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BRAND LOYALTY IN THE CRUISE SECTOR: AGE COHORTS, GENDER, AND TRAVEL ATTRIBUTES AS KEY MODERATORS FOR RELATIONSHIP MARKETING THEORY

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Key words: brand loyalty, experiential marketing, customer relationship management (CRM), satisfaction, structural equation model, service marketing, millennials, value-added, gender.

ABSTRACT

Testing established theory in relationship marketing, we examine the impact of customer relationship management on customer satisfaction and brand loyalty in the context of the cruise industry. Individual differences such as age cohort (e.g., millennials, Gen X, baby boomers), gender, and consumers' desired travel attributes are examined as moderators. Cruise vacation consumers at an international cruise harbor were approached to complete an in-person survey (n = 226). Empirical findings support extant theory in relationship marketing in that consumers' perception of relationship investment raises satisfaction and, in turn, brand loyalty. Notably, when customer relationship investment is degenerated into a second order dimension structure, value-added activities are more important than interaction and customer profiling in this sector—especially for millennials. Millennial consumers are more sensitive to value-added activities in the cruise sector, which is a key takeaway.

First, while extant studies in this industry tend to focus on issues non-related to CRM, we examine the role of three types of relationship effort with cruise brands (i.e., the customer relationship investment construct is reflected by customer interaction, value-added activities, and customer profiling). Second, we explore how the established CRM framework can adequately capture the direct effects of individualized marketing campaigns

on CRM performance in terms of consumer psychological perceptions and behavioral intentions. Third, a contribution is to uncover any multi-group differences in age and gender in explaining customer satisfaction and brand loyalty in the cruise sector. The findings provide practical implications for cruise vacation service providers in the area of value-added initiatives and more theoretical evidence for scholars in customer relationship management and brand loyalty.

I. INTRODUCTION

The relationship marketing literature is rich, with established theory entailing the importance of understanding consumer psychology and maintaining relationships with consumers (e.g., Ganesan, 1994; Morgan and Hunt, 1994; Grönroos, 1995; Christy, Oliver and Penn, 1996; Gwinner, Gremler and Bitner, 1998; Baker, Simpson and Siguaw, 1999; De Wulf, Odekerken-Schröder and Iacobucci, 2001; Verhoef, 2003; Payne and Frow, 2005; Ramani and Kumar, 2008; Wang, 2018). Meanwhile, customer relationship management focusing on B2B is flourishing (e.g., Agarwal, Singh and Agariya, 2017; Tao, 2017; Rajput, Zahid and Najaf, 2018; Tonder and Petzer, 2018; Wang, 2018). Customer relationship management (CRM) activities seek to attract, maintain, and enhance customer relations with service providers (Harrison, 2000). Broadly defined, CRM refers to "a holistic approach to managing customer relationships to create shareholder value" (Payne and Frow, 2005). In general, CRM focuses on identifying customers with the greatest contribution and maintaining a long-term reciprocal (vs. a short term transactional) relationship with individual customers.

Service brands seek to maintain these long-term customer relations while also bringing in new customers. On the one hand, a brand's ability to constantly attract new customers is crucial to its survival and growth. On the other hand, in terms of profit, the 80-20 rule (i.e., the Pareto Principle) points out the crucial role of existing customers. Furthermore customer relationships are more cost effective for a company; acquiring new customers

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costs four to ten times more than maintaining a relationship with existing customers (Chablo, 2001). Over 60% of the cruise industry's customers are repeat customers (Picolli, 2012), which points out the importance of CRM in the cruise industry.

Examining established theory in relationship marketing in the cruise industry is an important context due to the experiential nature as well as the economic importance of the industry. Cruise vacation packages offer a unique travel experience via a combination of sightseeing, lodging, entertaining, transporting, and dining services both onboard and at resort destinations (Teye and Leclerc, 1998; Ahmed et al., 2002). Consumer motivations to purchase cruise vacations include: scenic value, cultural shore activities and sightseeing, attractive destination options, thematic itineraries, inclusive pricing and offerings, personalized customer service, and ability to meet and make new friends (Cruise Lines International Association, 2013).

In addition, consumers are often motivated by the luxury and high level of service quality (Jones, 2011). To attract consumers and satisfy various market segments, cruise companies strive to provide a variety of combinations of itineraries and maintain a high level of service (Sun et al., 2014). Thus, the consumer motivations are thought to be largely hedonic and social in nature in this experience oriented service industry.

Research on brand loyalty in this sector is economically important; cruise vacations are one of the fastest growing sectors of the tourist industry (Sun et al., 2011). The latest statistics by Cruise Lines International Association indicate that global cruise travel continues to grow steadily (CLIA, 2017a). Specifically, the number of cruise passengers has increased by more than 7% in the past two decades, with 23.19 million passengers in 2015 and 24.7 million passengers in 2016 (CLIA, 2017a). Further, cruising in Asia and has been a significant trend in the cruise industry (CLIA, 2014).

Multiple factors contribute to the cruise industry's continued growth, and these factors include: (1) strong value proposition, (2) new and relevant product/service innovation, and (3) opportunities for global expansion and continued worldwide economic growth (CLIA, 2014a). Notably, factors contributing to the success of the cruise industry from the consumers' perspective are identified as: (1) family/friend bonding, (2) convenience of foreign travel, (3) special experiences, (4) value, (5) recommendations by travel agents, (6) opportunities to meet new people, (7) multiple tourism destinations, and (8) relative ease of booking. Although US consumers have been the cruise lines' strong customer base for years, industry reports suggest that number of cruise passengers from other countries continue to rise.

Furthermore, the industry may appeal to a variety of ages as a way of "selling branded escape". Based on the 2016 Cruise Travel Report conducted by J.D. Power and Associates, younger generations—including Millennials and Generation X—are embracing cruise travel, rating cruise travel as a better vacation type than typical land-based tourism destination vacations, all-inclusive resorts, tours, vacation house rentals, or camping. Cruisers rate cruise vacations as the best type of vacation especially in terms of "relaxation" and "getting away from it all" or escape (CLIA,

2017b). Many remain loyal to this type of travel; approximately 92 percent of cruise travelers will "probably or definitively book a cruise package again" (CLIA, 2017b). However, a lower proportion of younger cruise travelers (about 63 percent among Gen Y/Millennials) say they definitely will take another cruise (CLIA, 2017b). Thus, there is a need to examine consumer demographics such as age and gender in models of customer satisfaction and brand loyalty within the cruise industry.

1. Objective and Intended Contribution

While literature in the context of the cruise industry and in relationship marketing is each rich, a goal here is to bridge these interdisciplinary literature bases. Scholars have identified several key aspects of the cruise industry, including experience (Blas and Carvajal-Trujillo, 2014; Chua, Lee, Goh and Han, 2015); terminal selection (Bagis and Dooms, 2014; Lau, Tam, Ng and Pallis, 2014; Wang, Jung, Yeo and Chou, 2014); branding (Hwang and Han, 2014); value (Duman and Mattila, 2005); and motivation (Hung and Petrick, 2014). However, given the importance of maintaining good relationships with existing customers in today's competitive global marketplace, scholarship on how cruise companies manage their relationships with customers remains limited.

Thus, based on both the gap in the literature and the economic importance of the industry, the objective is to test established relationships between customer relationship management activities and consumer satisfaction and brand loyalty in the cruise industry. A secondary objective is to build on existing evidence of behavioral consequences of managing customer relationships by examining the impact of age cohort and travel characteristics as moderators. Specifically, we empirically examine the effects of customer relationship investments on consumer satisfaction and brand loyalty in a cruise travel context. To that end, it is a test of established theory in relationship marketing by re-examining relationships among several key variables in consumer-based marketing strategy.

The intended contributions are threefold. First, the empirical findings shed light on customer relationship management's role in the tourism industry, especially in cruise ship tourism. While extant studies tend to focus on issues non-related to customer relationship management, this study examines the role of three types of relationship effort (i.e., the customer relationship investment construct is reflected by customer interaction, valueadded activities, and customer profiling). Second, we attempt to explore how the established customer relationship management framework can adequately capture the direct effects of individualized marketing campaigns on CRM performance in terms of consumer psychological perceptions and behavior intentions. Third, a contribution is to uncover any multi-group differences in consumer age and gender in explaining customer satisfaction and brand loyalty in the cruise sector. It is hoped that the findings will stimulate additional research in relationship marketing and experiential marketing in the tourism industry and also result in actionable managerial practices.

In the following sections, we will further discuss the literature,

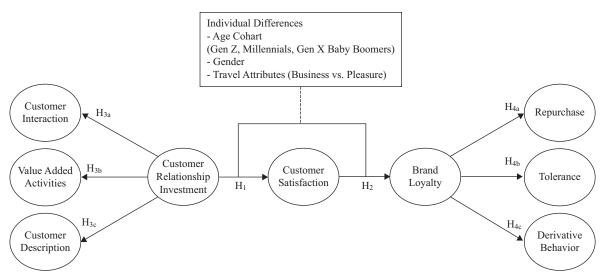


Fig. 1. Conceptual Framework of Brand Loyalty in the Cruise Industry.

hypotheses, measurement development, data collection, SEM analysis, empirical results, and conclusions in the following sections.

II. CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

Fig. 1 depicts the conceptual framework, which represents established paths in relationship marketing, satisfaction, and brand loyalty but is tested here in a more unique setting of the global cruise industry (Fig. 1). Note that demographic and individual difference based moderators are not formally hypothesized however additional post-hoc tests of multi-group moderation will reveal that age cohorts, gender, and travel attributes do intensify brand loyalty. This section includes an overview of customer relationship investment—specifically customer interaction, value-added activities, and customer profiling.

There are building blocks of customer relationship investment. Körner and Zimmerman (2000) identified five kinds of customer relationship building blocks between suppliers and customers. They are customer interaction, customer profiling, value-added for customers, trust, and virtual communities. Specifically, trust and virtual communities are crucial topics within E-commerce (Körner and Zimmerman, 2000). Therefore, this study focuses on the first three building blocks of customer relationship management (i.e., customer interaction, customer profiling, and valueadded for customers) as an antecedent to customer satisfaction, and in turn brand loyalty. As can be seen in Fig. 1, brand loyalty is reflected by cruise consumers repurchase intentions, price tolerance, and derivative behavior. Customer satisfaction is an established mediator of customer relationship management and brand loyalty. While individual differences are not formally hypothesized, once the established model is tested, further tests of multi-group moderation will be explored for age cohort, gender, and travel attributes. As such, they are included in the figure.

1. Customer Relationship Investment and Satisfaction

Consistent with De Wulf, Odekerken-Schröder and Iacobucci (2001), relationship investment is defined as the customer's perception of a salesperson's devotion to maintain or enhance relationships that do not have outside value and cannot be recovered if these relationships are terminated. In this section, the aspects of customer relationship investment include: (a) customer interaction, (b) value-added, and (c) customer description or customer profiling. The goal of relationship investment is to create favorable customers' impressions, which in turn enables the salesperson to form psychological bonds to retain valuable customers (Smith and Barclay, 1997).

Research shows that the level of satisfaction among customers increases as they acknowledge the extra efforts made by the salespersons (Baker et al., 1999). Research also suggests a positive relationship between perceived relationship investment and customer trust (Ganesan, 1994). In another study, customers' perceptions of a seller's relationship building efforts result in the customers' being strongly committed to the company (Bennett, 1996). Furthermore, Ruiz-Molina, Gil-Saura and Moliner-Velázquez (2015) identify three types of relational benefits with unequal influence on how valuable the customer relationship is. In particular, benefits and perceiving a special treatment drive value in a business relationship. In turn, relationship value is an antecedent of customer satisfaction with the main supplier Ruiz-Molina, Gil-Saura and Moliner-Velázquez (2015). Specifically, empirical results from a key account management study indicate that relational investments impact switching barriers. Namely, switching barriers influence customer satisfaction and loyalty, while customer satisfaction also directly affects loyalty (e.g., Yeh, Wang, Hsu and Swanson, 2018). Thus, it is hypothesized that, in the cruise industry:

H₁: A higher perceived level of relationship investment leads to a higher level of customer satisfaction to a cruise brand.

H₂: A higher level of customer satisfaction leads to a higher level of brand loyalty in the cruise industry.

a) Customer Interaction

Customers expect firms to increasingly customize their products and services to meet their demands (Ramani and Kumar, 2008). Firms still need to produce superior products, sell smarter, and understand the markets as a whole, but the ability of firms to orient themselves to interact successfully with their target customers will differentiate them from the other competitors in the marketplace. An interaction orientation reflects a firm's ability to interact with its individual customers and to take advantage of information obtained from them through successive interactions to achieve profitable customer relationships (Ramani and Kumar, 2008). Interactions help firms refine knowledge about customer tastes and preferences (Srinivasan, Anderson and Ponnavolu, 2002). The effective and efficient management of interactions and the interfaces at which these interactions occur are sources of lasting competitive advantage (Rayport and Jaworski, 2005). Because gaining more customers' information through increased customer interaction enables companies to serve the customers better, which in turn leads to a higher level of customer satisfaction, it is hypothesized that:

H_{3a}: Customer's perceived relationship investment by a cruise brand is positively influenced by customer interaction.

b) Value-Added Experiences

Regarding customer relationship management in the cruise line vacation industry, the offered products or services must meet the expectations and desires of the customer to have a positive effect on the satisfaction of the customer. Concepts such as 'mass customization' or different strategies for individualization are also substantial elements of the CRM concept and touted as a new frontier in business competition (Pine, 1999). These concepts must match the customers' demand for individualization. In order to convince the customer to stay with the cruise brand for a long time, it is essential that the brand have a consumer-based strategy.

In addition, economic incentives are the other value-added blocks for customer, which should facilitate the creation and maintenance of a sustainable relationship with consumers. A goal is to offer consumers a convincing price-performance-ratio. This can be achieved through a variety of marketing mixes such as an attractive bundling of services, an easy-to-search and informative website, a value-added discount system, and loyalty programs. The bundling of different products/services could increase the attractiveness towards the brand due to the fact that the customer has more options to fit his/her unique schedule and travel desires. Companies that follow this concept may have increased chances of retaining the customer. Likewise, discount systems also offer a good possibility to increase customer linkages since a repeated use of a product or service reduces the price for the goods. The successful 'frequent flyer programs' provided by many airlines are an example of a customer relationship management initiative that is oriented around brand loyalty.

Further, structural bonding tactics are knots that relate the structure, administration, and institutionalization of norms together

in a relationship (Berry and Parasuraman, 1991). The policies or agreements that provide structure to a relationship, the norms that informally govern interactions, and the organizational systems and technologies that facilitate interaction can provide psychological, legal, and physical ties that bind parties together (Berry and Parasuraman, 1991). Such may make it difficult for customers to abandon the relationship. Bonding tactics provide a structural problem-solving program for customers, allowing retailers to offer marketing programs with value-added activities. Therefore, it is hypothesized that:

H_{3b}: Customer's perceived relationship investment is positively influenced by value-added experiences for customers.

c) Customer Description (Customer Profiling)

A third dimension of customer relationship management is understanding the consumer. Describing customers via customer profiling, one of the major applications of knowledge-based marketing (Shaw et al., 2001), may be used to make marketing decisions, such as the strategy of integrated brand promotions and the refinery of distribution channels. It is a challenge to group today's customers into large homogenous populations to develop marketing strategies because of such varied tastes and preferences; as such, individualized marketing strategies are increasingly important. In other words, each customer deserves to be served according to his/her individual and unique needs. Therefore, characterized by marketing strategies based on the great deal of information available from the transaction and customer databases, customer profiling became popular (Holtz, 1992). Customer profiling, or a formative customer description, provides a basis for marketers to communicate with existing customers in order to offer better services and retain them as customers (Jansen, 2007). Customer description or profiling is done by assembling collected information on customer preferences alongside the characteristics of purchase transactions (Shaw et al., 2001).

A goal of such a consumer strategy is to contact the right customer at the right time with the right information. The relevant steps toward reaching the goal includes collection of customer data in passive and proactive ways, the analysis of data to create customer profiles, and derive activities to offer services that fit the customer best (Körner and Zimmerman, 2000). The more transactions carried out, the better the customer profile (Peppers and Rogers, 2004). Finally, the service that fits the customer's demands best is another step toward an increased customer bond.

H_{3c}: Customer's perceived relationship investment by a cruise brand is positively influenced by perceived level of customer profiling.

2. Brand Loyalty

Investing time, effort, and other irrecoverable resources into a relationship generally create psychological ties that encourage customers to stay in and expect reciprocity from that relationship (Smith and Barclay, 1997). When a supplier invests in a relationship on behalf of a customer, this customer is likely to be

Table 1. Sample Characteristics.

Characteristics	Category	Times	%
C 1	Male	107	47.3
Gender	Female	119	52.7
	< 20 Years—Generation Z	10	4.4
	21-30 Years—Generation Y (Millennials)	32	14.2
	31-40 Years—Generation Y (Millennials)	65	28.8
Age	41-50 Years—Generation X	66	29.2
	51-60 Years—Baby Boomers	47	20.8
	> 60 Years—Baby Boomers	6	2.7
T., 1T.,	Family and personal travel	195	86.3
Travel Type	Business related travel	31	13.7
	Northern Taiwan	204	90.2
D : 1	Middle Taiwan	14	6.2
Residence	Southern Taiwan	6	2.7
	East Taiwan	2	0.9
	Government	65	28.8
	Agriculture	7	3.1
Occupation	Industrial, commercial, service	102	45.1
-	Student	17	7.5
	Other	35	15.5
	<\$300000 NTD	33	14.6
	\$300000-\$900000 NTD	158	69.9
Yearly Income	\$900000-\$1500000 NTD	26	11.5
,	\$1500000-\$2100000 NTD	5	2.2
	> \$2100000 NTD	4	1.8
	1 time	136	60.2
	2 times	54	23.9
Times participated in cruise line vacations	3 times	17	7.5
	4 times	12	5.3
	More than 5 times	7	3.1
	Less than 1 time/year	121	53.5
	2 times/year	65	28.8
Times abroad (annually)	3 times/year	20	8.9
	4 times/year	3	1.3
	More than 5 times/year	17	7.5
	Group traveling	175	77.4
Type of travel abroad	Self-service trip	35	15.5
	Semi self-service trip	16	7.1
	< \$20000 NTD	46	20.4
	\$20001~\$50000 NTD	144	63.7
Expense per abroad	\$50001~\$80000 NTD	27	11.9
	\$80001~\$100000 NTD	5	2.2
	> \$100001 NTD	4	1.8

impressed. De Wulf et al. (2001) define perceived relationship investment as a consumer's perception of the extent to which a retailer invests its resources, efforts, and attentions in maintaining or enhancing relationships with regular customers that do not have an external value and cannot be recovered if these relationships are terminated (Smith, 1998).

While De Wulf et al. (2001) assume that relationship marketing tactics indirectly affect relationship quality based on the perceived level of relationship investment, this study posits that customer relationship investments applied by cruise line vacations are antecedents of relationship quality (i.e., customer satisfaction), which ultimately influences behavioral loyalty (i.e.,

repurchase behavior, price tolerance, and derived behavior). A positive correlation between relationship investment and relationship quality implies that consumers reciprocate a cruise line vacation's initiatives. Thus, in line with past work that has measured the sub-dimensions of brand loyalty from a behavioral viewpoint, it is hypothesized here that they hold up in the cruise industry.

H₄: Brand loyalty (behavioral) in the cruise industry consists of three underlying dimensions: (H_{4a}) repurchase willingness, (H_{4b}) price tolerance, and (H_{4c}) derivative behavior.

III. METHODS

The framework embraces information on customer relationship investment (customer interaction, six items; value-added activities, seven items; and customer profiling, seven items), satisfaction (seven items), and loyalty (repurchase, two items; price tolerance, two items; and derivative behavior, three items). A Likert scale provides a way to measure attitudes and all scales were measured using a five-point Likert-type scale.

We first conducted a literature review for construct measurement. Since the original scales were adapted from extant measures that were written in English, the questionnaire used in Taiwan was translated from English to Chinese in a tripartite process that included language, back-translation and a third-party retranslation. Such a procedure provides an extra layer of security to ensure the translation was an understandable and conceptually consistent attempt to measure each scale item in a second language (Kotabe and Helsen, 2000).

To measure customer relationship management, twenty items were adopted from the study by Körner and Zimmerman (2000) and adapted to the cruise industry context. To measure satisfaction, eight items were selected from the work of Churchill and Surprenant (1982). To measure loyalty, seven items were adopted from the study of Grønholdt, Martensen and Kristensen (2000). The questionnaire was pre-tested and revised to fit the question items to the cruise line travel context.

A self-administered questionnaire was used to collect data from passengers. A convenience sampling approach was used to collect the data. Specifically, an author distributed the survey to cruise customers at Keelong Harbour in Taiwan in late summer and early fall. The respondents selected were from different cruises lines of Star Cruise originating or departing in Keelung Harbour. Participants were briefed on the content of the questionnaire and provided with information on how to address any concerns or questions that regarding the study. The questionnaires were provided directly to cruise passengers between the time they arrived the port and were ready to board. Three hundred questionnaires were distributed. Two hundred and twenty six complete questionnaires were included in the analysis, yielding a 75.33% response rate from those who agreed to participate. Sample characteristics are described in Table 1.

As to the most critical issue in the study of attitude-attitude relationships (Podsakoff et al., 2003), common method variance

is a potential problem in behavioral research. In this study, procedural remedies were adopted to address the issue of common method variance (Podsakoff et al., 2003). These procedures included: temporal, proximal, psychological, or methodological separation of measurement, protecting respondent anonymity, reducing evaluation apprehension, counterbalancing question order, and improving scale items (Carson, 2007). With these remedies, this study came to an insignificant outcome (P = 0.920, P > 0.05) for common method variance test by ULMC (Unmeasured Latent Method Construct) (Richardson et al., 2009). That is, the validity of this study was not affected by common method variance. When examining CMV with Harman's onefactor test (Podsakoff and Organ, 1986), the exploratory factor analysis outcome reveals seven factors, and no single factor accounts for more than 50% of the variance. Finally, while comparing the difference of CFA from single factor and multi-factor structure (Lindell and Whitney, 2001), the $\Delta \chi 2 = 375.072$, $\Delta df =$ 46, P = 0 ($\Delta \chi 2/\Delta df = 8.15$). Therefore, the validity of this study was not affected by common method variance (Carson, 2007).

The EFA test of the building blocks of customer relationship management provided by the cruise brand reveals three factors as per the literature. Based on Körner and Zimmerman (2000), the three factors were named as customer interaction (six items), value-added for customers (seven items), and customer profiling (seven items). Second, the EFA test replicated three factors. Based on Grønholdt, Martensen and Kristensen (2000), the three factors are repurchase (two items), price tolerance (two items), and derivative behavior (three items).

The next stage of the two-stage SEM framework is a confirmatory factor analysis (CFA). A CFA was performed to evaluate construct validity before structural path analysis. The sample size (n = 226) was considered reasonably large enough to compensate for potential model misspecification and model complexity (Hair, Anderson, Tatham and Black, 2006). Notably, this study examined whether the data conformed to the multinormality assumption because SEM model testing was based on the validity of this normality assumption (McDonald and Ho, 2002). Specifically, the empirical outcome showed that the kurtosis ranged from -.65 to 1.03 and that skewness ranged from -.36 to .77, which satisfied the evaluation criteria (ranging from -2 to +2) suggested by Mardia (1985).

The proposed measurement model was estimated using LISREL 8.80 (Joreskog and Sorborn, 1989). The survey instruments and its CFA statistics were summarized in Table 2. The Chi-square statistics were significant at the .05 level, but this is not an unusual model-fitting outcome (Doney and Cannon, 1997). The values for comparative fit index (CFI), non-normed fit index (NNFI), root mean square error of approximation (RMSEA), and standardized root mean residual (SRMR) were considered acceptable for the proposed model, based on the criteria suggested by Hu and Bentler (1995): .95 for CFI and NNFI, .06 for RMSEA, and .08 for SRMR. Given that a battery of overall goodness-of-fit indices were deemed acceptable and that the proposed model is developed on a theoretical base of relationship marketing, no effort was made to modify model specifications.

Table 2. Survey Instrument, Items, and Constructs.

14	Item-Constr	uct Loading	Cronbach's	Average Variance	
Items	Standardized			Extracted	
CRM1—Customer Interaction			0.838	0.789	
1. Star Cruise line vacations actively provides cruise events to members.	0.764	14.467			
2. The customer service of Star Cruise line vacations actively communicates with me and keeps a good relationship.	0.719	13.261			
 Whenever members have problems or complaints, Star cruise line vacations always solve it immediately. 	s 0.756	11.822			
4. Star Cruise line vacations provide the latest promotions and most updated service	e 0.772	12.360			
information through e-mail, Facebook, or mail. 5. The online information system not only provides inquiries of Star Cruise line itin	_				
eraries, introduction of ship facilities and service, but also updates the new facility		12.622			
on board and port of call information.					
6. Star Cruise line vacations actively inquiries about customers' needs and preferences.	0.802	-			
CRM2—Value-Added Activities			0.884	0.776	
 Star Cruise line vacations offers price discounts to members whenever there are nev itineraries or services. 	0.738	-			
8. Members will receive birthday cards or greeting cards sent by Star cruise line vacations on specific festivals.	0.805	12.127			
9. Star Cruise line vacations offers seasonal promotion programs (e.g., buy two and ge one free in specific cabins).	t 0.731	10.979			
10. Through diversified alliances, the members of Star Cruise line vacations can acquire various services (e.g., travel agent can provide cruise information and some extra services or discounts to members).		11.351			
Star Cruise line vacations pays close attention to customer relationships and actively holds some activities to interact with members.	0.768	14.799			
12. Star Cruise line vacations improve members' relationship through various services (e.g., entity/virtual) methods.	s 0.769	11.513			
13. Star Cruise line vacations actively pay attention to members' feedback of cruise	0.743	11.098			
experiences. CRM3—Customer Description			0.931	0.737	
			0.931	0.737	
14. Star Cruise line vacations often releases cruise vacation packages according to members' needs or market conditions.	0.686	-			
 Star Cruise line vacations plans various cruise itineraries based on trip needs (e.g. student trips, family trips). 	0.745	12.574			
16. Service personnel of Star cruise line vacations actively give pre-purchasing recommendations to its members, according to their previous purchasing records.	0.726	9.747			
17. Star Cruise line vacations sells and promotes cruise itineraries at tourism expo- according to different target customers.	s 0.731	9.693			
18. Star Cruise line vacations builds up members' database based on their personal information and cruise itineraries records and also updates regularly.	0.733	9.724			
19. Star Cruise line vacations provides customized service and various vacation pack ages for members (e.g., different time/duration and various cruises line packages).	0.816	11.084			
20. Star Cruise line vacations conducts satisfaction surveys to realize customers' need and preferences.		9.234			
Satisfaction			0.94	0.816	
I am satisfied with the cuisine and entertainment provided by Star cruise line vacations.	0.753	_	V.2 I	0.010	
 I feel that the actual cost spent in Star cruise line vacations is valuable. 	0.776	11.826			
 The cruise package and service provided by Star cruise line vacations is trustworthy. 	0.778	11.757			
4. I am satisfied with the Chinese crew members provided by Star cruise line vacation		12.327			
in Asia cruise lines to reduce the communication gap.5. It is a pleasure to book Star cruise based on my previous cruise line vacation trave experience.	0.838	12.583			

T4	Item-Construct Loading		Cronbach's	Average Variance
Items	Standardized	t-statistic	Alpha	Extracted
6. I am very happy to choose Star cruise line vacations to fulfill my leisure trip needs.	0.775	13.438		
7. Star Cruise line vacations can fulfill my needs and value in travel experience when comparing to itineraries provided by other cruise companies.	0.751	12.522		
8. I am satisfied with the service quality when comparing to itineraries provided by other cruise companies.	0.764	12.921		
Brand Loyalty1—Repurchase Willingness			0.96	0.78
1. I have intentions to repurchase Star cruise line vacations.	0.818	-		
1. I will only purchase Star cruise line vacations as my cruise trips.	0.700	10.810		
Brand Loyalty2—Price Tolerance			0.96	0.808
1. I keep purchasing Star cruise line vacations services regardless of competitors' discounts.	0.710	-		
1. I keep purchasing Star cruise line vacation services regardless of competitors' various promotions.	0.843	11.412		
Loyalty3—Derivative Behavior			0.96	0.937
1. I would like to recommend the product and service of Star cruise line vacations to relatives and friends.	0.848	-		
1. I would like to share the experience of Star cruise line vacations with relatives.	0.862	16.455		
1. I would like to purchase other itineraries provided by cruise line vacations.	0.865	15.469		

The measurement models were tested by investigating unidimensionality, reliability, convergent validity, and discriminant validity. With regard to the evaluating unidimensionality, we performed an EFA (via principal component analysis) and found that all question items were associated with a factor loading at or higher than .67, with no confounding cross-loadings. Regarding composite reliability, evidence showed that all Cronbach alpha values exceeded the suggested .6 benchmark (Bagozzi and Yi, 1988).

Next, in a CFA setting, convergent validity was assessed by examining *t* statistics related to the factor loadings. The fact that all *t* statistics were statistically significant at the .05 level showed that all indicator variables provided good measures to their respective construct, offering supportive evidence to convergent validity (Hoyle and Panter, 1995). Moreover, average variance extracted (AVE) values related to all constructs were at or higher than .50 offered supportive evidence for convergent validity (Fornell and Larcker, 1981).

Finally, discriminant validity was assessed using the procedure recommended by Anderson (1987). A series of Chi-square difference tests were performed on the nested models to assess whether the Chi-square values were significantly lower for the unconstrained models where the phi coefficient was constrained to unity (Anderson, 1987). The critical values related to the Chi-square difference at the .05 significance level were higher than 3.84 in all possible pairs of constructs, and this outcome gave support to discriminant validity. Thus, we came to the conclusion that the studied constructs met the commonly recognized reliability and validity standards.

IV. RESULTS

1. Structural Equation Model Results

The overall fit of the structural path model was considered acceptable, and attention was then focused on the path relationships among customer relationship management, satisfaction, and loyalty (Table 3). The results revealed that all significant path coefficients matched the hypothesized directions. The R square of customer satisfaction on customer relationship investment is 0.856, while the R square of customer loyalty on customer satisfaction is 0.823 respectively. Specifically, customer relationship management has a significant and positive effect on satisfaction, supporting H₁. Satisfaction has a significant and positive effect on loyalty, supporting H₂. With regard to the relationship between the higher order construct and their first order factors, customer relationship management is significantly and positively linked with customer interaction, value-added activities, and customer description, supporting H_{3a}, H_{3b}, and H_{3c}. Likewise, loyalty is significantly and positively reflected by repurchase intention, price tolerance, and derived behavior, supporting H_{4a} , H_{4b} , and H_{4c} . Next, while not formally hypothesized, it is important to explore potential demographic or psychographic moderators including age cohort, gender, and travel attributes. Thus, multi-group analyses are examined.

2. Results of Multi-Group Analyses

Upon testing the established model, further post-hoc tests of moderation are examined to explore demographics and travel attributes as potential ways to segment the market. In order to highlight the behavior difference resulting from cruise line vacations passengers' demographic differences, we collected sociodemographic information of respondents as potential moderators. Specifically, such information is crucial for relationship marketing and understanding individual consumers. Therefore, the demographic variables collected here include: gender, travel attribute (i.e., business or pleasure travel), age, residence, oc-

Causal Path Hypothesis **Expected Sign Path Coefficient** t- value Assessment (p \leq .05) CRM → Customer Satisfaction H_1 0.624 7.775 significant Customer Satisfaction→ Brand Loyalty H_2 0.8487.895 significant CRM → Customer Interaction 0.873 11.948 significant H_{3a} CRM → Value-Added 0.982 12.199 significant CRM → Customer Profiling H_{3c} 0.890 10.271 significant Brand Loyalty → Repurchase Willingness H_{4a} 0.956 9.738 significant Brand Loyalty → Price Tolerance 0.968 H_{4b} 8.741 significant Brand Loyalty → Derived Behavior H_{4c} 0.802 9.834 significant

Table 3. Results of the Proposed Model.

Note: χ 2/df = 840.166/541 = 1.553, p = 0.00, RMSEA = 0.050; GFI = 0.831, AGFI = 0.803; CFI = 0.945; NNFI = 0.95; while demographic individual differences were not formally hypothesized, additional testing of multi-group moderation is included next.

Table 4. Multi-G	roup Analyses	Based on Res	pondents' Gene	ration/Age Cohort.

	Item/Constructs	Significance	Generation/Age Cohort*
	Yearly income	.000	2 > 1, 3 > 1, 4 > 1
Respondents' Characteristics	Times abroad (annually)	.001	4 > 1, 4 > 3
	Expense per trip abroad	.001	3 > 1, 4 > 1
CRM Value-Added activities	Cruise line vacations offer seasonal promotion programs. (e.g., buy two and get one free)	.008	2 > 3
CRM Customer Interaction	The online information system not only provides inquiry of cruise line itineraries, introduction of ships facility and service, but also updates the newly facility on board and port of call information.	.060	1 > 4
	Whenever members have problems or complaints, cruise line vacations always solve it immediately.	.017	2 > 4
Customer Loyalty- Price tolerance	I keep purchasing Star cruise line vacations services regardless of competitors' discount.	.003	2 > 4
	I keep purchasing Star cruise line vacations services regardless of competitors' various promotions.	.008	2 > 1
Customer Loyalty- Derivative behavior	I would like to recommend the product and service of Star cruise line vacations to relatives and friends.	.002	2 > 3, 2 > 4
	I would like to purchase other itineraries provided by Star cruise line vacations.	.015	2 > 4

^{*}Group 1 = Under 20 Years (Generation Z); Group 2 = 21-30 Years and 31-40 Years (Generation Y); Group 3 = 41-50 Years (Generation X); and Group 4 = 51-60 Years and more than 60 Years (Baby Boomers).

cupation, yearly household income, number of times having participated in cruise line vacations, number of times travelling abroad per year, type of abroad travel, and expense per abroad. Based on t-tests for gender and travel attribute difference, and one-way ANOVA tests for the other individual-level variables, empirical results of multi-group analyses are summarized in the following section.

1) Age Cohorts

In ANOVA analyses, there were no significant differences based on consumer's demographic variables, except for age and gender. As to the difference analysis based on respondents' generation (age cohort), we divided respondents into four groups. They are: Under 20 Years (Generation Z), 21-30 Years and 31-40 Years (Generation Y or Millennials), 41-50 Years (Generation X), and 51-60 Years and more than 60 Years (Baby Boomers).

The results of one-way ANOVA testing is summarized in Table 4. Empirical results revealed that there are differences existing in respondents' characteristics, customer relationship investment, and customer loyalty. First, respondents who are in Generation X, Generation Y, and the baby boomer generation have significant differences in yearly income than Z generation respondents, as to be expected. As to the frequency of travelling internationally, baby boomer respondents travel internationally more frequently than those in Generation X and Z, again as to be expected. Specifically, both Generation X and baby boomer respondents spend more per trip abroad than Generation Z respondents.

Second, Generation Y or millennial consumers are more sensitive to value-added activities, such as seasonal promotion programs (e.g., buy two get one free) than members of Generation X. As to customer interaction programs, members of both Genera-

Gender Item/Constructs Significance Description Customer Loyalty-I would like to recommend the product and service of Star cruise line vacations to relatives and friends. .006 Male > Female Derivative behavior I would like to purchase other itineraries provided by Star cruise line vacations .026 **Travel Attributes** CRM Star cruise line vacations offer seasonal promotion programs (e.g., buy two and get one free in spe-.037 Value-Added activities cific cabins) The online information system not only provides for inquiry of cruise line itineraries, introduction of ship facilities and services, but also updates the new facilities on board and port-of-call infor-.060 **CRM** Customer Interaction Whenever members have problems or complaints, Star cruise line vacations always solve it imme-.017 Business passengers > .010 I feel the actual cost spent in Star cruise line vacations is valuable. Satisfaction Family and The cruise package and service provided by Star cruise line vacations is trustworthy. .047 personal travel Customer Loyalty-I will only purchase Star cruise line vacations as my cruise trips. .008 Repurchase Customer Loyalty-.001 I keep purchasing Star cruise line vacations services regardless of competitor's discount. Price tolerance I keep purchasing Star cruise line vacations services regardless of competitor's various promotions. .016 Customer Loyalty-I would like to recommend the product and service of Star cruise line vacations to relatives and friends. .003 I would like to purchase other itineraries provided by Star cruise line vacations Derivative behavior .001

Table 5. Multi-group analyses based on gender and travel attributes.

tions Y and Z are more sensitive to customer interaction (e.g., in e-service such as online information system and compliant resolving responsiveness) than baby boomers. Further, members in Generation Y have the highest price tolerance allowance when compared to other age cohorts. In other words, millennials (Gen Y) tend to keep buying cruise vacations regardless of competitors' price discounts and price promotions. Finally, for derivative behavior, members of Generation Y have a significant commitment to recommend the cruise brand to relatives and friends compared to members of Generation X and baby boomer age cohorts. Finally, millennials (Gen Y) will purchase other itineraries provided by the cruise brand significantly than baby boomers.

2) Gender and Travel Attribute Differences

Further multi-group moderation analyses based on passenger's gender and their travel attribute differences are in Table 5. On the part of gender differences, empirical result from t-test revealed that male passengers are the group more likely to recommend the product and service of the cruise brand to relatives and friends and more likely to purchase other itineraries provided by the brand. Thus, male passengers are the main group who spread WOM.

As to the t-test result between different travel attributes (business/personal vs. family) business passengers behaved significant different from family passengers in several constructs. From Table 5, we can conclude that business passengers are those who more sensitive to seasonal promotion programs. They tend to use the online information system in a more sophisticated manner, and confirm the complaint solving speed and capability. Meanwhile, business passengers are those who felt the brand as more valuable and trustworthy. Specifically, they treat the brand

as their only cruise provider and purchase regardless of competitors' discounts and other price or non-price promotions. Finally, business passengers tend to recommend the brand to relatives and friends, in addition to repurchase intentions.

V. DISCUSSION AND IMPLICATIONS

In addition to demonstrating the effects of customer relationship investment on customer satisfaction, and customer satisfaction on customer loyalty in the cruise industry, this study also supports the second order dimensions of customer satisfaction and brand loyalty. Findings provide implications for marketing strategies for cruise line vacations service providers so they may have a more consumer based strategy. Based on empirical findings of hypothesized direct paths and further tests of multi-group moderation, we summarize the main conclusions in the following few paragraphs.

1. Replicating Past Research in Relationship Marketing

In many ways, this study replicates extant knowledge in relationship marketing theory. As the literature suggests, this study also supports that the main benefits of customer relationship investment for business are: (a) customer satisfaction (Grönroos, 1995); (b) customer trust (Geyskens, 1998); and (c) customer reciprocal behavior (Gwinner et al., 1998). Consumers who perceive greater customer relationship investment from service providers have a higher tendency to repurchase, as they are the ones who have higher customer satisfaction. Meanwhile, consumers that perceive a high level of customer relationship investment from service providers tend to feel that customer interaction, value-added activities, and customer profiling activities are important, interesting, relevant, exciting, meaningful, attractive,

valuable, and necessary. Therefore, consumers who perceive a high level of relationship investment with a cruise brand acknowledge the merits from taking a cruise vacation from a brand with comprehensive customer relationship management initiatives. These consumers are the ones who are more likely to buy the services again, perceive a good value for their money, and recognize the brand as a leading brand in the product class.

2. Value-Added Activities: The Most Important Aspect of Customer Relationship Investment for Cruise Branding

Among the three categories of customer relationship investment examined here, value-added activities behaved as the most explainable factor of investment in managing customer relationships in the cruise industry. Therefore, cruise line vacation providers should stress integrated brand promotion activities such as: offering price discounts to members whenever there are new itineraries or services, sending cards or gifts to members on holidays, offering seasonal price promotion programs, providing additional services through diversified alliances, paying close attention to customer relationships, actively holding value-added activities to interact with consumers, improving members' relationship through various virtual and on-board services, and paying active attention to consumer feedback from their cruise experience.

Second, understanding the customer and customer interaction are important investments from cruise lines to maintain customer relationships. In addition to value-added activities, understanding the customer can help with a brand strategy that is more customer oriented. Therefore, cruise brands could release vacation packages according to preferred members' needs or market conditions; plan various cruise itineraries based on trip-type or seasonal popularity (e.g., college student tours for millennials, family reunion tours for baby boomers); actively give prepurchasing recommendations to its members, according to their previous purchasing records; sell and promote cruise itinerary at tourism expos according to different target customers; build up members' database based on their personal information and cruise itineraries records and also update regularly; provide customized service and various vacation packages for current and newly recruited members (e.g., various days and cruises line packages); and finally, conduct satisfactions surveys to stay current with customers' needs and preferences.

As to customer interaction, both information sending and problem solving are crucial interaction activities with customers. Therefore, cruise line vacations should actively provide cruise events to members; actively communicate with customers and keep a good relationship; solve problems or complaints from members immediately; provide latest promotions and updated service information through e-mail, Facebook, or regular mail; providing inquiry of cruise line itineraries, introduction of ships facility and services, and updates the new facility on board and port-of-call information via a state-of-the-art online information system; and actively inquiry customers' needs and preferences. Consequently, customers are likely to feel satisfied with cruise line vacation's customer relationship management activities, and are willing to purchase cruise line vacations in the future.

3. Repurchase Willingness and Price Tolerance Explain Most of Brand Loyalty

The research here supports past theory in marketing relationships and supports that managers of cruise brands should be serious about investments to improve customer satisfaction and brand loyalty by customer relationship management initiatives. Further, brand managers can understand customers at the individual level and use different marketing programs to attract different types of consumers. By doing so, cruise line vacations with active customer relationship investment can get efficient performance. According to our analytic results, once customers of cruise line vacations feel satisfied with the customer relationship investment provided by cruise lines, their behavioral loyalty could be expressed in three ways: their repurchase willingness, price tolerance, and derivative behavior. Customers will have the intention to repurchase cruise line vacations in the future, will only purchase cruise line vacations as their only cruise trips once they feel satisfied with cruise line's customer relationship management program. Besides, customers with behavioral loyalty are those who have great price tolerance in purchasing cruise line vacations. They will keep purchasing cruise line vacations services regardless of competitor's discount and competitor's various promotions. In addition to the former two ways to shed customer loyalty, derivative behavior is also notable behavior customers used to interact with cruise lines. Loyal customers may share their cruise experience and recommend the cruise line vacations to relatives and friends. Of course, loyal customers are more likely to further purchase other itineraries provided by cruise line vacations.

4. Multi-Group Analyses Reveal the Effective Aspects for Target Marketing: Age Cohorts and Travel Characteristics

The research suggests that managers of cruise line vacations should be serious about targeting investment dollars to improve customer satisfaction and customer loyalty by proceeding customer relationship management, further segment their customers into several groups effectively, and use different marketing programs to attract different types of consumers based on their age cohort and travel characteristics. By doing so, cruise line vacations with active customer relationship investment can get efficient performance. According to our analytic results, once customers of cruise line vacations feel satisfied with the customer relationship investment, their behavioral loyalty will likely be expressed in three ways: repurchase willingness, a lower price tolerance, and derivative behavior. Customers will intend to repurchase the branded experiences in the future and be more likely to only purchase cruise line vacations from the brand once they feel satisfied as a function of the firm's investment in a relationship.

VI. CONCLUSION

In conclusion, this research supports the wealth of knowledge

on relationship marketing theories, and confirms past linkages from customer relationship investment to brand loyalty, as mediated by customer satisfaction. Moderators include age cohort and passenger's travel characteristics. While the conceptual model is not new, the intended contributions do shed light on customer relationship management's role in the tourism industry. Second, the research confirmed the literature in relationship marketing on how the established customer relationship management framework can adequately capture the direct effects of individualized marketing campaigns on brand loyalty. Third, a contribution was to uncover any multi-group differences-namely in consumer age and gender in explaining customer satisfaction and brand loyalty in the cruise sector.

The research here is not without limitations. One, and most notably, the underlying hypothesized model is not new; however, a contribution is to examine extant theory in a lesser-investigated yet economically viable industry while also considering lesserexamined individual differences as moderators to the established path of customer satisfaction mediating customer relationship investment and brand loyalty. A second limitation is that the study focuses on one industry and one brand and their brand alliances. Three, the research is in one region in Asia, and may not be generalizable in other regions of the world. A fourth limitation is that it is one method, and although there is no evidence of common methods bias, having another method such as an experiment or qualitative research can enhance the contribution. A fifth and final limitation is that there may be a non-response bias; approximately one quarter of people approached to participate in the study declined, and while that is common for research collected in the field, it is still worth disclosing.

To overcome these limitations, we call for more research on the topic. For one, scholars can add to the model by suggesting and testing new antecedents to customer satisfaction and/or brand loyalty in this industry. Two, scholars can examine the model in other service industries that are also economically important yet understudied, such as in the airline industry, healthcare, retail, or sport. Three, the model can be examined cross culturally; namely data from North America or Europe can be compared and contrasted with the findings here. Four, other methods can help triangulate these findings or understand them qualitatively or experimentally.

A final takeaway is to invest in a relationship with customers in this industry sector and that value-added is important. Customers want to escape and to not worry about additional or unplanned expenses. While cruise brands are recognizing the value of all-inclusive vacations, they realize consumers do not like to be lured in with low prices, nickeled and dimed throughout their stay and then thanked on the final night with a bill seeking more money than what the reservation originally cost. Quite a few cruise passengers would like to have more control on their travel budget, so they do not necessarily have to pay extra money beyond what they have paid for the cruise itinerary in advance (unless they decide to consume some luxury value-added experiences). In short, managing customer relationships in the cruise industry is crucial for customer satisfaction and

brand loyalty, especially for certain age cohorts and certain individual travel characteristics.

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