been employed in order to obtain relevant data and to come up with the conclusions. The regression analysis and the in-depth analysis of the qualitative data have established that the use of social media engagement has influenced the customers' loyalty in the banking sector. Therefore, banks should further focus on the social media in enhancing the customers' loyalty. Moreover, qualitative analysis suggests that customer loyalty gives strength to the financial position of the banks.

Keywords: Social media, Customers' loyalty, Banking sector

JEL Classifications: G21, L82

1. INTRODUCTION

Consumer engagement is referred to the actions and activities that organizations undertake in order to begin an open line of communication with the external stakeholders (Palmatier et al., 2017). Instigating the customers to actively engage with the organization may enhance the experience which may in turn have a potential to build the loyalty in the customers (Brodie et al., 2015). Owing to the advancements in the information and communication technology, communication with the masses has become easier and necessary in order to increase awareness of firms' offered product (Management Association, Information Resources, 2018). The use of social media platforms has become one of the most effective ways to reach the target consumer and to engage them. From the perspective of the banking sector, social media may be used to collaborate and to interact with the customers to develop a favorable and long lasting relationship (Haro-de-Rosario et al.,

2018). According to Skwire and Skwire (2013), the role of social media is very important to engage the customer with any brand and to win the loyalty as well.

In case of Saudi Arabia, some literature has highlighted the importance of social media in brand development and customers' engagement. For example, Alam (2017) investigates the role of social media on the brand preferences in the general context of available brands in the Saudi Arabia. He finds some evidences in favor of the hypothesized relationship. Al Saud and Khan (2013) investigate the role of Facebook and Twitter on the brand development in the Saudi Arabia. They find that both media remain very effective in the brand development. Abduljadail (2017) investigates the effect of the Facebook on the customer engagement in the six sectors of Saudi Arabia including the financial sector. He finds that the advertisement with exploiting the benefit of local culture is found very important in the perception

of the Saudi customers. Further, both local and global brands have been used the cultural traits in the advertisement on the Facebook which remains very effective for the customer engagement.

The existing global literature has highlighted that customer engagement is beneficial for banking institutions. It has also been demonstrated that social media platforms are the most effective medium for the communication with the tech savvy customers of the modern era. However, there is lack of adequate research on the way that consumer engagement activities over social media platforms facilitate in winning the customers' loyalty from the perspective of banking institutions in the Saudi Arabia. Though, some literature has investigated the effect of social media on the customers' engagement and brand development but still no study specifically covers this issue in the banking sector of the Kingdom. This present research tries to fill this literature gap. Hence, the aim of this research paper is to determine the role of social media in determining the customers' engagement with the brand which may play a constructive role in influencing the customer loyalty in the banking sector of Saudi Arabia.

The present research is motivated to investigate the said hypothesis because of three reasons. First, the relevance of social media would be evaluated in the process of customer engagement. Second, this research ascertains the way that customer engagement can lead to the formation of a loyal customers' base. Thirdly, the relevance of customer loyalty has been analyzed from the perspective of the banking sector. Finally, there has been inadequate research on this theme in the context of the banking industry in Saudi Arabia. Therefore, the present research is conducted in order to bridge the gap in the scant marketing literature about the way that banks may utilize on the social platforms in order to win the consumers' loyalty and to ascertain the sound financial conditions.

The rest paper is organized in such a way that second section discusses the literature, third elaborates the methodology, fourth section displays the quantitative and qualitative analyses and last section concludes the study.

2. LITERATURE REVIEW

This section discusses a comprehensive idea about the concept of customer engagement and the relevance of such marketing strategies in the process of enhancement of customer loyalty. This section also highlights the use of social media platforms for engaging the two-way communication with the consumers. Further, the use of such strategies from the perspective of the banking institutions has also been reviewed.

2.1. Consumer Engagement

Engagement of the consumers is a facet of the discipline of customer relationship with management of a business. This marketing strategy enables organizations to facilitate the process of development of favorable and long lasting relationships with the consumers. According to Kumar (2013), organizations utilize various channels both online as well as offline in order to instigate an open line of communication with the consumers and other external stakeholders. Various academicians have opined

that customer engagement drives the purchase decisions of the consumers in favor of particular brands and also gives strength to the future interactions with the organization (Chu and Kim, 2011; Palmatier et al., 2017). In addition to the management of customer relationship, the companies attempt to raise awareness about their products through the process of customer engagement by offerings the current schemes and special offers etc. Customer engagement is commonly achieved via marketing campaigns and other outreach programs which are mostly conducted over the digital media in the present era.

The rapid advancements in the domain of information and communication technology have made it easier to engage in the open line of communication with the decision makers of the organization (Management Association, Information Resources, 2018). In addition, the consumers are no longer satisfied by playing a passive role in the process of marketing communications of the organizations. In the modern era, the consumers want to have an active role through participating in the process of product development by providing feedbacks and grievances. Dessart et al. (2015) claim that the organizations, who have successfully adopted the strategies to ensure the active engagement of the customer in the marketing communication activities, are able to secure a competitive advantage in the industry.

2.2. Consumer Engagement through Social Media Platforms

With the rising popularity of the information and communication technology, the general public is spending a substantial part of their time in the online activities (Chu and Kim, 2011). Therefore, marketers have realized that digital channels should be used in order to allure the consumers. Digital or online channels are using wide arrays of networks like websites, mobile applications, e-mail and social media platforms in order to attract the consumers of the target market (Guesalaga, 2016). The rising popularity of the use of social media among the younger generation has led to the emergence of a facet of marketing in favor of the social media marketing (Tiago and Verissimo, 2014). In other words, social media marketing is the aspect of marketing where the organizations conduct the marketing communications over social media platforms. This is also done to assure maximum visibility among the target audience.

To communicate with each and another, people have become increasingly reliant on the use of social networking websites (Lin and Lu, 2011). The rising popularity of social media has instigated the organizations to make significant changes to their communication strategies. Farook and Abeysekera (2016) have inferred that people use social media platforms in order to develop their personal network. Therefore, organizations should use such channels in order to reach the target audiences and to cultivate the long-term relationships with the customers. The participation in an open line of communication with the organization through the process of expressing grievances and support, a customer makes a direct commitment with the firm which facilitates the process of relationship-building. The use of social media website like Facebook has a significant impact on consumer engagement which also helps in increasing the market share of the companies.

Maintenance of an active online presence of networking with the clientele of the organization, both existing and potential, has favorable impact on the company's financial condition.

2.3. Consumer Engagement in Influencing the Customer Loyalty

The engagement of the consumer in the business processes plays a significant role in the enhancement of the loyalty (Brodie et al., 2015; Acar and Putoni, 2016). Hence, it is crucial to undertake a customer focused marketing strategy in order to secure a significant base of loyal customers. In other words, the products of the organization may change over time but the loyalty helps the company to secure the higher returns from the customer's lifetime value. Solem (2016) argues that the consumer engagement leads to the creation of value through the active participation of the customers in the marketing communication process. This value thereafter leads to the higher levels of satisfaction derived from the brand which afterward inculcates a sense of loyalty in the minds of the customers. Further, he concludes that the consumers, who use social media to participate in the organization's brand engagement strategies, express higher levels of satisfaction. In fact, there exists a strong positive correlation between brand loyalty and consumer participation in the short term perspective. Moreover, the companies engaged in the service sector business may gain substantial customer loyalty by investing in consumer engagement strategies through the social media platforms.

So et al. (2016) inquire the service industry and conclude that the engagement of the consumer is beneficial for the management of the customer relationships. They also establish the strong lineages between customer engagement and customer loyalty. In other words, the customer loyalty in service institutions can be strengthened through the utilization of customer engagement tactics as well as through the delivery of a favorable service experience. Fernandes and Esteves (2016) propound that the propensity of the consumers' engagement varies widely based on the perspective of the service. In the service sector which requires a high involvement like health care, the propensity of engagement may be claimed higher than that of low involvement of the retail sector. They also conclude a positive correlation between the favorable behaviors of the consumers and the propensity of consumption. Therefore, a business needs to invest for ensuring the engagement of the consumers in order to enhance the customer loyalty and long-term relations with the organization.

2.4. Consumer Engagement in the Banking Industry

Khan et al. (2016) state that with the rising popularity of digital media in the modern era, the younger generation of the customers is more likely to be loyal to a bank who offers the online services. An exploratory study on retail banking by Sondhi et al. (2017) propounds that the engagement of the consumers may result in building the trust, loyalty, commitment and advocacy of the consumers. In addition, the duration of the relationship with the customers has a significant impact on the value creation abilities of the engagement strategies. On the other hand, Kosiba et al. (2018) conclude that the trust and loyalty of a customer towards the financial institutions may enhance the propensity to engage.

Khan et al. (2016) propound that the online banking experience plays a crucial role in the mediating the consumer engagement and loyalty towards the banking institutions. Engagement through the online banking services is more likely to create a stronger loyalty towards the banking products' brand. Therefore, the investment in the improvement of the online banking experience is more likely to facilitate the brand loyalty in this modern era (Rather and Sharma, 2017). Haro-de-Rosario et al. (2018) state that the banks have increasingly adopted the use of social media platforms like Facebook and Twitter in order to post the information about their offers which help in building the trust among the customers.

3. RESEARCH METHODOLOGY

3.1. Research Philosophy

The research philosophy chosen for this research is positivism because a highly structured method has been adopted for testing the hypothesis. Positivism is the most appropriate philosophy for this research because the data have been obtained through survey and interviews for further analyses (Mackey and Gass, 2015). Kuada (2012) argues that the positivism approach may enable the research to obtain primary data from various sources about the role of social media channels in the process of enhancing customer loyalty. Therefore, we also prefer the positivism approach.

3.2. Research Approach

We follow the deductive approach because we begin with a theory to be tested based on the data which have been collected via primary collection methods (Panneerselvam, 2014). Green et al. (2012) elaborate that deductive approach is preferable if a hypothesis is developed from an already existing theory and thereafter conclusions are drawn from data analyses. This present research paper also aims at testing a hypothesis from established theory "to test the role of social media engagement in determining the process of enhancing customer loyalty for a selected sample." So, a deductive approach is the most suitable method here.

3.3. Research Method

The research method relies on a combination of quantitative and qualitative analyses. For example, primary data has been collected to ascertain the role of social media engagement in the process of enhancing customer loyalty through a survey. Further, we also conduct the interviews with two bank managers. The survey may form the quantitative data which would be arranged in a spreadsheet and thereafter transported for the statistical analyses (Miles et al., 2014). On the other hand, the interviews may consider the qualitative data which would be analyzed with respect to the qualitative methods (Neuman, 2013).

3.4. Questionnaire Design

The close ended questions have been drafted in the questionnaire. Each question has been associated with a Likert scale, wherein a respondent may select the option which is most suitable for him (Miles et al., 2014). The questionnaire comprises of demographic questions in order to ensure that a wide variety of respondents is maintained to reduce the chances of biasness toward a particular sect. Separate questions have been traced for both the dependent and independent variables which may facilitate the process of

testing of the hypothesis afterwards. Our dependent variable is the customer loyalty (Loyal) and the independent variable is the social media engagement (Engag).

3.5. Ethical Consideration

The consideration of the ethical factors is essential because it may reduce the probability for the errors to produce the un-biased results (Choy, 2014). Therefore, the objectives of the research have been explained to the respondents before carrying-out the survey and the confidentiality of the information has also been assured to them. Further, we have also confirmed that the questions in the survey and in the interview may easily understand and are also free of technical jargons.

3.6. Data Collection and Sampling

In this study, we collect a combination of quantitative and qualitative data. In order to collect quantitative data, a well-structured questionnaire is designed which facilitates the process of gathering data from a significantly larger number of respondents (Neuman, 2013). This also enables us to utilize time in a judicious manner. Around 250 questionnaires were distributed but 141 response-sheets with the complete answers were received and considered for the analysis. The collected data is analyzed with the help of the statistical software SPSS. We utilize the non-probability sampling technique wherein the all individuals in the population do not have the same chance of being selected (Ahmad et al., 2014). This sampling technique reduces the possibility of an unbiased data set. The convenience sampling has been chosen, wherein the sample of the study has been selected based on our suitability.

The qualitative data have been collected through interviews. Two managers from banking institutions have been interviewed. The selected bank managers were asked a series of questions with an aim of obtaining detailed information which might enable us to ascertain the impact of customer loyalty on the financial performance of the banking organizations (Taylor et al., 2015; Silverman, 2016). The responses were noted and compared for similarities and dissimilarities.

3.7. Hypothesis

In the theoretical predictions, the social media may play a major role in the engagement of the consumers. The following

hypothesis is tested if such inference is also valid for our chosen sample.

H_0 : The use of social media channels does not have a positive impact in enhancing customer loyalty.

H_1 : The use of social media channels has a positive impact in enhancing enhance customer loyalty.

4. ANALYSES AND DISCUSSIONS

4.1. Quantitative Analysis

In this section, the data obtained from the survey of the consumers has been analyzed with the help of the statistical software SPSS. A total of 250 questionnaires were distributed among the consumers. However, only 141 of the response-sheets could be found valid for further consideration. This is because; 8 of the respondents claimed not to use any social media platform and the remaining 101 could not be considered because of the missing data. Table 1 shows the descriptive statistics of the respondents' data. The average =1 and standard deviation =0 of usage is showing that we only consider the respondents who are user of social media. Average of gender is 1.3475 and 92 of the respondents were found as male while 49 were female. Average of age is 2.7731 which shows that a majority of the respondents almost 37% is belonged to the age group of 26-35 years whereas the age groups i.e. 36-45 years and 46-55 years made up of 22% and 17% of the respondents respectively. The average of income is 2.9078 which is approximately 3 and a majority of respondents is belonged to income group of \$ 40,000–\$59,000 in the 3rd option of the questionnaire. Further, average of number of media is 3.0709 which is close to the 3 and 75% of the population claimed to use 3 social media platforms. The average of Platform is 1.9645 which is close to 2. Therefore, the response of the question “which was the preferred mode for receiving updates from the bank” showed that about 88% of the respondents claimed that it was Twitter.

Table 1 also shows the average of our two major constructs of Social Media Engagement (Engag) and Customer Loyalty (Loyal) in which each construct carries three items. The results shows that average of the all items of Engag is >3.5 and we may claim that customers are inclined to the response of agree (4th Likert scale of the questionnaire). Moreover, the overall average of construct of Engag is also found at 3.72 which is again corroborating that

Table 1: Descriptive statistics

Quality dimensions	Number of observations	Minimum	Maximum	Mean±SD
Usage	141	1	1	1±0
Gender	141	1	2	1.3475±0.4779
Age	141	1	5	2.7731±1.2093
Income	141	1	5	2.9078±1.1886
Number of social media web	141	1	5	3.0709±0.6284
Platform	141	1	3	1.9645±0.3466
Engag 1	141	1	5	3.5674±0.9048
Engag 2	141	1	5	3.5745±0.9121
Engag 3	141	1	5	4.0071±0.9373
Average engag	423	1	5	3.7163±0.9181
Loyal 1	141	1	5	3.5248±1.1249
Loyal 2	141	1	5	4.1206±1.1981
Loyal 3	141	1	5	3.8227±0.8305
Average loyal	423	1	5	3.8227±1.0512

SD: Standard deviation, Engag: Engagement

Table 2: Cronbach’s alpha reliability test

Number of items	Constructs	Average interim covariance	Reliability coefficient
3	Engag	0.6188	0.8922
3	Loyal	0.3672	0.5908

Table 3: Correlation analysis

R	R ²	Adjusted R ²	SE
0.734	0.527	0.527	0.439

SE: Standard error

respondents are inclined towards the response of agree. So, we may conclude that banking customers are satisfied with social media engagement activities of the banks. Further, the average results of the all items of Loyal is also found >3.5 and we may claim that customers are inclined to the response of agree (4th Likert scale of the questionnaire). Moreover, the overall average of construct of loyal is also found at 3.82 which is again corroborating that respondents are inclined towards the response of agree. Therefore, we may conclude that banks are found successful in winning the loyalty of their customers through social media campaigns.

To validate the reliability of our constructs through the specified items in each construct, we perform the Cronbach’s Alpha test and results are reported in Table 2. Results show that average interim covariance is pretty good for both constructs of Engag and Loyal. Further, reliability coefficients show that the Engag construct (approx. 0.9) is a superb and Loyal construct (approx. 0.6) is at least good for further analysis.

In order to analyze the role that social media engagement plays in the process of enhancing customer loyalty, a regression analysis has been conducted. A significance level of 0.05 has been chosen for the test. At first, we put results of correlation in Table 3. The results show that R² and adjusted R² are >0.5. So, we may conclude a good strength of relationships between the Engag and Loyal.

Table 4 shows the Analysis of variance table while testing the overall goodness of fit of the regressed model, Loyal on the Engag. F-value = 45.557 is reasonably high and P < 0.01. So, we may conclude that our model is overall good fit and reliable for further analysis at 1% level of significance.

Table 5 is showing the effect of Engag on the Loyal through regression coefficient. Results show that Engag has positive effect on the Loyal at 1% level of significance. Further, the magnitude of coefficient shows that one-unit increase in perception of Engag may increase the perception of Loyal by 0.78 units. Therefore, we may conclude that social media engagement of banking customers is significantly contributing in building the loyalty.

4.2. Qualitative Analysis

1. Has your bank taken any proactive steps to enhance customer loyalty?
Bank Manager 1 opined that the organization ensures that the satisfaction of the customer is of the outmost importance since it is a crucial element for generating a sense of loyalty among

Table 4: ANOVA*

Source of variance	Sum of square	df	Mean square	F	P
Regression	8.798	1	8.798	45.557	0.000
Residual	7.532	139	0.193		
Total	16.331	140			

*Loyal and Engag are the dependent and independent variables respectively

Table 5: Regression results: Loyal is dependent variable

Predictor	Unstandardized coefficient		Standardized coefficient	t	P
	B	SE	Beta		
Intercept	0.900	0.488	0.734	1.844	0.073
Engag	0.780	0.116		6.750	0.000

SE: Standard error, Engag: Engagement

the consumers. Further, he discussed that the organization takes measures to ensure the optimum level of quality of service to satisfy the customers and to win the loyalty. On the other hand, Bank Manager 2 stated that customer loyalty helps to predict the profit which the organization may obtain throughout the entire duration of the relationship with the customer. This, in turn, enables the organization to make better decisions.

2. Does the increase in loyal customer have a favorable impact on the loans to assets ratios of the bank?
Bank Manager 1 stated that the share of loyal customers is directly proportional to the financial health of the organization, which is indicated via the solvency ratio. Hence, an increase in the number of loyal customers would imply that the organization has a low loan to asset ratio. On the other hand, Bank Manager 2 specified that this ratio indicates that the bank has a low degree of risk, which guarantees the long-term financial health of the organization. He also opined that the key to a low loan to asset ratio is due to the higher deposits, which is only possible through the increase in the number of loyal customers.
3. Has investment in activities led to customer loyalty, increasing the current ratio of the bank?
Bank Manager 1 opined that current ratio indicates the short-term viability of the bank. Hence, such ratio should be maintained at a level higher than 1. One of the most effective way of ensuring this targeted current ratio is through confirming that the assets of the bank are higher than the liabilities which can be the source of confirming a steady flow of deposits achieved through loyal customers. On the other hand, Bank Manager 2 specified that a current ratio, higher than 1, indicates that the bank may be able to honor their obligations in the short-run. Therefore, a high current ratio is dependent on the number of loyal customers. Because, this may raise the amount of deposits in the bank thereby raise the cash reserves of the bank.

5. CONCLUSIONS AND IMPLICATIONS

The statistical results imply that the social media engagement plays a significant role in the process of enhancing loyalty of consumers of banking organizations in the Saudi Arabia.

Further, the qualitative findings imply that the managers believe that there is a strong positive correlation between the loyalty of the consumers and the financial performance of the banks. Therefore, the banking industry in Saudi Arabia should benefit from the use of social media engagement since it has a positive impact on the enhancement of customer loyalty which may strength the financial position in turn. It is also recommended that banking organizations in the Saudi Arabia should make investment to increase and to improve the social media activities since it plays a significant role in enhancing loyalty of consumers. Twitter is the most preferred medium of communication in the perception of the majority of the respondents in our survey. Therefore, the banking organizations ought to increase their communications over this platform in order to increase the level of customer loyalty.

5.1. Limitations and Future Research Direction

The major limitation is the limited scope of the research. Because, we were able to collect the questionnaires with the complete-response from the 141 respondents. Therefore, the dataset is very limited to determine the role of social media engagement in the process of enhancing customer loyalty in the banking sector of Saudi Arabia. Though, increasing sample size may increase the validity and generalization power of a future study in this context. Further, we could only interview the two managers owing to time and resource constraints. Therefore, qualitative analysis has also been faced the constraint and increasing a number of interviewees would discover more insight of the banking sector.

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