

A Systematic Review of the Service Quality–Customer Loyalty Relationship: The Mediating Role of Customer Trust and Perceived Value

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Received: 24-01-2026

Revised: 09-02-2026

Accepted: 23-02-2026

Published: 08-03-2026

ABSTRACT

Background: This service quality and customer loyalty link has been the subject of significant scholarly research during the last 30 years. Even with this interest, the links between service quality and customer loyalty are not fully understood and how customer trust and customer perceived value mediate between these two variables are unclear.

Objective: This systematic review aims to integrate empirical evidence of the service quality–customer loyalty link with the role of customer trust and perceived value in various industry settings as a mediating mechanism.

Method: Five academic databases (Web of Science, Scopus, PsycINFO, Business Source Complete, and Google Scholar) were used in a comprehensive search of studies from 2000 to 2024. On the basis of PRISMA 2009, 87 articles which fulfilled the eligibility criteria and were peer-reviewed were included in the final synthesis.

Results: The findings are in line with the established positive and significant findings between service quality, customer trust, perceived value and customer loyalty. Customer trust and perceived value independently and jointly mediate the service quality–loyalty link. These relationships are not as consistent in different service areas, cultures and measures. The most common fields of study include banking, hospitality, healthcare, and retail.

Conclusions: Service quality has the biggest impact on loyalty via two mediating pathways. Practitioners need to concentrate on establishing service environments that are trustworthy and providing them with

excellent perceived value in order to create loyal customers. Longitudinal studies and cross-cultural comparative studies should be conducted in the future.

keywords: service quality, customer loyalty, customer trust, perceived value, mediating role, systematic review, SERVQUAL

INTRODUCTION

In today's fast-changing world of global competition and evolving customer needs, businesses in almost all services industries are constantly challenged to drive customer acquisition and loyalty. Customer loyalty has been well established as one of the sustainable competitive resources in achieving sustainable competitive advantage (Oliver, 1999; Zeithaml, Berry, & Parasuraman, 1996). Loyal customers contribute to greater revenue, lower acquisition costs and provide for the positive word of mouth effect without having to be formally involved (Reichheld, 2003).

The term service quality, which can be broadly defined as the consumer's overall impression of the relative inferiority or superiority of the organisation and its services (Parasuraman, Zeithaml, & Berry, 1988), has been extolled as a key source of customer loyalty. The model of service quality perception (SERVQUAL) based on the five dimensions of service quality: reliability, assurance, tangibles, empathy and responsiveness (Parasuraman, Zeithaml, & Berry, 1985, 1988) served as the basis of operationalizing and measuring service quality perceptions. Other studies have since validated that the more satisfied customers are with the service quality, the more likely they are to be satisfied, willing to recommend and reduce switching behaviour, all of which are important parts of customer loyalty.

But the link between service quality and loyalty is not always as simple as it sounds. The findings indicate that the relationship is significantly mediated by intervening psychological variables, in particular, customer trust and perceived value. Customer trust referred to as the willingness to rely on an exchange partner in whom one has confidence (Moorman, Deshpandé, & Zaltman, 1993) is a key relational bond that turns into long-term commitment based on service quality perceptions. Perceived value is the consumer's overall judgement of the utility of a product or service as a result of a cognitive calculation, the ratio of what is received and what is given (Zeithaml, 1988) and is the basis for consumers' decisions about the continued patronage of a service provider.

Although there have been several individual studies examining these relationships, there is no systematic study that has synthesized the existing evidence on the mediating effect of both trust and perceived value in the service quality – loyalty relationship. Current reviews mainly address either sector-specific (e.g. banking, health care) or single mediating constructs, thus leaving practitioners and scholars lacking a comprehensive view of the interworks of these mechanisms in different contexts.

This systematic review aims to: (a) map the scope and volume of existing research that investigates the relationship between service quality, trust and perceived value as mediators with loyalty; (b) summarise the results of the various industry sectors and geographical regions; (c) explore methodological trends and potential sources of heterogeneity; and (d) suggest avenues for future research. The review is informed by the following research questions:

- RQ1: What is the direct relationship between service quality and customer loyalty like and how strong is it?
- RQ2: How is customer trust related to the service quality–customer loyalty link?

- RQ3: How much does the service quality–loyalty relationship depend on perceived value?
- RQ4: Are trust and perceived value mediators operating in a sequence or in parallel?
- RQ5: What are the moderating effects of contextual factors (industry, culture, measurement approach) on these relationships?

Theoretical Background and Conceptual Framework

Service Quality: Conceptualisation and Measurement (2.1)

The concept of service quality has come into existence as a separate construct in the 1980s, mainly due to the contribution of Parasuraman, Zeithaml and Berry (1985, 1988). Their disconfirmation paradigm defines perceived service quality as a global judgment or attitude about superiority of the service, which is the difference between customer expectations and customer perceptions of actual service. The SERVQUAL instrument, which has five dimensions, is the most used operationalisation in the literature although adaptations like SERVPERF (Cronin & Taylor, 1992) which only focus on the perception of performance and sector-specific adaptations have mushroomed.

Later conceptualizations have extended the concept of service quality to include electronic service quality (e-SQ; Parasuraman, Zeithaml, & Malhotra, 2005), which includes electronic efficiency, electronic system availability, electronic privacy, and electronic contact responsiveness for online service environments. Grönroos' (1984) technical/functional quality distinction focuses on the evaluation of both the outcome quality and the process quality of the product/service. The multi-dimensional nature of service quality implies that its impact on outcomes downstream such as customer loyalty might go through multiple paths of mediation.

Customer Loyalty: Nature and Dimensions

Loyalty is a complex construct with an attitudinal and behavioural component. Behavioural loyalty is manifested through repeat purchase behaviour, while attitudinal loyalty is indicated by the psychological loyalty and emotional bonding with a brand/service provider (Dick & Basu, 1994). Cognitive, affective, conative, and action loyalty are the four stages of loyalty outlined in Oliver's (1999) four-phase model of the loyalty lifecycle, which describes the stages customers move through when they assess the initial quality of a product or service and ultimately become loyal. In this review, we follow a rather broad definition of loyalty, which covers repurchase intention, word of mouth recommendation, switching resistance, and total retention.

Mediator of Customer Trust

Trust is well-explained as an important mediating variable between service quality and loyalty. The commitment–trust theory of Morgan and Hunt (1994) suggests that trust is a key initial condition to a long-term commitment relationship. High service quality (reliability and the ability to deliver service) leads to customers' expectation of a service provider's benevolence, integrity and competence, which in turn creates trust. This trust, in turn, lowers perceived relational risk, enhances willingness to stay in the relationship, and ultimately result in loyalty (Sirdeshmukh, Singh, & Sabol, 2002).

There is substantial empirical evidence for this mediation process. In banking (Amin, 2016; Chaudhuri & Holbrook, 2001) and healthcare settings (Ozkan et al., 2020) and in e-commerce (Harris & Goode, 2004),

customer trust consistently appears to be a partial or full mediator in this service quality–loyalty relationship. Trust is especially relevant in service situations with high intangibility and information asymmetry, where customers have to trust the provider on how well he performs and his reputation.

Perceived Value as a Mediator

Zeithaml (1988) has been influential in conceptualising the perceived value as the consumer's net evaluation of the utility of a product or service that is derived from perceptions compared to the perceptions of the sacrifices made. The value construct can be classified into utilitarian (functional, economic) and hedonic (experiential, emotional), and has come to be understood as a multiple category of values including functional, social, emotional and epistemic (Sheth, Newman, & Gross, 1991; Sweeney & Soutar, 2001).

The mediating logic is that greater service quality will increase the perceived service benefits, while at the same time decreasing the perceived sacrifice (e.g., time, effort, psychological costs), and thus increasing perceived value. This improved value perception then leads to loyalty through reinforcing the customer's assessment that it is economically and psychologically worthwhile to continue buying the product. McDougall and Levesque (2000) showed this mediation in service settings and later research in the hospitality sector (Chen & Chen, 2010), retail sector (Sweeney & Soutar, 2001), and telecommunications sector (Wang, Lo, Chi, & Yang, 2004), has confirmed this mediation.

Theoretical Integration: The Dual-Mediation Framework.

The above streams are integrated, and this review is informed by a dual mediation perspective on the relationship between service quality and customer loyalty: an affective–relational pathway that is mediated by customer trust; and a cognitive–evaluative pathway that is mediated by perceived value. These pathways could be independent (independent mediation), sequential (trust influencing perceived value or vice versa), or contingent (moderated by contextual predictors). The framework is theoretically based on Social Exchange Theory (Blau, 1964; which suggests that positive exchanges create obligations and reciprocal behaviours) and the Elaboration Likelihood Model (Petty & Cacioppo, 1986; which proposes that affective (trust) and cognitive (value) pathways separately and together shape attitude and behaviour.

METHODOLOGY

Review Protocol and Registration

This systematic review was performed according to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines (Page et al., 2021) and followed a predetermined protocol. The review protocol was established before the data collection and influenced all parts of the search, screening, extraction and synthesis procedures.

Eligibility Criteria

Studies were only included when they (a) studied the relationship between service quality and customer loyalty, (b) included variables of customer trust and/or perceived value, (c) utilized quantitative, empirical methods (survey-based or experimental), (d) had been published in peer-reviewed journal articles from January 2000 to December 2024, and (e) were published in English. Studies were excluded if they focused on product quality, instead of service quality; were qualitative, conceptual, or literature reviews; provided incomplete statistical data to evaluate the mediating relationships; or were published in predatory journals or conference proceedings that were non-peer reviewed.

Search Strategy

A thorough search was performed on five electronic databases: Web of Science, Scopus, PsycINFO, Business Source Complete and Google Scholar. The search string was built up in an iterative process in consultation with a research librarian and tested before the main search. The main search term used was:

("Service quality" OR "SERVQUAL" OR "e-service quality") AND ("customer loyalty" OR "brand loyalty" OR "repurchase intention" OR "customer retention") AND ("customer trust" OR "perceived value" OR "consumer value" OR "service value")

Eligible studies and key review articles were hand-searched to find further relevant studies. This report reflects searches done in March 2024 and updated in September 2024 to reflect recently published articles.

Study Selection

A preliminary search returned 4,317 results. After removing 1,204 duplicates, 3,113 titles and abstracts were screened by two independent reviewers. When there was disagreement, it was settled by discussion or, if needed, by arbitration under the mediation of a third reviewer. At the abstract level, studies that fulfilled the inclusion criteria were retrieved in full text (n = 312); of those, 87 fulfilled all eligibility criteria and were included in the final synthesis. There was good inter-rater reliability for inclusion (Cohen's $\kappa = 0.88$).

Table 1. PRISMA (flow diagram) Summary

Stage	Records / Studies	Action / Reason
Identified from database records	4,317	Web of Science, Scopus, PsycINFO, BSC, Google Scholar
Duplicates removed	1,204	Removed prior to screening
Records screened (title/abstract)	3,113	Two independent reviewers
Records excluded at screening	2,801	Not meeting inclusion criteria
Full-text assessed for eligibility	312	Full-text eligibility review
Full-text articles excluded	225	No mediation analysis; wrong construct; qualitative studies
Studies included in systematic review synthesis	87	Final sample for systematic review

Data Extraction

A standardised data extraction form was created and pre-piloted on 10 studies before it was fully implemented. The following information was extracted for each study included: author(s), year of publication, country/region, service industry, sample size, sampling method, measurement instruments for service quality and loyalty, operationalisation of trust and perceived value, statistical method for mediation analysis, key findings (regression coefficients, path coefficients, effect sizes), and study quality indicators.

Quality Assessment

An adapted version of the Mixed Methods Appraisal Tool (MMAT) and the Newcastle-Ottawa Scale were used for the assessment of study quality for the observational studies. The criteria used for quality were: clear research aims, appropriate sampling strategy, validated measurement tools, sufficient sample size,

rigour of mediation analysis (Baron & Kenny steps vs. bootstrapping), and transparency of reporting. All studies (87) were ranked as high, moderate or low quality, and none were rejected based on quality alone, but quality was taken into account when interpreting the results of the studies.

Synthesis Approach

Because of the considerable variation in measurements, service settings and statistical methods, the narrative synthesis approach was used as the main method of integrating data, with vote counting of directional effect sizes and QCA across sectors. Standardised path coefficients and Sobel test statistics were obtained and compared when enough data were reported. Funnel plot inspection was used to evaluate for publication bias for the subsample of studies reporting standardised regression coefficients.

RESULTS

Characteristics of Included Studies

The 87 studies included were published from 2001 to 2024, and the number of publications has been increasing since 2010, which indicates the growing interest of researchers in the service quality–loyalty relationship and in the general trend of mediation analysis in marketing research. Thirty-four countries had studies, with the highest number from China (n = 18), Malaysia (n = 12), Pakistan (n = 10), Taiwan (n = 8), the United States (n = 7), and South Korea (n = 6). This geographic coverage shows that Asian contexts have been dominating the literature and the African, Latin American and middle-eastern contexts are relatively underrepresented.

The banking and financial services industry had the highest representation (n = 24), followed by the hospitality and tourism sector (n = 19), the healthcare sector (n = 14), retail (n = 11), telecommunication (n = 8) and other industries such as education, transportation and e-commerce (n = 11). Sample sizes ranged from 112 to 1,847 respondents (M = 387.4, SD = 218.6). The majority of studies (n = 79) used a cross-sectional survey design, while only 8 studies used the longitudinal or experimental design. The most frequent sampling approach was convenience sampling (n = 61); followed by purposive sampling (n = 18), and random sampling (n = 8).

Table 2. The key features of the included studies are presented

Service Sector	Studies (n)	% of Total	Dominant Region	Median Sample Size
Building Materials & Construction	31	34.9%	Asia, Middle East	139
Hospitality & Tourism	19	21.8%	Asia, Europe	418
Healthcare	14	16.1%	Asia, USA	384
Retail	11	12.6%	Asia	356
Telecommunications	8	9.2%	Asia, Africa	401
E-commerce / Online Services	6	6.9%	China, USA	412
Other (education, transport, etc.)	5	5.7%	Mixed	298
Total	87	100%	—	387

Measurement Approaches

The most frequently used measures were SERVQUAL (n = 38) or SERVPERF (n = 22), while 18 used adaptations of these scales in a specific sector such as HEALTHQUAL for healthcare, DINESERV for restaurants and E-S-QUAL for online services, and 9 used bespoke scales composed of single or multiple items. The operationalization of customer loyalty was done using composite measures of repurchase intention, recommendation intention, and switching resistance (n = 54); 21 studies used only measures of behavioural loyalty; and 12 studies used only measures of attitudinal loyalty.

The most popular scales for operationalizing customer trust were Moorman et al.'s (1993) or Morgan and Hunt's (1994) scales adapted for service situations (n = 41) and Sirdeshmukh et al.'s (2002) trust scale (n = 24). Most often, perceived value was measured by using Zeithaml's (1988) single item or four item global measure (n = 29), the Sweeney and Soutar's (2001) PERVAL scale (n = 22), or adaptations of these scales (n = 36). Indicators of the main analytical techniques used were Structural Equation Modelling (SEM) (n = 62) (LISREL = n = 18, AMOS = n = 31, and PLS-SEM = n = 13). The Baron and Kenny (1986) causal steps approach (n = 24), bootstrapping with 95% confidence intervals (n = 49), or the Sobel test (n = 14) was used to test mediation.

Direct Effect of Service Quality on Customer Loyalty (RQ1)

In the 87 studies included, 81 (93.1%) found statistically significant positive direct relationships between service quality and customer loyalty, ranging from a standardised path coefficient (β) of 0.18 to 0.72 (M = 0.41, SD = 0.12). In the same way that previous theory has suggested that the quality–loyalty relationship is stronger in contexts that involve high levels of service involvement and credence, the strongest direct effects were found in the contexts of healthcare (M β = 0.51) and banking (M β = 0.44).

In the six studies in which direct effects from service quality were found to be nonsignificant after the introduction of mediating variables into the model, the effects of service quality were found to be completely mediated. All studies showed that the relationship between service quality and loyalty was positive, which is similar to that hypothesized in the cues–cue paradigm and the disconfirmation theory. Where I^2 values could be calculated, the level of heterogeneity was substantial (62-78%). Contextual moderators explored in subsequent sections were important.

Mediating Role of Customer Trust (RQ2)

The 87 studies contained 64 studies that specifically addressed the mediating role of customer trust between service quality and the relationship between service quality and loyalty. The service quality–trust–loyalty path was found to be statistically significant for all 64 (100%) of the indirect effects. Trust is a critical channel for mediation; 46 studies (71.9%) have been conducted in this area and 18 studies (28.1%) have been conducted in full.

The standardised indirect effect sizes via trust ranged from 0.09 to 0.48 (M = 0.26, SD = 0.09). The mediation effects were strongest in the banking and financial services industry, where the intangibility of the product and its perceived risk, as well as the critical role of the relationship with the fiduciary, renders trust particularly relevant. Trust was the most significant mediator across e-commerce contexts, as consistent with the more uncertain environment of e-commerce where customers are not able to physically examine or communicate with the service provider.

The trust mediation pathway seemed to be strong across cultures, though somewhat stronger in collectivistic cultures ($M \beta = 0.31$) than in individualistic cultures ($M \beta = 0.22$), which may be due to higher cultural salience of relational trust in Confucian influenced cultures. With the small number of Western studies in the sample, this pattern needs to be interpreted with caution.

Perceived Value (RQ3) was used as a mediator.

The perceived value mediation was tested by 59/87 included studies. The results from 54 studies (91.5%) showed that significant effects of service quality on loyalty were mediated by perceived value. As with trust, 20.4% (11) of the studies examined perceived value as being mediated entirely, and 79.6% (43) examined it as being partially mediated. The standardised indirect effect sizes using perceived value were between 0.11 and 0.44 ($M = 0.23$, $SD = 0.08$).

The experiential and hedonic aspects of value were most prominent in a retail and hospitality setting, and the perceived value mediation pathway was especially strong in this domain. The value mediation effect was somewhat dampened in the healthcare setting, consistent with results suggesting that loyalty might be more strongly shaped by outcome quality and trust in the service provider in necessity services, rather than assessment of value. The multi-dimensional PERVAL scale (Sweeney & Soutar, 2001) had larger effects of mediation than the unidimensional value scales ($M \beta = 0.27$ vs. 0.19) indicating that more of the mediation variance had been captured with richer operationalisation of perceived value.

Joint and Sequential Mediation (RQ4)

Thirty-eight studies examined both customer trust and perceived value as mediators in one model, allowing for simultaneous evaluation of the two mediators. Of these, 34 studies (89.5%) reported that both mediators acted independently and significantly mediated the link between service quality and loyalty when they were included in the same mediation model, indicating a parallel rather than complete sequential mediation pattern as the predominant one.

Sequential mediation paths were also tested in 17 of the 38 studies, thus testing for the presence of service quality \rightarrow perceived value \rightarrow trust \rightarrow loyalty or service quality \rightarrow trust \rightarrow perceived value \rightarrow loyalty indirect paths. Of the nine studies, nine supported the value to trust sequence and eight the trust to value sequence. The finding that there is a difference in the importance of cognitive versus affective evaluations across different settings may reflect that in more utilitarian service settings (banking, telecommunications), trust may precede the development of value, but in more hedonic settings (hospitality, retail) value may influence trust.

The total indirect effect (both mediators) was in all cases larger than either mediator alone: mean total indirect effects of $\beta = 0.38$ for both mediators modelled together, compared to $\beta = 0.26$ for mediator trust alone and $\beta = 0.23$ for mediator value alone. This synergistic effect highlights the complementary, not redundant, relationship between the two mediation processes.

Contextual Moderators (RQ5)

Industry Context

Some service sectors showed significant differences in the size of the mediation. The most robust trust pathway was in banking (M indirect β via trust = 0.31), and the most robust perceived value pathway was in hospitality (M indirect β via value = 0.28) and retail ($M = 0.26$). However, both are equally effective in

e-commerce (trust: $M = 0.27$; value: $M = 0.25$), to show that credibility and cost benefit assessment are equally important in an online service environment.

Cultural Context

In high power distance, collectivistic cultures (consistent with Hofstede's cultural dimensions), stronger trust mediated effects were reported, which may be due to the stronger relational focus in these cultures. The value mediated effects were relatively stronger for individualistic and low power distance cultures, indicative of more transactional and utilitarian orientations to service evaluation. Such patterns are tentative and must be substantiated by cross-cultural comparative studies.

Measurement Approach

The path coefficients from service quality to trust and perceived value reported in this study were somewhat larger, with SERVPERF than SERVQUAL reported, which supports Cronin and Taylor's (1992) claim that performance-only measures more directly relate to the service outcomes that customers use to develop subsequent service evaluations. The average path coefficient found for PLS-SEM was higher than the average path coefficient found by covariance-based SEM, which is in line with known tendencies of variance-based methods to maximise explained variance.

DISCUSSION

Principal Findings

This systematic review of 87 empirical studies presents the most complete integration of evidence to date relating service quality and loyalty via customer trust and perceived value as mediators. The results of the empirical investigations are consistent and statistically significant: Service quality and customer loyalty are positively and significantly related in all industry contexts and geographic areas studied; Customer trust lies between them and has been found to have additive, complementary, and statistically significant effects; the same is true of perceived value; and both customer trust and perceived value lie between service quality and customer loyalty and have additive, complementary and statistically significant effects on customer loyalty.

Evidence from 87 studies in banking, hospitality, healthcare, retail and other industries is consistent, giving robust cumulative evidence for the theoretical approach of the scholars since the 1990s. Demonstrates the dual framework in which trust and value are two different 'waves' which can mediate the relationship between service quality and loyalty and provides empirical support for the dual mediation model, complementing earlier theories that were focused on one of the mediators alone.

Theoretical Contributions

This review offers a number of theoretical contributions. First, it proposes the dual-pathway mediation model as a more comprehensive model of the service quality–loyalty relationship than the single-mediator model. The independent mediational role of trust and perceived value and the significant additional foreclosures of the mediational role of both together provides support for the integrative theoretical development of service marketing.

Secondly, the review adds to the current discussion on the ordering of trust and value in evaluations of services. Similar degrees of value to trust and trust to value sequences found across the different service

contexts indicate that the sequence of these constructs is dependent upon the relative salience of affective (relational) versus cognitive (evaluative) processes in a particular service context. This is consistent with the Elaboration Likelihood Model, which suggests that there are two pathways to the formation of attitudes and behaviour.

Thirdly, the cross-cultural patterns detected, although preliminary, contribute to theorising on cultural boundary conditions of service quality frameworks. Macro level cultural impacts on the psychological mechanisms that mediate service quality to loyalty are suggested, with the stronger impacts observed in collectivistic cultures, the stronger in individualistic cultures; this is a finding of great importance for cross national service management research.

Practical Implications

Management implications for service organisations are important. The strong and stable positive relationship between service quality and loyalty, both through trust and perceived value, implies that customer value should be enhanced and this will lead to loyalty returns, but that the greatest loyalty returns will be achieved when service quality improves and at the same time increases customer trust and perceived value.

Trust can be built through consistency and reliability of service delivery, clear articulation of services, costs, and procedures, training staff on empathic, competent service delivery, and well-established systems for addressing complaints and displaying integrity. Trust is developed through successive interactions, and service failures can quickly damage trust, emphasising the need to have recovery strategies that restore trust.

Organisations should be proactive in communicating and reinforcing the functional and emotional benefits of their services, and minimize perceived costs and effort in order to enhance the value. Customers' value perceptions are comparative and situational: they make implicit comparisons against competitive options. The value-mediated route to loyalty can be reinforced with differentiation strategies that offer a better value proposition, perhaps in the form of price, quality, convenience or experience.

Relative strength of the trust pathway versus the value pathway will give direction to each service sector. Customer trust should be a core priority for banks and healthcare providers, with focus on staff knowledge, service guarantees, and other measures to foster trust. Retailers and hospitality companies need to focus on creating value through experience differentiation. But telecommunications and e-commerce companies have to meet competing demands in both channels.

LIMITATIONS

There are some restrictions that need to be noted. Due to the prevalence of cross-sectional survey research, in the studies included there is no way to determine the direction of mediation relations. Cultural findings are only relevant in Western and other geographic contexts due to the overwhelming number of Asian contexts. Common method bias is possible due to the self-report nature of measures, and constructs are operationalised differently across studies, making it difficult to be precise about the similarity of effect sizes. The focus on qualitative and mixed methods studies cannot help but limit the scope of studies covered and the requirement that the study be written in English could have prevented the inclusion of relevant studies in other languages.

CONCLUSIONS AND FUTURE RESEARCH DIRECTIONS

This systematic literature review provides syntheses of convincing evidence that service quality has two substantively important and complementary mediating pathways of customer loyalty: customer trust and perceived value. The mediators operate independently and in concert to mediate between service quality and loyalty, and the strength of their mediation depends on the service industry, cultural context, and measure. The results strongly validate the dual-mediation model and offer a theoretical understanding and managerial insights for service companies to maximize their investment in service quality and ensure customer loyalty.

Longitudinal designs should be encouraged in future research to provide a temporal precedence and causal ordering of service quality, trust, value, and loyalty. Equivalent measures of constructs are needed across cultures so that the cultural boundary conditions of this review can be tested and extended. Studies in lesser-researched geographic contexts, such as sub-Saharan Africa and Latin America and the Middle East would improve the generalisability of results across the globe. The digital and AI-mediated service environments (chatbots, automated service platforms) are a very current research field, as the mode of service delivery is rapidly changing and this also has an impact on the generation of trust and value.

There is a need for systematic consideration of other mediators and moderators. Theoretically, the service quality–loyalty model can be further expanded by including the boundary conditions and the channels of customer engagement, perceived authenticity, service innovation, and customer-perceived corporate social responsibility. In conclusion, the increasing number of primary studies would benefit from the use of sophisticated analytical methods such as dynamic panel models, network meta-analysis and machine learning-based synthesis for a more precise quantification of effect sizes and heterogeneity in this field.

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