Brand equity and service quality towards customer loyalty: Basis for customer relationship management framework of travel agencies in Qatar

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Abstract

The travel industry in the State of Qatar has grown rapidly, with many new travel agencies emerging to cater to the increasing demand for tourism. However, as competition intensified, it became essential for these agencies to differentiate themselves from their competitors and provide a personalized customer experience. This study aimed to investigate one of Qatar's most prominent issues in the travel agency industry: customer loyalty. Specifically, this research analyzed how brand equity and service quality influenced customers' behavioral, cognitive, and affective loyalty toward travel agencies. The research sought to contribute to enhancing the knowledge of customer relationship management by developing a framework that could be adopted by travel agencies operating in the State of Qatar. With an assessment of customers' perceptions concerning brand equity attributes such as awareness, loyalty, associations, and perceived quality, along with an examination of service quality dimensions like assurance, empathy, reliability, tangibility, and responsiveness, it was found that travel companies in Qatar have a number of factors that contribute to their customer loyalty like a positive brand image, high levels of service quality, and an effective customer loyalty program which means that travel companies in Qatar are well-positioned to attract and retain customers which is crucial for long-term success amidst fierce competition in today's market environment.

Keywords: brand equity, service quality, customer loyalty, customer relationship management

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1. Introduction

In today's highly competitive global marketplace, businesses across various industries faced the challenge of attracting and retaining customers. This challenge is particularly evident in the travel agency industry, which operates in a dynamic and rapidly evolving environment. As the world becomes increasingly interconnected, individuals and organizations have greater access to a wide range of travel options, making it crucial for travel agencies to differentiate themselves and build strong relationships with their customers. Steadily growing rivalry between firms fosters the development of long-lasting ties with their respective clientele. These ties help cultivate customer loyalty, a significant factor in a company's profitability.

Research has shown that loyal customers are less sensitive to changes in price and are more likely to repurchase from the same brand. Additionally, the costs to maintain loyal customers are lower than those to attract new ones, making them a more cost-effective source of revenue for businesses. Given these advantages, businesses could pursue customer loyalty as a key strategic objective for the longevity of their businesses. In Qatar, international and domestic tourism are significant industries in the country's economy. The country has developed into an eminent market for the tourism industry worldwide. With the growing demand for travel services, there has been an increase in the number of travel firms and online booking platforms in Qatar (QTA, 2021). However, the availability of more options can lead to a decrease in customers and market share for each firm. To mitigate this, maintaining customer loyalty has become a primary priority for pioneers in the travel agency industry in Qatar.

Previous studies have explored the relationship between brand equity, service quality, and customer loyalty. Creating a valuable brand that values customers can enhance customer satisfaction and reinforce the association between brand equity and brand development. The primary purpose of these studies is to gain insight into the association between the components of brand equity and service quality toward customer loyalty. The growing popularity of brand image has also led to research on how businesses in the tourism industry can enhance their business value and reputation (Maliangkay, 2015). While we have focused on customer loyalty, more research, specifically on the travel agency industry in Qatar, is needed. Brand equity is an intangible asset that relies on the association created by customers. On the other hand, customer loyalty is considered a variable primarily related to brand performance and the attitude of commitment from the customer. Despite the importance of the association between brand equity and service quality toward customer loyalty, limited attention has been given to this relationship in the literature. Therefore, there is a need for more information about the inputs to the customer relationship management model in travel agencies in Qatar.

The need to address specific voids in the existing literature and provide valuable insights for businesses in the Qatar travel agency industry motivated the author to conduct this study. First, the travel agency business depends on customer loyalty. This paper explores on brand equity, service quality, and customer loyalty in Qatar travel agencies to understand what drives customer loyalty in this market. This understanding can help firms create client loyalty strategies that boost sales and profits. Secondly, Qatar's tourism industry is experiencing rapid expansion as more travel agencies and online ticketing platforms emerge. This growth has intensified competition, making it crucial for Qatar travel agencies to differentiate themselves and develop strong customer relationships. The inputs that can be derived may provide practical insights to assist businesses in Qatar's travel agency industry in enhancing customer relationships, boosting customer loyalty, and gaining a competitive edge. Thirdly, while previous studies have investigated the relationships between brand equity, service quality, and customer loyalty, this relationship in the Qatar travel agency industry has not received much attention.

This study intends to fill the research gap and offer industry-specific insights and recommendations. Also,

academics and industry professionals will be able to make informed decisions and devise effective strategies for boosting customer loyalty in the travel agencies in Qatar.

Objectives of the Study - This study aimed to determine the influence of Brand Equity and Service Quality on customer loyalty to come up with a customer relationship management model that can be adopted by travel agencies operating in the State of Qatar. Specifically, it assessed the customers' brand equity in terms of brand loyalty, brand awareness, brand associations, and perceived quality; described the service quality provided by the company in terms of tangibility, reliability, responsiveness, assurance, and empathy; identified customer loyalty in view of cognitive, affective, and behavioral loyalty; tested the significant relationship among brand equity and service quality to customer loyalty; come up with a customer relationship management model that can be adopted by the travel agencies in Qatar.

2. Methodology

Research Design - This study used descriptive data analysis to evaluate the data obtained from an online survey utilizing a Google form. Descriptive analysis is a method for accurately defining the nature and scope of sensory properties. It was a revolutionary invention that put sensory evaluation on a scientific foundation by enabling the generation of objective, statistically analyzable data. Thanks to descriptive analysis, it was a flexible source of information for the sector it was initially intended for and for government and research settings (Kemp et al., 2018).

Participants of the Study - Travelers using travel agencies' services in the State of Qatar were the participants of this study. The researcher uses the Rao soft system to determine the optimal number of minimal respondents based on the maximum population size. With the permission of the research panel, an online calculator for sample size recommends the optimal sample size of a minimum of 600 respondents. There were 649 responses, with a demographic breakdown in the table below. The first header shows the highest educational attainment of the survey respondents. Out of 649 responses, 49.6% have a bachelor's degree, 21.7% have an MBA, 14.3% have a Diploma, 5.7% have a Ph.D., and 2.5% have other educational qualifications. The second header shows the role in the company of the survey respondents. Of 649, 33.7% are employees, 30.2% are department heads or managers, 29.1% are supervisors or team leaders, and 6.9% are senior management (president, VP, CEO, COO, general managers, directors). The third header shows the age group distribution of the survey respondents. Of 649 responses, 43.1% are between 31 and 40 years old, 32.2% are between 20 and 30, and 20.2% are aged between 41 and 50.5% are 51 years and above. The fourth header shows the gender distribution of the survey respondents. Of 649 responses, 66.8% are male, and 33.2% are female. The fifth header shows the nationality distribution of the survey respondents. There are 17 Nationalities out of 649 respondents. The majority are from the Philippines at 31.0%, followed by India at 18.2%, Qatar at 8.9%, Pakistan at 8.0%, and Egypt at 4.0%. The remaining 29.9% are from other countries such as Jordan, Sri Lanka, Canada, Nepal, Bangladesh, China, Lebanon, Australia, Iran, and Tunisia. 2% of the total respondents did not disclose their Nationalities.

Instruments of the Study - A modified questionnaire was used in the study. The questionnaires were validated by experts and subjected to a reliability test for their contents' consistency. The results showed that Cronbach's alpha for brand equity (0.949), service quality (0.944), and customer loyalty (0.962) suggest that the items have an excellent level of internal consistency. The detailed online survey using Google Forms created by the researcher was used as the primary data collection instrument. The online survey was divided into three sections: the first section was the letter of request, and the second section was the demographic profile, including Gender, Nationality, Age Group, Educational Attainment, Professional Status, and role in their respective companies, and the third section was a questionnaire section addressing Brand Equity, Service Quality, and Customer Loyalty. On a four-point Likert scale, respondents were asked to rate the statement as follows: four (4) for Strongly Agree, three (3) for Agree, two (2) for Disagree, and one (1) for Strongly Disagree.

The Google Form's electronic link was distributed across various social media platforms, including LinkedIn,

Facebook, WhatsApp, and Viber. Thus, the researcher was able to collect information from respondents on their assessment of the brand equity in terms of brand loyalty, brand awareness, brand associations, and perceived quality; describe the service quality provided by the company in terms of tangibility, reliability, responsiveness, assurance, and empathy; identify customer loyalty because of cognitive, affective, and behavioral loyalty. Aside from electronic questionnaires, the researcher printed around two hundred copies to distribute to all walk-in customers and acquaintances. It took a month to complete the required number of responses. Reliability results showed that Cronbach's alpha for brand equity (0.949), service quality (0.944), and customer loyalty (0.962) suggest that the items have an excellent level of internal consistency.

Procedure - Based on the current market situation of the travel and tourism sector, particularly the travel agencies in the State of Qatar, The questionnaire was constructed online based on published books, articles, and journals. The general manager granted permission to ask walk-in, corporate, and online customers randomly. The survey questions were shared with all customers via LinkedIn, WhatsApp, Viber, and Facebook. Selected respondents were given ample time to respond and survey after receiving the questions. The target response was allotted four weeks to collect the study's necessary data. The subsequent week is designated for the tabulation and interpretation of the results.

Ethical Considerations - In order to maintain the quality and integrity of the research, ethical considerations were observed to ensure that all information gathered was used solely for research purposes. As with any research study, ethical considerations had to be considered to protect the participants' rights and conduct the research responsibly and professionally. Before collecting any data, all participants provided their informed consent. The participants were informed of the study's nature, purpose, and future benefits and risks. In addition, they were informed of their rights, which included the option to disengage from the study. Before taking part in the study, participants were prompted to sign a consent form. Throughout the investigation, participants' confidentiality and anonymity were protected. Participants' names were not used in any reports or publications, and all data was kept confidential. The data was stored securely and only accessible by the researcher and the research team. The study did not involve vulnerable populations, such as children or individuals with cognitive impairments. However, the researcher ensured that participants were not coerced into participating in the study or felt pressured to provide specific responses. Participants were informed that they could refuse to answer any queries that made them uncomfortable. The data collection methods used in the study were non-invasive and non-harmful to the participants.

The researcher used a survey questionnaire that asked participants to rate their perceptions of brand equity, service quality, and customer loyalty. The survey required some personal information that could identify the participants, but it was not mandatory to provide and was kept confidential. All collected data were objectively and impartially analyzed and reported. The study's results were compiled, and no individual participant was identified. On request, participants were informed of the study's findings. Adhering to these ethical considerations made the study's findings valid and valuable for Qatar's research community and tourism sector.

Data Analysis - This dissertation examines the relationship between brand equity, service quality, and customer loyalty in Qatari travel agencies. The survey questionnaire data were processed and analyzed using various statistical methods to achieve the set objective. All survey data were processed with PASW version 18 statistical software. The software was used to total, encode, and examine the necessary documents and numbers. The frequency of responses to the survey questions was determined using frequency distribution. This method summarized the responses and assisted in identifying the most and least frequent responses. The frequency distribution is useful for summarizing and presenting categorical data. The weighted mean was used to identify the central tendency or average responses to the survey questions. This technique considered each response's importance and assigned a weight. The weighted mean is a valuable tool to calculate the average of a set of scores when some scores are more important than others. Spearman's Rho was used to examine the association between variables. This technique measures the strength and direction of the relationship between two variables. Spearman's Rho is a non-parametric method for analyzing ordinal or non-normally distributed data.

3. Results and discussions

Table 1
Summary Table on Customers' Brand Equity

Dimensions	Composite Mean	VI	Rank
Brand Loyalty	2.94	Agree	4
Brand Awareness	3.39	Agree	3
Brand Associations	3.42	Agree	2
Perceived Quality	3.44	Agree	1
Grand Composite Mean	3.30	Agree	

Legend:3.50-4.00=Strongly Agree;2.50-3.49=Agree;1.50-2.49=Disagree;1.00-1.49=Strongly Disagree

The results shown in Table 1 indicate that perceived quality is the most crucial factor in brand equity for Qatar customers. The results mean that customers perceive the travel agency's services to be of high quality, which leads to higher utilization of the agency's services. This finding is consistent with previous research by Severi, et. al., (2013) and suggests that perceived quality positively impacts brand equity and customer loyalty. Brand association is the second most crucial factor in brand equity, meaning customers associate positive attributes with the travel agency's brand. This finding aligns with research that suggests brand associations can positively impact brand image and customer loyalty. Brand awareness is the third factor in brand equity, indicating that customers know the travel agency's brand. This finding aligns with research that suggests brand awareness positively impacts brand image and customer loyalty. Brand loyalty is a minor indicator of brand equity, with customers showing moderate loyalty to the travel agency's brand. This finding is consistent with research that suggests brand loyalty positively impacts customer retention and profitability.

The overall composite mean score for brand equity is 3.30, indicating that customers perceive the travel agency's brand equity positively. This finding is consistent with research that suggests a positive brand image positively impacts customer loyalty and profitability. The survey results indicate that the travel agency has established a favorable brand image among its clientele. This positive brand image can contribute to building brand equity and customer loyalty. The agency can use these findings to develop further strategies to enhance its brand equity, such as investing in marketing and branding initiatives that improve brand awareness and associations, as Rust et al. (2017) suggested. Chinomona's (2016) research findings also support the importance of brand awareness and loyalty in building brand equity. This research suggests that brand awareness and loyalty motivate customers to focus on a perceived trusted brand service. Therefore, brand equity significantly influences customer service choices in Qatar.

Table 2

Summary Table on Service Quality provided by the Company

Key Result Areas	Composite Mean	VI	Rank
Reliability	3.51	Strongly Agree	2
Tangibility	3.50	Strongly Agree	3
Empathy	3.48	Agree	4
Responsiveness and Assurance	3.54	Strongly Agree	1
Grand Composite Mean	3.51	Strongly Agree	

Legend:3.50-4.00=Strongly Agree;2.50-3.49=Agree;1.50-2.49=Disagree;1.00-1.49=Strongly Disagree

Table 2 summarizes the survey results on the service quality provided by the company across key result areas of reliability, tangibility, empathy, and responsiveness and assurance, with a grand composite mean score of 3.51, indicating a firm agreement from customers regarding the service quality provided by the company (Kumar, et. al., 2021). The result means that, on average, customers perceive the service quality to be positive across all key result areas. In this case, the composite mean scores for reliability, tangibility, empathy, responsiveness and assurance are 3.51, 3.50, 3.48, and 3.54, respectively. The high composite mean score for reliability suggests that customers perceive the company as dependable and trustworthy in delivering its services. It is an essential aspect of service quality, as customers value consistency and reliability in their interactions with a company. The tangibility composite mean score indicates that customers view the company's physical facilities, equipment, and

appearance as high quality. This finding is important because tangible factors can influence customer perceptions and satisfaction. Positive tangibility can create a positive image and impression of the company, contributing to customer loyalty.

The empathy composite mean score suggests that customers perceive the company as caring, attentive, and understanding of their needs and concerns. This emotional connection is crucial in building customer satisfaction and loyalty, as customers appreciate being understood and valued by the company. Finally, the responsiveness and assurance composite mean score indicates that customers perceive the company as prompt and reliable in addressing their needs and concerns and providing safety and security. This finding aligns with research highlighting the importance of responsiveness and assurance in customer satisfaction and loyalty. Moreover, the high composite mean scores across all key result areas indicate that customers have a positive perception of the service quality provided by the company. This resounding affirmation from customers suggests that the company meets or exceeds customer expectations, which can result in increased customer satisfaction and loyalty.

With a composite mean score of 3.54, responsiveness and assurance is the highest-ranked key result area. Customers view the organization as timely and reliable in answering their demands and ensuring safety and security. The survey found that customers think the organization responds quickly and addresses complaints. The outcome shows great satisfaction with promptness, reliability, safety and security. The company's ability to quickly and effectively resolve customer complaints is responsiveness. It could include quick reaction times, effective communication, and issue resolution. The company's capacity to build client trust is assurance. Reliable, secure products and services and good customer support can do this. Customers think the organization is doing well in these areas. They trust the organization to respond quickly and feel safe doing business with their demands. The result shows that the organization meets client expectations for responsiveness and assurance. Furthermore, the organization meets its commitments and retains client satisfaction in these crucial areas. The result supports findings indicating responsiveness and assurance are essential to customer happiness and loyalty.

The second highest-ranked key result area is reliability, with a composite mean score of 3.51, indicating that customers perceive the company as dependable and trustworthy in delivering its services. Reliability refers to the company's ability to consistently deliver its services as promised, without any errors or delays. It also includes meeting deadlines, providing accurate information, and fulfilling customer commitments. The score indicates that customers believe the company is performing well regarding reliability. They perceive the company as dependable and trustworthy, which implies that it consistently meets its expectations and delivers on its promises. This finding is significant as Kumar, et. al., (2020) research suggests that reliability is a fundamental aspect of service quality that can substantially impact customer satisfaction and loyalty. When customers perceive a company as reliable, they are more likely to trust and continue doing business with it. Furthermore, this result indicates that the company is meeting customer expectations regarding reliability. The organization builds customer loyalty and positive word-of-mouth by continuously delivering its services. This finding aligns with research that suggests that reliability is a fundamental aspect of service quality that can significantly impact customer satisfaction and loyalty (Kumar, et. al., 2020).

The third-ranked key result area is tangibility, with a composite mean score of 3.50, indicating that customers perceive the company's physical facilities, equipment, and appearance to be high quality. The result indicates that customers view the company's physical facilities, equipment, and overall appearance as high quality. Tangibility refers to the tangible aspects of a company that customers can see and handle, such as the appearance of the company's premises, the quality of the equipment used, and the company's overall physical presentation. It plays a crucial role in shaping customers' perceptions and impressions of the company. It also indicates that the company has invested in maintaining a positive image and creating an aesthetically pleasing customer environment. This result is consistent with research indicating that tangibility can positively affect customer satisfaction and loyalty. Customers' perceptions of a company's high-quality tangible attributes can contribute to their overall satisfaction with its products and services. The business will likely increase customer satisfaction, loyalty, and positive word-of-mouth recommendations by emphasizing tangibility and ensuring that the company's tangible facilities,

equipment, and appearance are high quality. It demonstrates that the company values its customers' perceptions and is committed to providing them with a pleasant and visually appealing experience. This finding is consistent with research that suggests that tangibility can positively impact customer satisfaction and loyalty by creating a positive image and impression of the company.

The survey results show empathy is the fourth most crucial result area. The result indicates that customers consider the company caring, attentive, and sympathetic to their needs and concerns. Empathy refers to a company's capacity to comprehend and relate to the feelings and requirements of its customers. It entails demonstrating genuine concern, attentiveness, and responsiveness to customers' needs. Empathy is essential for establishing an emotional connection between a customer and a business. The high composite mean score indicates that customers perceive the company to be empathetic in their interactions. (Bahadur et.al., 2020)

The significance of empathy in determining customer satisfaction and loyalty is supported by research. When customers perceive that a business genuinely cares about their well-being and understands their needs, their emotional connection to the business is strengthened. This emotional connection can increase customer loyalty and satisfaction. It also indicates that the company is committed to satisfying the requirements of its customers and providing a positive experience. The company has likely established a customer-centric culture that values and prioritizes customer satisfaction by demonstrating empathy. According to the survey results, customers view the company's service quality favorably, particularly regarding empathy. This favorable perception will likely increase customer satisfaction, brand loyalty, and positive word-of-mouth recommendations. This finding aligns with research that suggests that empathy is a crucial factor in determining customer satisfaction and loyalty, as it enhances the emotional connection between the customer and the company (Kumar, et. al., 2022). The survey results suggest that the company provides a high level of service quality across crucial result areas, which can positively impact customer satisfaction and loyalty.

Table 3

Summary Table on Customer Loyalty

Key Result Areas	Composite Mean	VI	Rank
Cognitive	3.48	Agree	2
Affective	3.44	Agree	3
Behavioral	3.50	Strongly Agree	1
Grand Composite Mean	3.47	Agree	

Legend:3.50-4.00=Strongly Agree;2.50-3.49=Agree;1.50-2.49=Disagree;1.00-1.49=Strongly Disagree

Table 3 presents he assessment on customer loyalty. The results further break down customer loyalty into three key areas: cognitive, affective, and behavioral. The behavioral variable key result area has the highest composite mean score of 3.50, indicating that customers strongly agree that they exhibit behaviors reflecting their loyalty to the agency. It also includes actions like continued usage, recommending the agency to others, and promoting it on social media. These behaviors are essential indicators of customer loyalty and suggest that customers are actively engaged with the agency and willing to advocate for it. (Palalic et al., 2021)

The cognitive variable key result area has a composite mean score of 3.48, indicating that customers agree they have positive thoughts and perceptions of the agency. Furthermore, it includes factors like trust, satisfaction, and perceived value. These cognitive factors are crucial in building and maintaining customer loyalty, as customers need to have a positive perception of the agency and believe that it provides value and meets their needs (Arslan, 2020). The affective variable's key result area has a composite mean score of 3.44, indicating that customers agree they have emotional attachments and positive feelings towards the agency. The same also includes factors like loyalty, affection, and identification. Affective factors, such as emotional attachment and identification, are essential in building and maintaining customer loyalty. When customers emotionally connect to a brand or agency, they are likelier to remain loyal and continue using its services (Liu et al., 2020).

Moreover, the survey results indicate that cognitive, affective, and behavioral factors influence customer loyalty. To improve customer loyalty and retention, agencies should build trust, provide perceived value, foster

emotional attachment, and promote positive customer experiences (Li, 2021). While behavioral factors may have the highest composite mean score, cognitive and affective factors are still vital in influencing customer loyalty. It is important to note that these results are specific to the participants surveyed and may not be generalized to all customers. However, they provide valuable insights into the factors influencing customer loyalty in Qatar's travel agencies.

Table 4

Relationship Between Brand Equity and Customer Loyalty

Variables	r-value	p-value	Interpretation
Brand Loyalty			
Cognitive	0.191**	0.000	Highly Significant
Affective	0.320**	0.000	Highly Significant
Behavioral	0.288**	0.000	Highly Significant
Brand Awareness			
Cognitive	0.440**	0.000	Highly Significant
Affective	0.409**	0.000	Highly Significant
Behavioral	0.396**	0.000	Highly Significant
Brand Associations			
Cognitive	0.541**	0.000	Highly Significant
Affective	0.490**	0.000	Highly Significant
Behavioral	0.487**	0.000	Highly Significant
Perceived Quality			
Cognitive	0.497**	0.000	Highly Significant
Affective	0.545**	0.000	Highly Significant
Behavioral	0.562**	0.000	Highly Significant

**. Correlation is significant at 0.01.

As seen in Table 4, the computed R-values ranging from 0.191 to 0.562 indicate a weak to moderate direct relationship between brand equity and customer loyalty sub-variables. It shows a statistically significant relationship. Between brand equity and customer loyalty since the obtained p-values were less than 0.01. The findings demonstrate a positive and statistically significant correlation between brand equity and customer loyalty. Specifically, there is a strong correlation between the three dimensions of customer loyalty (cognitive, affective, and behavioral) and the four variables of brand equity.

Cognitive loyalty has a significant positive correlation with all four variables: brand loyalty ($r = 0.191$, $p < 0.01$), brand awareness ($r = 0.440$, $p < 0.01$), brand associations ($r = 0.541$, $p < 0.01$), and perceived quality ($r = 0.497$, $p < 0.01$). This finding suggests that customers with positive thoughts and perceptions of a brand are likelier to exhibit cognitive loyalty behaviors, such as repeat purchases and referrals.

Affective loyalty also has a significant positive correlation with all four variables: brand loyalty ($r = 0.320$, $p < 0.01$), brand awareness ($r = 0.409$, $p < 0.01$), brand associations ($r = 0.490$, $p < 0.01$), and perceived quality ($r = 0.545$, $p < 0.01$). This finding suggests that customers with emotional attachments and positive feelings towards a brand are likelier to exhibit affective loyalty behaviors, such as brand advocacy and identification, and behavioral loyalty ($r = 0.512$, $p < 0.01$). This finding suggests that customers who perceive high levels of tangibility in a service, such as physical evidence and appearance, are more likely to exhibit loyalty behaviors. Empathy has a significant positive correlation with all three dimensions of customer loyalty: cognitive loyalty ($r = 0.530$, $p < 0.01$), affective loyalty ($r = 0.537$, $p < 0.01$), and behavioral loyalty ($r = 0.515$, $p < 0.01$). This finding suggests that customers who perceive high levels of empathy in a service, such as personalized attention and care, are more likely to exhibit loyalty behaviors. Responsiveness and assurance have a significant positive correlation with all three dimensions of customer loyalty: cognitive loyalty ($r = 0.414$, $p < 0.01$), affective loyalty ($r = 0.493$, $p < 0.01$), and behavioral loyalty ($r = 0.430$, $p < 0.01$). This finding suggests that customers who perceive high levels of responsiveness and assurance in a service, such as timely and helpful responses and trustworthiness, are likelier to exhibit loyalty behaviors. The results suggest that service quality is critical in building and maintaining customer loyalty. Therefore, organizations should improve their services' reliability, tangibility, empathy, responsiveness, and assurance to enhance customer loyalty and satisfaction. Guntur, et. al., (2022) research findings also revealed

a positive association of service quality with customer loyalty. However, Maliangkay (2015) explained that brand equity and service quality positively correlate with customer loyalty. The result identified the connection between service quality and customer loyalty, which seems crucial for travel agencies in Qatar. On the other hand, customer loyalty represents the commitment from the customers, whereas service quality has shown a direct impact on customer satisfaction. When the agency delivers high-quality services, customers are satisfied with their experiences. The customers are more likely to develop customer loyalty towards the agency and become repeatable for the company.

Behavioral loyalty has the strongest correlation with the four variables of brand equity: brand loyalty ($r = 0.288$, $p < 0.01$), brand awareness ($r = 0.396$, $p < 0.01$), brand associations ($r = 0.487$, $p < 0.01$), and perceived quality ($r = 0.562$, $p < 0.01$). This finding suggests that customers who exhibit behavioral loyalty behaviors, such as continued usage and positive word-of-mouth, are strongly influenced by brand equity factors, such as brand loyalty and perceived quality. The results suggest that brand equity is critical in building and maintaining customer loyalty. Therefore, organizations should focus on building strong brand associations, increasing brand awareness, providing high-quality products and services, and fostering customer loyalty to improve brand equity and customer loyalty performance. Maliangkay, (2015) research findings indicated a positive correlation between customer loyalty with brand equity. Shabbir et al. (2017) also claimed a positive relationship between brand awareness, brand equity, and customer loyalty. Hence, brand equity has a significant and positive relationship with customer loyalty.

Table 5

Relationship Between Service Quality and Customer Loyalty

Variables	r-value	p-value	Interpretation
Reliability			
Cognitive	0.499**	0.000	Highly Significant
Affective	0.479**	0.000	Highly Significant
Behavioral	0.555**	0.000	Highly Significant
Tangibility			
Cognitive	0.529**	0.000	Highly Significant
Affective	0.503**	0.000	Highly Significant
Behavioral	0.512**	0.000	Highly Significant
Empathy			
Cognitive	0.530**	0.000	Highly Significant
Affective	0.537**	0.000	Highly Significant
Behavioral	0.515**	0.000	Highly Significant
Responsiveness and Assurance			
Cognitive	0.414**	0.000	Highly Significant
Affective	0.493**	0.000	Highly Significant
Behavioral	0.430**	0.000	Highly Significant

**. Correlation is significant at 0.01.

As seen in Table 5, the computed R-values ranging from 0.414 to 0.555 indicate a moderate direct relationship between the sub-variables of service quality and customer loyalty. It shows a statistically significant relationship between service quality and customer loyalty since the obtained p-values were less than 0.01. The table also presents the results of the correlation analysis between service quality and customer loyalty. The analysis includes four dimensions of service quality: reliability, tangibility, empathy, responsiveness, and assurance. The findings demonstrate a positive and statistically significant correlation between service quality and customer loyalty. Specifically, customer loyalty's cognitive, affective, and behavioral dimensions correlate with the four service quality dimensions. Reliability has a significant positive correlation with all three dimensions of customer loyalty: cognitive loyalty ($r = 0.499$, $p < 0.01$), affective loyalty ($r = 0.479$, $p < 0.01$), and behavioral loyalty ($r = 0.555$, $p < 0.01$). This finding suggests that customers who perceive high levels of reliability in service are more likely to exhibit loyalty behaviors, such as repeat purchases and positive recommendations.

Tangibility also has a significant positive correlation with all three dimensions of customer loyalty: cognitive loyalty ($r = 0.529$, $p < 0.01$), affective loyalty ($r = 0.503$, $p < 0.01$), and behavioral loyalty ($r = 0.512$, $p < 0.01$).

This finding suggests that customers who perceive high levels of tangibility in a service, such as physical evidence and appearance, are likelier to exhibit loyalty behaviors. Empathy has a significant positive correlation with all three dimensions of customer loyalty: cognitive loyalty (r = 0.530, p < 0.01), affective loyalty (r = 0.537, p < 0.01), and behavioral loyalty (r = 0.515, p < 0.01). This finding suggests that customers who perceive high levels of empathy in a service, such as personalized attention and care, are more likely to exhibit loyalty behaviors. Responsiveness and assurance have a significant positive correlation with all three dimensions of customer loyalty: cognitive loyalty (r = 0.414, p < 0.01), affective loyalty (r = 0.493, p < 0.01), and behavioral loyalty (r = 0.430, p < 0.01). This finding suggests that customers who perceive high levels of responsiveness and assurance in a service, such as timely and helpful responses and trustworthiness, are likelier to exhibit loyalty behaviors. The results suggest that service quality is critical in building and maintaining customer loyalty.

Therefore, organizations should improve their services' reliability, tangibility, empathy, responsiveness, and assurance to enhance customer loyalty and satisfaction. Guntur, et. al., (2022) research findings also revealed a positive association of service quality with customer loyalty. However, Maliangkay (2015) explained that brand equity and service quality positively correlate with customer loyalty. The result identified the connection between service quality and customer loyalty, which seems crucial for travel agencies in Qatar. On the other hand, customer loyalty represents the commitment from the customers, whereas service quality has shown a direct impact on customer satisfaction. When the agency delivers high-quality services, customers are satisfied with their experiences. The customers are more likely to develop customer loyalty towards the agency and become repeatable for the company.

Multiple Regression Analysis

The survey responses results were entered in PASW version 18 software to assess the relationship between identified variables, including brand equity, service quality, and customer loyalty, and with their sub-variables. The multiple regression analysis was used to interpret the impact of several explanatory dependent and independent variables. It is mainly because regression analysis helps predict a relationship between dependent and independent variables (Johnston et al., 2018). Besides that, regression analysis also helps explain the significance, positive and negative impact of the dependent variable on the independent variable. Customer loyalty is the dependent variable, while service quality and brand equity are independent variables.

Multiple regression was conducted to see if brand equity and service quality predicted customer loyalty. The fitted regression model was Customer Loyalty = 0.468 + 0.254 (Brand Equity) + 0.618 (Service Quality). Overall, the results showed that the utility of the predictive model was significant, *F*-value = 478.201, R2adj =0.613, *p*< 0.05. All the predictors explain the significant variance between the variables (61.3%). The results indicate that the model has high predictability to demonstrate the impact of brand equity and service quality on customer loyalty. The results showed that brand equity and service quality were significant and positive predictors of the dependent variable (customer loyalty). Like this research, Maliangkay (2015) also identified the significance and positive impact of brand equity and service quality on customer loyalty. Moreover, Guntur et al. (2022) study results also identified the positive effect of service quality on customer loyalty and significant association. Hence, the result explained the significant impact of brand equity and service quality on customer loyalty.

CUSTOMER RELATIONSHIP MANAGEMENT MODEL

In today's fast-paced commercial world, the Customer Relationship Management (CRM) model is a pivotal factor that can dictate whether an organization will thrive or perish. This approach fosters long-lasting connections between companies and customers through excellent customer service and support. Given the vast array of options available to modern-day customers who are more exacting than ever before, it becomes imperative for businesses to implement an effective CRM model. This strategy ensures they attract loyal patrons who contribute significantly to their bottom line. It must be stated how vital consistency and reliability are in building customer trust and loyalty. Customers expect impeccable services or products whenever they interact with a firm. They crave assurance that a business has their best interests at heart every step of the way. The Customer Relationship Management (CRM) model is a framework that helps travel agencies in Qatar to manage their relationships with customers effectively.
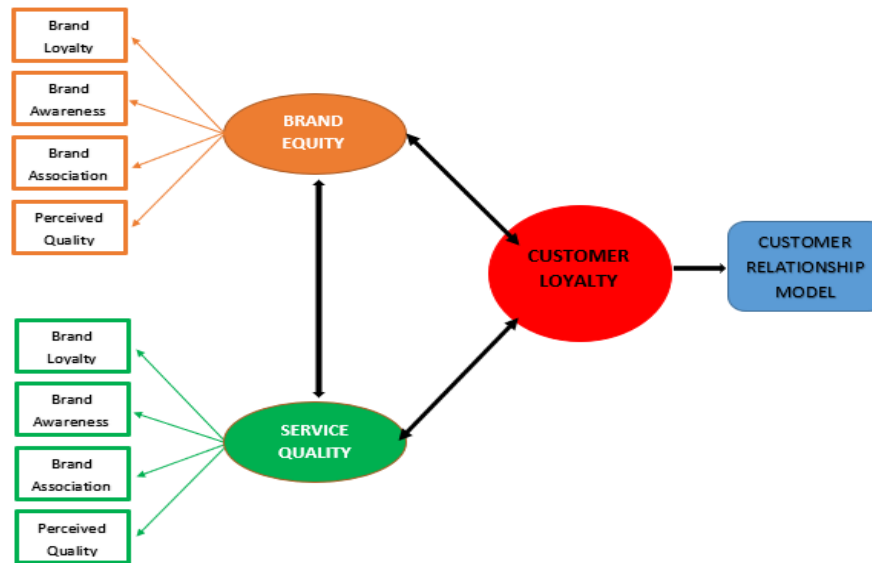
Figure 1. Relationship between Variables and Customer Relationship Model

This model is particularly relevant in the dissertation titled "Brand Equity and Service Quality Towards Customer Loyalty: Inputs to CRM Model of Travel Agencies in Qatar." As seen in Figure 1, the CRM model consists of several interconnected components that work together to enhance customer loyalty and satisfaction. These components were based on the dependent and independent variables of the study: Brand Equity refers to a brand's perceived value and reputation in customers' eyes. Brand equity plays a crucial role in attracting and retaining customers for travel agencies. The grand composite mean score for brand equity is 3.30, which indicates that a positive brand image positively influences customer loyalty and profitability. Multiple regression was conducted to show that brand equity and service quality predicted customer loyalty. The fitted regression model was Customer Loyalty = 0.468 + 0.254 (Brand Equity) + 0.618 (Service Quality).

Overall, the results showed that the utility of the predictive model was significant, F-value = 478.201, R2adj =0.613, p< 0.05. All the predictors explain the significant variance between the variables (61.3%). Customer loyalty is significantly correlated with Brand Equity and all of its sub-variables. The results indicate that the model has high predictability to demonstrate the impact of brand equity along with all sub variables such as brand loyalty, awareness, associations and perceived quality on customer loyalty. Service quality which refers to excellence and satisfaction customers experience when interacting with a travel agency, the grand composite mean value is 3.47, representing customers' cognitive, affective, and behavioral loyalty. Multiple regression was conducted to see if service quality predicted customer loyalty. The fitted regression model was Customer Loyalty = 0.468 + 0.254 (Brand Equity) + 0.618 (Service Quality). Overall, the results showed that the utility of the predictive model was significant, F-value = 478.201, R2adj =0.613, p< 0.05.

All the predictors explain the significant variance between the variables (61.3%). The results indicate that the model has high predictability to demonstrate the impact of service quality on customer loyalty. Service quality and its sub-variables have a significant relationship with customer loyalty. Travel agencies can strengthen customer relationships and build loyalty by providing high-quality services. Customer Loyalty measures the extent to which customers are committed to a particular brand or company. The grand composite mean value is 3.47, representing customers' cognitive, affective, and behavioral loyalty. The results show that both brand equity and service quality have a significant positive effect on customer loyalty. Specifically, service quality has a more substantial effect on customer loyalty (β=0.576, p<0.01) than brand equity (β=0.284, p<0.01). The regression model also shows that brand equity and service quality are significant predictors of customer loyalty, as indicated by their respective values of t-value and p-value. The t-value for brand equity is 8.815, and the p-value is 0.000, while the t-value for

service quality is 17.862, and the p-value is 0.000. The adjusted R-squared value of the model is 0.613, indicating that the independent variables explain 61.3% of the variance in customer loyalty. The F-value of the model is 478.201, and the p-value is 0.000, indicating that the model is statistically significant. The overall results suggest that brand equity and service quality are essential predictors of customer loyalty. Therefore, organizations should build brand equity and provide high-quality services to enhance customer loyalty and satisfaction. The result means they have positive thoughts and perceptions of the agency and engage in behaviors that reflect their loyalty, such as continued usage, positive word-of-mouth, and social media promotion. By understanding these factors, travel agencies can develop strategies to foster customer loyalty and retention.

By considering brand equity, service quality, and customer loyalty, travel agencies can develop strategies to enhance customer satisfaction, loyalty, and business performance. The result of this study suggested the below Customer Relationship Model (CRM) process that can be adopted by travel agencies in Qatar. Identify and Understand Customer Expectations: The first phase of the Customer Relationship Model is to identify and comprehend customer expectations. In their study, Al-Tit, et. al., (2018) found that Qatari customers expect travel agencies to provide personalized and dependable services that meet their needs and preferences. Recent research by Al-Maaeed et al. (2023) emphasizes the significance of comprehending customer expectations within the travel industry. Travel agencies can devise a strategy to differentiate their customer offerings based on these factors. Build Brand Equity: A strong brand can help distinguish the travel agency from competitors and create a favorable impression in customers' minds.

The result can be accomplished through advertising, promotion, and a distinctive brand identity. Al-Tit, et. al., (2018) found that brand equity positively affects customer loyalty in the travel industry. A more recent study by Al-Maadeed et al. (2022) suggests that travel agencies should focus on building a robust online presence to enhance brand equity. Brand Equity is crucial in developing customer loyalty toward travel agencies in Qatar. The importance of brand equity must be recognized, as it indicates the perceived quality and value associated with a particular brand (Al et al., 2014). Al Otaibi says, "lack of perceived quality in Saudi Arabia has repeatedly been identified as one of the most formidable barriers to customer loyalty" (p. 79). Companies must focus on building their brand equity to enhance customer loyalty beyond just satisfaction with service or product offerings. In the context of travel agencies in Qatar, this means creating a solid and consistent brand image through effective marketing strategies that communicate the unique value proposition offered by each agency. By doing so, customers can develop an emotional connection with the brand beyond rational decision-making factors like price or convenience.

As such, investing in building strong brands is critical for enhancing long-term growth and profitability within the travel industry in Qatar. Develop Service Quality Standards: Based on customer expectations, the travel agency can develop service quality standards that meet or exceed customer expectations. The following can contribute to achieving the said objective, employee training, process improvement, and investment in technology. According to Al-Tit et al. (2018), service quality is a significant factor in determining customer loyalty in the travel industry. A study by Al-Maadeed et al. (2023) suggests that service quality standards should be continuously evaluated and enhanced to satisfy customers' evolving needs. Providing high-quality services is crucial for establishing a positive reputation and retaining customers in the travel industry. From overbooking hotel rooms and missed departures to delayed or canceled flights to third-party negligence, many opportunities exist for going wrong during a trip. However, investing in high-quality services, such as personalized attention from travel consultants, can significantly improve the overall experience for customers.

Moreover, according to Ahemed (2017), agencies prioritizing exceptional service will increase customer loyalty because happy customers are likelier to recommend your services. Therefore, organizations must implement training programs to enhance employees' skills and deliver these services effectively while maintaining efficiency. In conclusion, providing high-quality services is integral in creating a positive image among clients while encouraging retention within the travel industry sector. By prioritizing excellent customer care experiences throughout each step, along with other offerings such as attractive pricing policies or innovative marketing

strategies, travel agencies may survive the competition and thrive too.

Open communication channels with clients through various platforms: According to Madariaga (2004), businesses must maintain open communication channels with clients through various platforms such as social media networks or email newsletters while continually seeking feedback on existing products and services and keeping them informed about new offerings. The study of brand equity and service quality toward customer loyalty has become increasingly crucial as inputs to customer relationship management models. As customers become more sophisticated and demanding, they place higher expectations on travel service providers. Consequently, brand equity has become critical in shaping customer behavior toward products or services offered by companies operating within an industry. Service quality significantly shapes customers' perceptions of their experiences with service providers. Integrating customer relationship management models can help travel agencies in Qatar increase customer satisfaction and retention.

By understanding how these models interact with brand equity and service quality, businesses can develop strategies for creating high-value relationships with their clients while fostering rapport through continuous engagement channels. To overcome these challenges and ensure positive interactions with customers, Qatar travel agencies need more than just a basic understanding of Customer Relationship Management strategies; they require an advanced approach that incorporates all aspects of customer interaction throughout their journey. By adopting the CRM value chain model, travel agencies can better understand customer needs through all stages of customer engagement, from initial inquiry through post-trip follow-up. This way, they can provide personalized services tailored specifically for each client based on their preferences, ensuring high satisfaction levels and fostering long-term loyalty (Asfahani, 2021). Travel agencies in the region face various challenges, such as manual processes and customer dissatisfaction. One way to overcome these obstacles is by implementing a CRM model. The CRM model can help travel agencies manage their customers' data effectively, enabling them to provide personalized services that meet specific client needs. Abbad et al. (2022) state that "CRM implementation can positively affect customer outcomes such as loyalty, retention, and satisfaction."

By adopting this technology, travel agencies in Qatar could connect better with their customers and offer tailored experiences that cater to everyone's requirements. In addition, implementing a CRM system could streamline business processes by automating repetitive tasks like booking confirmations or sending out marketing emails. This approach could significantly reduce operational costs while allowing staff members more time for essential duties like providing excellent customer service. Furthermore, a CRM value chain model would enable businesses to track crucial metrics like revenue generated per client or lead conversion rates. This information provides insights into how well an agency performs and identifies areas for improvement. Implementing a CRM value chain can positively impact business operations and customer satisfaction within the travel industry in Qatar. Travel agencies in Qatar can better understand their customers' needs and preferences and offer personalized services and experiences (Madariaga, 2004). Moreover, by analyzing this data through machine learning algorithms or artificial intelligence tools, travel agencies can more accurately predict future trends within their customer base (Ahluwalia, 2021). For instance, if a particular demographic group shows an increased interest in eco-tourism or adventure sports activities during a specific season of the year than others, they could adjust packages based on those findings accordingly. Implementing the CRM value chain model benefits clients and service providers alike.

While it helps businesses deliver customized experiences tailored explicitly towards individual requirements better, it also enables clients to enjoy unique vacations designed precisely with them in mind. A CRM system can help track customer interactions, preferences, and behavior. This information can personalize communication, tailor offerings, and improve customer satisfaction. Al-Tit, et. al., (2018) noted that CRM systems can enhance customer loyalty in the travel industry. A recent study by Al-Maadeed et al. (2022) highlights the importance of integrating social media into the CRM system to engage customers better. Customer engagements can collect customer data across various touchpoints throughout their journey, including social media interactions and feedback from previous trips. The information gathered is then used to develop targeted marketing campaigns and

tailor-made offers that meet individual preferences.

Loyalty and trust of customers: To maintain the loyalty and trust of customers, being reliable and consistent is vital. In this fast-paced world, businesses must respond while providing dependable service to satisfy their clients' needs. According to Dalili (2018), "Customer relationship management becomes important to gather the intelligence you need to provide improved support and services." It implies that technology plays a crucial role in understanding customer expectations accurately. Companies can leverage this data gathered across various touchpoints, delivering an experience tailored to each client's preferences. Consistency builds trust as it promises deliverables every time without fail or deviation, reassuring customers that they can count on businesses to fulfill their commitments. Over time, consistently delivering on those assurances further strengthens client relationships, leading to brand loyalty. Furthermore, reliability establishes credibility among customers as companies keep their promises culminating in building a trustworthy reputation amongst existing and potential clients.

Evaluation of Customer Loyalty: You may evaluate customer loyalty by tracking repeat sales, word-of-mouth recommendations, and overall levels of customer satisfaction. This information can be used to determine areas that require improvement and devise methods to promote client loyalty. According to a study conducted by According to Alsaggaf's research on service quality in the travel industry, emotional responses have a crucial impact on customer intention, ultimately affecting eWOM and switching intention (Alsaggaf, 2017). Therefore, incorporating emotional and cognitive responses into theoretical frameworks examining service quality's influence can improve customer satisfaction and retention. Implementing effective CRM models involves fostering positive customer relationships by understanding their needs better. This approach enables businesses to personalize interactions with them based on their preferences while providing more customized services tailored explicitly for them. These initiatives will create an enjoyable client experience, increasing customer satisfaction and loyalty. Implementing CRM strategies based on personalized communication channels has become increasingly necessary as customers demand more customization from companies they deal with daily. This trend is particularly relevant for travel agencies operating within Qatar's vibrant tourism sector, which ought to invest in building long-lasting relationships with customers (Ahluwalia, 2021).

Continuously Improve: The final step in the Customer Relationship Model is continuously improving based on feedback and data by updating service quality standards, refining the CRM system, and investing in new technology to serve customers better. Al-Tit, et. al., (2018) noted that continuous improvement is essential for maintaining customer loyalty in the travel industry. A study by Al-Maadeed et al. (2023) suggests that travel agencies should focus on innovation and offering unique experiences to stay competitive. Through analysis of customers' perceptions of brand equity and service quality, as well as different dimensions of customer loyalty, including cognitive, affective, and behavioral loyalty, we were able to provide valuable insights into enhancing customer relationship management in the context of the travel agency industry. This study's findings indicate that brand equity and service quality significantly shape customer loyalty. Specifically, brand awareness, associations, perceived quality, tangibility, reliability, responsiveness and assurance, and empathy can significantly influence customers' perception of a particular travel agency. Results showed that agencies must focus on offering high-quality services and cultivating strong emotional connections with their customers. If the agencies focus on these factors, it will ensure a long-term relationship between customers and agencies, which is vital for building repeat business. Developing a practical model for travel agencies operating in Qatar based on these findings will help improve their profitability through increased sales revenue generated by repeat purchases made by loyal customers. The success achieved by Qatar Travel Agencies could be replicated across other regions globally if they adopt similar approaches to managing their Customer Relationships.

4. Conclusion and recommendations

Customers have a positive perception on the brand equity and considered perceived quality as its strongest dimension. The travel companies are providing high level of service quality. **The travel company's customer loyalty program** is effective in generating positive customer feedback which signifies that customers

are aware of the program and understand how it works. There is highly significant relationship between service quality and customer loyalty, brand equity to service quality which are derived as customer loyalty predictors. The customer relationship management model was generated that can be adopted by the travel agencies in Qatar.

The travel agency may build a strong brand identity by developing a unique brand identity and communicating the brand's unique selling proposition and core values through all marketing and communication channels. The travel company may monitor and measure brand equity by establishing KPIs, regularly measuring customer satisfaction, tracking brand awareness, and analyzing the data to identify areas of improvement. The company may deliver high-quality services by exceeding customer expectations and providing personalized, attentive, and accurate service. The travel agency company may use the proposed CRM model to better understand their customers and their needs. The future researchers may conduct study using other variables like customer satisfaction, brand trust to validate the predictors of customer loyalty.

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