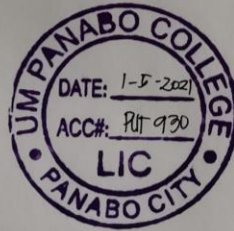# Customer Loyalty and Profitability among Selected
24/7 Establishments in Panabo City

A Thesis
Presented to
The Faculty of UM Panabo College
Panabo City

In Partial Fulfillment
Of the Requirement for the Course
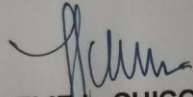(Fin 324)
Finance Research

Glenn Paul C. Cadotdot
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Jinna B. Gomez

ACCEPTANCE SHEET

The thesis entitled "CUSTOMER LOYALTY AND PROFITABILITY AMONG SELECTED 24/7 ESTABLISHMENT IN PANABO CITY" prepared and submitted by **Glenn Paul C. Cadotdot, Jerly Mae M. Genodiala, and Jinna B. Gomez** in compliance with the requirements for the course Finance Research, has been examined and accepted, and is hereby endorsed.

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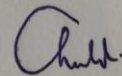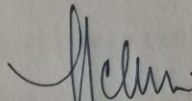Dean of College
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APPROVAL AND ENDORSEMENT SHEET

The thesis entitled "**CUSTOMER LOYALTY AND PROFITABILITY AMONG SELECTED 24/7 ESTABLISHMENT IN PANABO CITY**" prepared and submitted by **Glenn Paul C. Cadotdot, Jerly Mae M. Genodiala, and Jinna B. Gomez** in partial fulfillment of the requirements for the course Finance Research (Fin 324), has been examined, approved and accepted and is hereby endorsed.
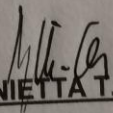
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Accepted and approved, after examination during the final defense as per requirements of Fin 324 (Finance Research).

Favorably endorsed for approval to Dr. Liezel V. Chan, Dean of College of (UMPC) UM Panabo College, Panabo City.

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ABSTRACT

The study aims to determine the relationship between customer loyalty and profitability among selected 24/7 establishments in Panabo City. The independent variable of the study was customer loyalty with the indicators of cognitive item, affective item, conative item, and action item. On the other hand, the dependent variable of this study was profitability. The researchers used the descriptive correlation method in determining the number of respondents and the statistical tools used are weighted mean and pearson-r. The result of correlation coefficient using R-value is 0.764 associated with the significant value of 0.000 which is less than the alpha of 0.05. Thus, it was found out that there is a significant relationship between customer loyalty and profitability among selected 24/7 establishments in Panabo City. This implies that customer loyalty in terms of cognitive item, affective item, conative item, and action item does have an impact on profitability. In other words, customer loyalty does affect the profitability of selected 24/7 establishments in Panabo City.

ACKNOWLEDGEMENT

DEDICATION

First and Foremost, I would like to thank and dedicate this thesis work to my parents, Eduardo R. Cadotdot and Marilyn C. Cadotdot for providing me with the opportunity to engage in this project. They were my emotional support and my intellectual stimulation for I am inspired to pursue my conventional dream in which I truly believe.

- Glenn Paul C. Cadotdot

I would like to dedicate this thesis work to my parents, Emilio M. Genodiala, and Estelita M. Genodiala for providing me financially and supporting me. To my thesis buddies, Glenn and Jinna. Thank you for being responsible and cooperative along the way of doing our thesis. Last but now the least, deepest thanks to our Almighty God for his help and bless. I am totally sure that this work would have never become truth, without his guidance.

- Jerly Mae M. Genodiala

I would like to extend my sincere thank you to our Almighty God for giving me enough strength, knowledge and wisdom in order for me to push beyond my limits and able to finish this research paper. To all my mentors for believing in my ability. Lastly, to all my family especially my sister Jessabel B. Gomez for all the support she always gave to me, to my friends who never gave up in believing in me. You're my source of strength to fight till the end. Thank you so much and God bless.

- Jinna B. Gomez

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Chapter 1

THE PROBLEM AND ITS SETTING

Background of the Study

In today's world scenario, profitability is the ability of yielding financial profit or gain. Thus, sustained quarantines and wide spread business closure creates big impact on profitability in which there is lesser opportunity to provide products and services that leads to lower profit.

As indicated by the U.S. Small Business Administration (SBA) a few foundations close inside the initial 5 years in view of inadequate and poorly executed marketing plans (Cronin-Gilmore, 2012). The general business issue is that some establishments face profitability challenges based on execution of marketing strategies. The specific business problem is establishment owners were lack of marketing strategies to meet customers' expectations and to generate profit.

In the Philippines, some establishments are finding that it is progressively hard to draw purchasers and keep up their advantage (Merriman 2015). Studies show that as a result of solid rivalry, issue with consumer satisfaction and market's changing preferences are encountering unexpected changes in their speculation and consequently their revenue and profit margin. The changing business sector preferences are partly attributed to the purchasing and habits for shopper.

In Panabo City, as per interview from the manager/head of a 24/7 establishment, the same problems they encountered in profitability due to lack of customer loyalty strategy. Since, they have many competitors nearby they

tend to struggle on retaining existing customers attracting new customers which as a result, unable to maintain momentum of their business and lowers customer profitability. Thus, managers apply tactical ways in providing goods and services which has lower price than their competitors.

Statement of the Problem

To determine if there is a relationship between customer loyalty and profitability among selected 24/7 establishment in Panabo City. Specifically, it sought to answer the following questions.

1. What is the level of customer loyalty among 24/7 establishments in Panabo City in terms of:

    1.1. Cognitive;

    1.2. Affective;

    1.3. Conative; and

    1.4. Action?

2. What is the level of profitability among selected 24/7 establishments in Panabo?

3. Is there any significant relationship between customer loyalty and profitability among selected 24/7 establishments in Panabo?

Hypothesis

The null hypothesis of the study is tested at 0.05 level of significance which states that there is no significant relationship between customer loyalty and profitability among 24/7 establishment in Panabo City.

Theoretical and Conceptual Framework

This study is anchored in the theory of McMullan and Gilmore (2002) who stated that customer loyalty, which indicated by cognitive, affective, conative and action that can affect the profitability.

This study is further supported by the theory of Ranabhat (2018) which points out that the idea of having a customer's loyalty enhance the profitability.

As shown in the conceptual paradigm of the study in figure 1. The independent variable is customer loyalty, indicated by *cognitive* - is associated with determinants of the knowledge or brand values. They relate to the expectations of individuals about the cost, quality and benefits of the product or service, which act as either 'sustainers' or 'vulnerable' or push and pull factors, *affective* - within the affective aspect, problems related to satisfaction, desire, preference and cognitive consistency have been identified. Once the product or service have been tried, the customer can evaluate his or her experience, *conative* - is portrayed by the degree of the customer's dedication or goal to purchase and how steady or reliable their convictions (cognitions) are about the item or administration and *action* - which described by idleness and sunk expenses. Moreover, profitability is the dependent variable of the study.

INDEPENDENT VARIABLE   **DEPENDENT VARIABLE**
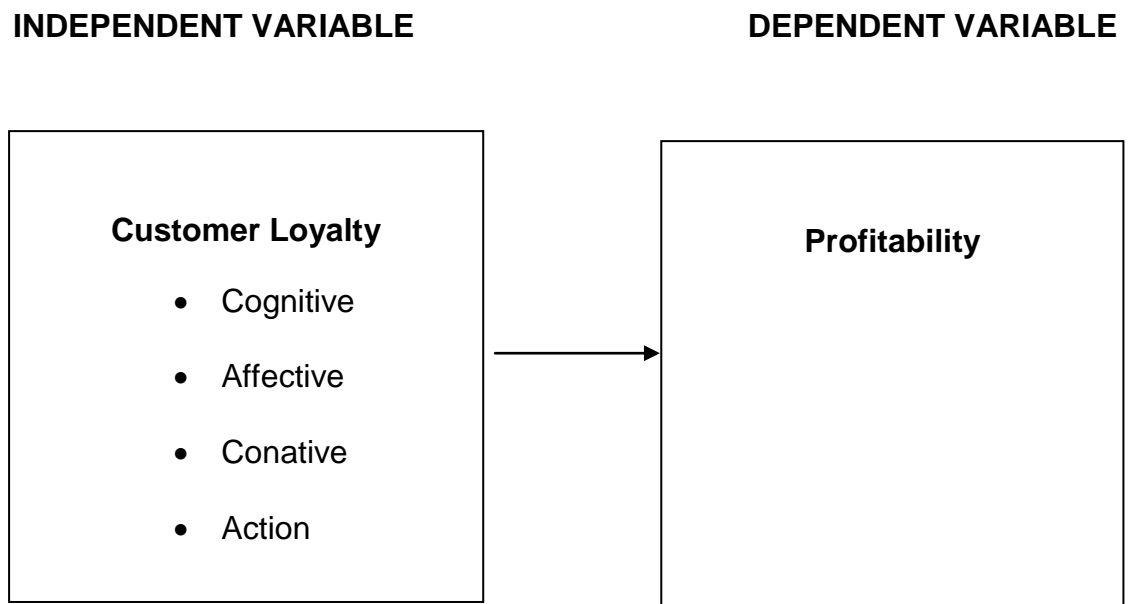
Figure1. Conceptual Paradigm showing the variables of the Study

Significance of the Study

This study will provide insight and benefit contributions of the following:

Business Owners. The result of the study will offer information to the proprietors that prompts build up their administrations with the goal for customer to end up loyalty.

Employee. This will helps employees see their growth, so that they can feel good about making progress over time. It also helps them set new goals, keeping the energy in the office high.

Consumer. It will give significance for them to know as an individual or gatherings on how they offer encounters to fulfill their needs and wants.

Researcher. The result of this study will enhance and understand the researches about customer loyalty and profitability.

Definition of Terms

Customer Loyalty. Customer loyalty is a customer's ability to make an effort or a personal sacrifice to maintain a relationship (Lovelock, 2004). In this study, it refers to cognitive, affective, conative and action.

Cognitive. It refers the determinants of the knowledge or brand values (McMullan and Gilmore, 2002). In this study, they relate to the expectations of individuals about the cost, quality and benefits of the product or service.

Affective. It refers to a positive feeling towards a brand makes brand fulfillment, however a negative brand feeling prompts brand disappointment (Rockwell 2008). In this study, considers that purchasers can put marks in a high respect dependent on feelings that a brand makes in them.

Conative. It refers to the customer's dedication or goal to purchase and how steady or reliable their convictions (cognitions) are about the item or administration (McMullan and Gilmore, 2002).

Action. It refers to idleness and sunk expenses. In this study, with a customer's happiness with an item or administration to the extent that their data looking for identifying with substitutes has decreased (McMullan and Gilmore, 2002).

Profitability. In the study of Travedi (2010) mentioned that profitability means the ability to profit from all of an organization, company, firm or enterprise's business activities. It shows how efficiently the management can make profit by using all the available resources on the market. Therefore profitability is the ability of a given investment to earn a return on its use. Operationally, it is the company's capability of generating profits from its operation and the ability to use its assets to generate revenues in excess of its expenditures.

Chapter 2

REVIEW RELATED LITERATURE

Different theories exist in the literature regarding the topics on reading from the various sources here in Philippines and abroad are summarized in accordance with the topics and herewith presented to produce better background insights.

Customer Loyalty

Customer loyalty happens when a customer decides to execute with a specific firm or gets a particular assistance continually (Carter, 2014). Customer loyalty occurs when a customer holds an emotional connection with the products or services. Customer loyalty characterized customer devotion as a social and attitudinal disposition to extravagant one establishment above others on account of the happiness with convenience, service and familiarity with the brand or service.

Establishments should realize how to keep their customers, regardless of the fact that they may appear satisfied. This is because that they have recognized that to survive and grow, they have to find and afterward keep profitable customers (Ganiyu, Uche and Adeoti, 2012).

Customer loyalty is a marker or proportion of the satisfaction a customer of an organization, brand, item or service derives or obtains from connecting with the organization, or brand or use of a product and delivery of a service. Loyalty strolls next to each other with certain positive feelings

(Arias, 2015). When an establishment has completely fulfilled a customer, they will want to purchase more of that service irrespective of what competitors may be offering. Steadfast customers do not ordinarily check your costs and contrast them with the opposition as persistently as different customers in light of the fact that the trust your service. A fulfilled customer at last prompts a devoted customer as the entirety of their needs have been met.

In the study of Adam (2011), it stated that customer loyalty is the proceeded and normal support of a business in the face of alternative economic activities and regular patronage attempts to disrupt the relationship. Customer faithfulness frequently brings about other optional advantages to the firm, for example, brand promotion, direct referrals, and value insensitivity. Customer loyalty is the continued and regular patronage of a business in the face of alternative economic activities and competitive attempts to disrupt the relationship. It is frequently bring about other optional advantages to the firm such as brand promotion, direct referrals, and value insensitivity.

Customer loyalty can be ascertained using trust levels of customers, perceived value derived and price tolerance. Loyalty should prompt profound passionate relationship of trust with the service providers. At the point when customers trust a brand they are faithful to say the least and will encounter no doubts information to the establishment that will assist them with structuring item and services that suit them. A customer gets an incentive from services in the event that they see that the service received goes well beyond the desires. Customer loyalty often induces price tolerance in that loyal customers will often justify a premium increase as an increase in value in terms of additional benefit and will most likely not be quick to switch to competitors.

Value insensitivity or resilience refers to customers not being impact by premiums while settling on buying choices. Customer faithfulness regularly prompts other optional advantages to the firm such as referrals, brand promotion and value resilience (Toporek, 2011).

Additionally, Mukherjee (2009) expressed that dedicated customers are the individuals who not effectively by value affectation from contenders and as a rule buy more than those less faithful clients. In any case, there are numerous variables for such way of clients stays loyal.

Customer dedication is a readiness of a customer to cause a speculation or giving up of one's own priorities so as to fortify a relationship (Lovelock, 2004). For a customer, that can mean staying with a provider who treats them well gives him great valve in the long haul regardless of whether the provider doesn't regularly the cost in a specific exchange.

Moreover, Akbar (2003) customer loyalty is the conduct of repeat customers, offering ideal informal exchange to loved ones about a specific item or potentially association, however it doesn't generally be faithful to another item/association, or may have had a terrible involvement in the association being spoken about, although it may well add a seed of loyalty that could grow into blooming loyalty over time.

Customer loyalty is a good old word portraying profoundly dedicated to one's nation, family or companions. It came into promoting with term brand reliability. It is the customer can oppose contender who appears with an a lot more grounded incentive that gives customers all that they have now and have more (Kotler, 2003).

Correspondingly, Etolen (2003) said that setting up customer steadfastness is significant of any business since repeat customers normally in higher volumes of deals. Consequently, the most significant hint of expanding the feeling of dedication is to give the most elevated level of services possible.

In the study of Edwards (2003), discovered that numerous effective organizations understand that there are a few advantages of a customer dedication. In the first place, steadfast customers are typically repeat customer. Second, faithful customers will commonly prescribe their preferred items to their loved ones, who acquires more business; this implies these individuals will come back to buy administration in business, bringing about a consistent salary for certain business.

It shows the development of customer loyalty that indicated by the cognitive item is level 1. The customer has the set of beliefs that may include that the product or service is superior to other brands within that category. Level 2 is affective item. This item characterized by customers developing an unfavorable or favorable attitude towards the product or service. The third level is conative item. This relates to individual's intentions to behave and whether they will repurchase. The last item relates to actual behavior and is referred to as action (McMullan & Gilmore, 2002).

Cognitive Item. In the investigation of McMullan and Gilmore (2002) is associated with determinants of the knowledge or brand values. They relate to the expectations of individuals about the cost, quality and benefits of the product or service, which act as either 'sustainers' or 'vulnerable' or push and

pull factors. It is distinguishing a further four measurements or precursors to dedication inside the subjective stage - openness, certainty, centrality and clearness — as significant markers of steadfastness. Attitude accessibility acts as a guide to behavior and thusly has significance to the action stage in addition to the cognitive stage. Availability is the straightforwardness with which a disposition can be retrieved. It is hypothesized that the simpler the recovery of the brand the almost certain it is that steadfastness exists.

Cognitive certainty identifies with the degree of assurance related with a mentality and its assessment. Certainty, like availability, is related with disposition and conduct consistency. Research shows that the level of customer certainty might be impacted by the wellspring of the brand data. For instance, people will see data from companions and family members to be more sound and steady than data from generic sources.

Cognitive centrality is how much a demeanor towards a brand is related with the person's worth framework. It is conceptualize by customers' feeling of having a place or association with the brand. This measurement has importance for both the intellectual and full of feeling periods of dedication advancement. Besides, centrality normally includes solid full of feeling reactions that are moderately unmistakable. Research likewise shows that focal mentalities identify with conduct through their effect on openness. Focal mentalities bring out compelling feelings, for example, steadfastness and that to change this status would require huge influence.

Cognitive clarity is the last cognitive dimension or antecedent. A demeanor is will defined or clear when an individual discovers elective mentalities towards different items or administrations inside a similar class

and vague when numerous choices are adequate. A very much characterized disposition may impact conduct in excess of an indistinct demeanor. The impact of lucidity on dependability could be viewed as far as separating between a serious set that buyers conjure to lessen level of decision.

Affective Item. A positive feeling towards a brand makes brand fulfillment, however a negative brand feeling prompts brand disappointment (Rockwell 2008). Consequently, Kumar et. al (2007) surveyed that passionate worth is a significant factor with respect to brands, and that retailers should concentrate on the unmistakable and enthusiastic parts of U.S. marks in order to engage Indian shoppers. In accordance with the past investigations referred to, this examination proposes the beneficial outcome of brand enthusiastic incentive to mark fulfillment.

Be that as it may, McMullan and Gilmore (2002) expressed that inside the full of feeling measurement, issues identifying with fulfillment, preferring, inclination and subjective consistency have been identified. When the item or administration has been tried, the customer may assess their experience. Choices might be made fair and square of fulfillment, the amount the person in question loves the item or administration, the degree of their inclination and their degree of subjective consistency or assurance. The antecedent of feelings, temperaments, essential effect and fulfillment to the full of feeling stage.

Emotions are defined as immense states of arousal which are focused on specific targets. Emotions are suggested to go about as preferred conduct pointers over subjective assessments, especially when conduct has gotten ongoing. Now past encounters become generally liberated from subjective

assessments. Moods are recommended to be less extraordinary than feelings and thusly less troublesome and stable. People feeling great are relied upon to review more constructive things than feeling unbiased. The states of mind may influence steadfastness through openness yet might be controlled through promoting augmentations, positive environmental factors that incite positive dispositions.

Brand enthusiastic worth is defined as the advantage got from the sentiments that a brand produces (Sweeney and Soutar 2001). This definition considers that purchasers can put marks in a high respect dependent on feelings that a brand makes in them. Likewise, a feeling of delight and bliss can create in buyers after utilizing certain brands (Kumar, Lee, and Kim 2007).

Conative Item. Moreover, McMullan and Gilmore (2002) referred to the third stage is portrayed by the degree of the customer's dedication or goal to purchase and how steady or reliable their convictions (cognitions) are about the item or administration.

The conative antecedents to three distinct perspectives, exchanging costs, and sunk costs and desires. Transferring costs likewise show up in different buyer decision settings including individual financial where the apparent expenses of changing records have potential budgetary punishments and new customer learning. There are psychological dimensions measurements related with exchanging. This is particularly applicable to the services area where individual connections are developed inside the service experience. Studies recommend that in spite of their economic irrelevance sunk costs improve the probability of repeat buys. The vulnerable components

at the conative stage that will test the client's devotion incorporate influence and preliminary of substitutes.

Action Item. In any case, McMullan and Gilmore (2002) express the last stage, which has added to existing models, is the activity stage described by idleness and sunk expenses. This is the differentiating phase of this model, in that previous research has tested either behavior or attitudes independently rather than jointly. Latency identifies with a customer's happiness with an item or administration to the extent that their data looking for identifying with substitutes has decreased. Sunk expenses stay significant at this stage. Persuasion and trial remain the forces that will challenge the customer's loyalty and its existing and future development.

Profitability

In the study of Hingorani (2004) noted that calculating productivity is the ultimate measure of effectiveness. Since a company's primary mission is long-term profitability; a company must keep costs as low as possible to ensure that its profits are maximize. The development of long-term profitability through efficient operations is therefore the ultimate determining factor in the success or failure of business.

Correspondingly, Hofstrans (2009) expressed that the profitability is the fundamental objective of all business plans. Without profitability, the business won't stay over the long run. Profitability is estimated basically with a posting of salary and costs brought about during a time frame for the whole business. Therefore, a budget might be used when projecting profitability for a specific project or portion of a business.

In the investigation of NorEdi and Noriza (2010) referred to that the profitability is utilized as an estimation for corporate execution since it assesses the proficiency with which plant, equipment and current resources are changed into profit. The term profitability refers to the business association's capacity to keep up its advantage of a seemingly endless amount of time after a year. Profitability, as indicated by Sanni, (2006) is where the pay created during a given period surpasses the costs brought about over a similar time allotment for the sole reason for generating income.

Additionally, Travedi (2010) mentioned that profitability means the ability to profit from all of an organization, company, firm or enterprise's business activities. It shows how efficiently the management can make profit by using all the available resources on the market. Therefore profitability is the ability of a given investment to earn a return on its use.

Moreover, Mathuva (2010) added that in order for the business to maintain their profitability, they need to know where the money is going, re-examined fixed cost, pay bills on time, get off the credit treadmill, negotiate suppliers, know the business sectors and plan progress. In this way, the said ways may upgrade the benefit without simply raising the value charges to the clients.

Ultimately, Munawir (2010) mentioned that profitability is the ability of the organization to generate profits within a certain time can be estimated by the success of the organization. Profitability can be term as the rate of return on investment, if there is an unjustifiable over investment in working capital then, this would negatively affect the rate of return on investment.

Thus, Kweri (2011) noticed that profitability of a business means the capacity to make profit from all the business activities of a business. It shows how gainfully the management can make profit by using all of the advantages available in the market. The importance of profitability the establishments must focus on profitability.

Besides, as showed by Ernest and Young (2012) communicated that profitability is measured with salary and costs. Income is cash delivered from the activities of the business. Regardless, cash coming into the business from practice like getting money does not make pay but instead only a cash exchange between the business and the lender to make cash for working the business or buying assets.

In addition, Eneje, Nweze and Udeh (2012) mentioned that profitability alludes to the critical impact of effective without a moment to spare stock on profitability. It very well may be derived that raw materials stock is a significant variable that has huge positive relationship on the profitability of the assembling firms.

However, Biswajit (2013) likewise expresses that profitability is estimated with salary explanation of a business for one accounting period, so profitability is imperative to quantify the achievement of a business. A non-profitable business can't endure while beneficial business can remunerate its proprietors through huge return of venture. The cost required to fabricate and keep up stock are significant components of business profitability. Stock may necessities to move rapidly to keep up to boost profitability. Along these lines,

if the business cost is high the profits should also be high for the business to develop.

In the investigation of Seid (2014) communicated that benefit is an accurate strategy to choose the achievement of the business. In this manner, to know the benefit, the business should calculate the association's salary and expenses by choosing the efficiency when the movements and, enable to assess whether the movements were gainful.

The preceding discussions support the variables of this study: customer loyalty, the independent variable and profitability as the dependent variable. The review of related literature reflects the ideas taken from the different authors of certain issues which were highlighted in this study. Furthermore, the review of related literature supports the result of the level of customer loyalty and profitability. These also provide the researchers a clear picture on how the customer loyalty and profitability are associated. Importantly this literature substantially helps the researchers in the construction or design to the conceptual framework of the study.

Chapter 3

METHOD

This chapter contains the discussion research design, research subject, research instrument, data gathering procedures and statistical treatment of data.

Research Design

The researchers used the descriptive-correlation method. This study used descriptive method to describe the level of the two variables and correlation method because it described the relationship between customer loyalty and profitability among selected 24/7 establishments in Panabo City. A descriptive research assists in ascertaining and describing the attributes of the variables of concern in a manner that portrays the characteristics of the particular situation and has the advantage of accuracy and flexibility (Kombo and Tromp, 2006)

Research Subject

The respondents of this study were the customers of selected 24/7 establishments in Panabo City. The researchers utilized convenient sampling technique because there were some 24/7 establishments (the management), which would not accommodate research-related activities in conducting the study. There were twenty (20) 24/7 establishments in Panabo City and to determine customer loyalty there were 219 customers who responded on the said endeavor (Skačkauskienė, Vilkaitė-Vaitonė & Vojtovic 2015).

Research Instrument

The study used adopted and modified questionnaires by McMullan and Gilmore (2002) for the customer loyalty and the profitability by Espresion, Pedroso, & Reyes (2017). The research questionnaire consists of two parts, namely: part one which pertains to the extent of customer loyalty to the business and part two refers to the assessment of profitability of the business, which was validated by an expert.

To determine the level of customer loyalty among selected 24/7 establishments in Panabo City, the following rating scales were used:

Scale	Descriptive Equivalent	Interpretation
4.21 – 5.00	Very High	This means that customer loyalty is always manifested.
3.41 – 4.20	High	This means that customer loyalty is often manifested.
2.61 – 3.40	Moderate	This means that customer loyalty is sometimes manifested.
1.81 – 2.60	Low	This means that customer loyalty is less manifested.
1.00 – 1.80	Very Low	This means that customer loyalty is not manifested.

To determine the level of profitability among selected 24/7 establishment in Panabo City, the following rating scales were used:

Scale	Descriptive Equivalent	Interpretation
4.21 – 5.00	Very High	This means that profitability is very satisfactory.

3.41 – 4.20	High	This means that profitability is satisfactory.
2.61 – 3.40	Moderate	This means that profitability is fair.
1.81 – 2.60	Low	This means that profitability is less satisfactory.
1.00 – 1.80	Very Low	This means that profitability is not satisfactory.

Data Gathering Procedures

The process in conducting the study involved the following steps:

Initial Interview. The researchers asked for the names of manager or owners of the selected 24/7 establishment to address the letter asking permission to conduct a study.

Seeking Permission to Conduct the Study. The researchers sent letter asking permission to the owner or manager of 24/7 establishment to conduct study.

Validation of the Instrument. The questionnaire was validated by the panel of experts.

Administration of the Instrument. Upon approval, the researchers will personally administer the questionnaire. The distribution was done during their free time. Personal interviews were conducted for clarity of the answers from the respondents.

Retrieval of the Questionnaire. After the researchers' administration of the questionnaire, the data were immediately collected.

      Collection of Data. After collecting the questionnaire were be immediately tallied and was subjected to statistical interpretation.

Statistical Treatment of Data

      The following statistical tools were used in this study:

      Weighted mean. This was used to determine the level of customer loyalty and profitability among selected 24/7 establishments in Panabo City.

      Pearson-r. This was used to determine the significant relationship between customer loyalty and profitability among selected 24/7 establishments in Panabo City.

Chapter 4

PRESENTATION AND ANALYSIS OF FINDINGS

The chapter consists of the presentation and analysis relevant to the queries in the statement of the problem. They presented both in tabular and textual forms with the corresponding logical and profound description of the result.

Level of Customer Loyalty of Selected 24/7
Establishments in Panabo City

The level of Customer Loyalty was measured in terms of cognitive Item, affective Item, conative Item and action Item. The evaluation was based on twenty – eight items question in combine with all indicators relating to the customer loyalty in selected 24/7 establishments in Panabo City.

As shown in Table 1 is the level of customer loyalty among Selected 24/7 establishments in Panabo City with the over-all mean of 3.65 with the descriptive equivalent of high. It means the level of customer loyalty is often manifested. Etolen (2003) said that establishing customer loyalty is important of any business because repeat customers typically in higher volumes of sales. Hence, the most important tip of increasing the sense of loyalty is to provide the highest level of services possible.

The first indicator is *cognitive item* with an overall mean of 3.77 with the descriptive equivalent of high. It means that the customer loyalty in terms of cognitive item is often manifested. It implies that despite of marketing tactics and situational influences, the customer chooses his or her preferred brand on each occasion.

Table 1
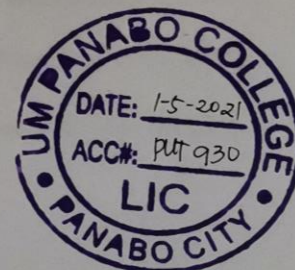## Level of Customer Loyalty among Selected 24/7 Establishments in Panabo City

Cognitive Item	Mean	Descriptive Equivalent
1. Understanding the features of the store is well enough to evaluate it against other store	3.93	High
2. It is important that when choosing to buy, making the right choice of store	3.89	High
3. When deciding on a store, does not interested in bargain-seeking	3.73	High
4. When choosing a store, comparing prices of different stores to be sure getting the best value for money	3.76	High
5. The store has up-to-date equipment	3.62	High
6. Store's facilities are visually appealing	3.67	High
Total Mean	**3.77**	**High**
Affective Item		
1. The store is the store that interests me	3.79	High
2. The store is exactly what needed from a store	3.70	High
3. The store as a choice of store has not work out as well as I thought it would	3.70	High
4. The store should not be expected to give customers individual attention	3.55	High
5. The store is a store that could talk about for a long time	3.57	High
6. Having a preference for the store is in this locality	3.49	High
7. Buying in the store says a lot about who I am	3.21	Moderate
Total Mean	**3.57**	**High**
Conative Item		
1. Truly enjoyed buying in the store	3.76	High
2. The store is more than a mere store	3.47	High
3. It would try an alternative store if it was 25% less expensive than the store	3.88	High
4. It would try an alternative store if the alternative store offered increased facilities than the store	3.73	High
5. It would change store if the alternative's offered increased status	3.62	High
6. It would change store if the alternative's staff were more friendly	3.68	High
7. Caring a lot about the store	3.48	High
8. Considering myself to be highly loyal to the store	3.56	High
9. It would get tired buying in the store every time buying out	3.55	High
Total Mean	**3.66**	**High**
Action Item		
1. It could do it over again, I'd choose an alternative store than to the store	3.75	High
2. When seeing a new store somewhat different from the usual, I investigate it	3.66	High
3. It usually buy in the same store within a locality	3.60	High
4. When going to store, It feels safer to buy I am familiar with	3.71	High
5. If liking the store, It rarely switch from it just to try something different	3.62	High
6. Getting bored when buying the same brands even if they are good	3.55	High
Total Mean	**3.65**	**High**
Over-all Mean	**3.65**	**High**

Legend:

Scale	Descriptive Equivalent
4.21 – 5.00	Very High
3.41 – 4.20	High
2.61 – 3.40	Moderate
1.81 – 2.60	Low
1.00 – 1.80	Very Low

the second indicator is *affective item* with the overall mean of 3.57 described as high. It means that the customer loyalty in terms of affective item is often manifested. It implies that the product or service has tried, the customer may evaluate his or her experience.

Lowest is item 7, which *Buying in the store says a lot about who I am*, although it obtained a mean of 3.21 which described as moderate. It means that the customer loyalty in terms of affective item is sometimes manifested. It implies that customers developing an unfavorable or favorable attitude towards the product or service.

The third indicator is *conative item* with the overall mean of 3.66 which described as high. It means characterized by the level of the consumer's commitment or intention to buy and how stable or consistent his or her beliefs are about the product or services. It means that the customer loyalty in terms of conative item is often manifested.

The fourth indicator is *action item* with an overall mean of 3.65 with the descriptive equivalent as high. It means that the customer loyalty in terms of action item is often manifested. It implies that consumers relate to a particular brand as something that reflects their individual, social, or financial preference.

Level of Profitability among Selected 24/7 Establishments in Panabo City

Presented in table 2, is the level of profitability which evaluated based on 10 items question of Selected 24/7 Establishments in Panabo City with overall mean of 3.74 described as high. It means that the profitability among

selected 24/7 establishments in Panabo City is satisfactory. According to Harris and Mongiello (2006) that profitable business lowers the probability of business failure. The stability of the cash flow from business activities, which reduces the systematic risk, is determined by good management of profitability.

As reflected in table 2, the highest item is number 1 with the mean of 3.89 described as high *measure profitability by listing the income and expenses being incur.* It implies that the 24/7 establishments has the ability to measure their profitability by listing the income and expenses being incur from their operations within a day. While the lowest item is number 7 which *maximize each turnover of capital employed and the operating profit margin* although it obtained a mean of 3.64 which described as still a high. It implies that the 24/7 establishments in this study maintaining or improving profit margins allows the management to invest aggressively in marketing, expansion and business growth, which helps the company to continue to thrive rather than to fall back as a company.

The remaining items are item number 2 with the mean of 3.83 which described as high *earn adequate return on the funds invested,* it is followed by item number 3 with the mean of 3.73 which described as high *evaluate the efficiency of making profit by using all the resources.* Next items are item number 4 and 6 with the mean of 3.74 which described as high *earn sufficient profits to survive and grow over a long period of time and earn a return from its operation.*

Item number 5 with the mean of 3.71 which described as high *indicate firm's overall effectiveness of operation*.

Table 2
Level of Profitability among Selected 24/7 Establishments
In Panabo City

Profitability	Mean	Descriptive Equivalent
1. Measure profitability by listing the income and expenses being incur.	3.89	High
2. Earn adequate return on the funds invested.	3.83	High
3. Evaluate the efficiency of making profit by using all the resources.	3.73	High
4. Earn sufficient profits to survive and grow over a long period of time.	3.74	High
5. Indicate firm's overall effectiveness of operation.	3.71	High
6. Earn a return from its operation.	3.74	High
7. Maximize each turnover of capital employed and the operating profit margin.	3.64	High
8. Generate revenues higher than expenses.	3.69	High
9. Show profitability in relation to sales investment.	3.78	High
10. Measure the amount of profits earned.	3.68	High
Over-all Mean	**3.74**	**High**

Legend:

Scale	Descriptive Equivalent
4.21 – 5.00	Very High
3.41 – 4.20	High
2.61 – 3.40	Moderate
1.81 – 2.60	Low
1.00 – 1.80	Very Low

Next item are item number 8 with the mean of 3.70 which described as high *generate revenues higher than expenses* and item number 9 with the mean of 3.78 which described as high *show profitability in relation to sales investment.* Lastly, item number 10 with the mean of 3.68 which described as high *measure the amount of profits earned.*

Significant Relationship between Customer Loyalty and Profitability among Selected 24/7 Establishments in Panabo City

Table 3 shows the significant relationship between customer loyalty and profitability. The result of the computation using R-value of 0.76 associated with p-value of 0.00 which is less than the 0.05 level of significance. Thus, the null hypothesis is rejected. It means therefore that there is a significance relationship between customer loyalty and profitability. This implies that customer loyalty does have an impact on profitability. In other words, customer loyalty does affect the profitability of selected 24/7 establishments in Panabo City.

This study is further supported by the theory of McMullan and Gilmore (2002) that the preceding literature review emphasizes critical work in the theoretical overview of the loyalty construct, its context, characteristics and phases. In the future, however, customer loyalty is a preferred product or service consistently causing repetitive buying of the same brand or brand-set, despite situational influences and marketing efforts having the potential to cause switching behavior.

Table 3

**Significant Relationship between Customer Loyalty and Profitability
Among Selected 24/7 Establishments in Panabo City**

Correlation Coefficient

	Profitability
Customer Loyalty	0.76

P-value (0.00) < 0.05

Chapter 5

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

This chapter presents the summary of findings, conclusion, and recommendation of the study.

Findings

The findings of the study are the following:

1. The over-all mean of customer loyalty indicated by all indicators is 3.65 often manifested.
2. The over-all mean of profitability is 3.74 interpreted as satisfactory.
3. The correlation coefficient is 0.76 with a P-value of 0.00 which is less than the 0.05 level of significance. Thus, the null hypothesis is rejected.

Conclusion

Based on the finding of the study the following conclusions are drawn:

1. The level of customer loyalty among selected 24/7 Establishments is high.
2. The level of profitability among selected 24/7 Establishments is high.
3. There is significant relationship between customer loyalty and profitability among selected 24/7 Establishments.

Recommendation

Based on the finding and conclusion of the study, the following recommendations are drawn:

1. In cognitive item, stores should continually search to what is new or recent or adapt changes to what is on trend especially in using the most up-to-date equipment like making use of digital membership which is pretty convenient. In affective item, stores should plan a program that offers shoppers personalized items to show customers that buying in a store says a lot about their behavioral and preferences. Also, in conative item, the store workers should be coached and evaluated on regular basis to consistently aid them in improving their performance and quality of service so that the store is more than a mere store for the loyal customers. Lastly, in action item, stores should sell another brand of products with the same prices and quality to have customers a lot to choose from.

2. The 24/7 establishments may maximize the turnover of capital by providing additional inventories, alternative brands, and invest on promotional activities offer to increase profit margin.

3. The researchers propose that future researchers may conduct a similar study particularly 24/7 Establishments in Panabo City using another variables to see the current result.

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PANABO CITY
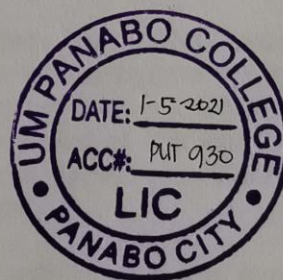
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Appendix A-2

November 28, 2019

PROF. APRIL ROSE SAM
CEC Coordinator
UM Panabo College
Panabo City
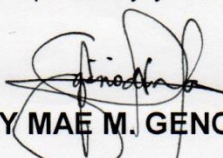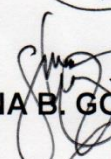
Dear Ma'am:

You are one of the chosen evaluators of our questionnaire on our research study entitled "Customer Loyalty and Profitability among selected 24/7 establishment in Panabo City".
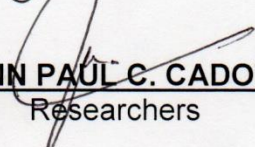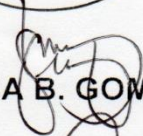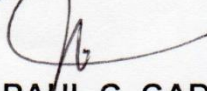
In view of this, it would be appreciated very much if you can share your expertise by rating content. It would be a great help also for the understanding if you could write your comments, suggestion, and recommendation that will improve the above mention questionnaire.

Thank you very much for your assistance and valuable contribution on this request.

Very respectfully yours,

JERLY MAE M. GENODIALA

JINNA B. GOMEZ

GLENN PAUL C. CADOTDOT
            Researchers

Noted:

AMELIE L. CHICO, DM, FRIM
            Adviser

Appendix A-3

October 16, 2019

DR. ANTONIETTA T. OCAY
Program Head – FM
UM Panabo College
Panabo City

Dear Ma'am:

You are one of the chosen evaluators of our questionnaire on our research study entitled "Customer Loyalty and Profitability among selected 24/7 establishment in Panabo City".

In view of this, it would be appreciated very much if you can share your expertise by rating content. It would be a great help also for the understanding if you could write your comments, suggestion, and recommendation that will improve the above mention questionnaire.

Thank you very much for your assistance and valuable contribution on this request.

Very respectfully yours,

JERLY MAE M. GENODIALA

JINNA B. GOMEZ

GLENN PAUL C. CADOTDOT
Researchers

Noted:

MARJORIE LIBRANDO, CPA
Adviser

Appendix A-1

October 17, 2019

JULIET S. NACARIO
Licensing Officer
Panabo City

Madam:

Warm greetings!
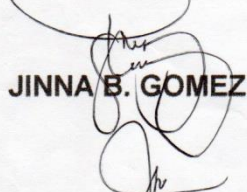
The undersigned are currently working on their thesis entitled "Customer Loyalty and Profitability among selected 24/7 establishments in Panabo City" for our Finance Research subject.

In line with this, we would like to ask permission from your office to allow us to have the list of registered merchandise, telecommunication and hotel establishments here in Panabo City. We assure that the data shall be treated with outmost confidentiality.

It is hoped that this request be given favourable action and preferential attention. Thank you very much.
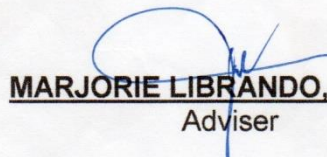
Respectfully yours,

JERLY MAE M. GENODIALA

JINNA B. GOMEZ

GLENN PAUL CADOTDOT
Researchers

Noted:

MARJORIE LIBRANDO, CPA
Adviser

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Appendix D

SURVEY QUESTIONNAIRE

Customer Loyalty and Profitability among selected 24/7 Establishment

In Panabo City (McMullan & Gilmore, 2002)

Part I. Profile of the Respondents

Name (Optional):_____   Gender:_____

Position:_____   Company:_____

Part II: Customer Loyalty

Direction: Please indicate your level of agreement towards the following statements by making a tick (**/**) in the box concerned.

5-Strongly Agree   **4-Agree**   **3-Moderately**

2-Disagree   **1-Strongly Disagree**

No.	Statements	5	4	3	2	1
A.	**Cognitive Item**					
1.	I understand the features of the Store is well enough to evaluate it against other store					
2.	It is important that when choosing to buy, I make the right choice of store					
3.	When deciding on a store, I am not interested in bargain-seeking					
4.	When choosing a store, I compare prices of different stores to be sure I get the best value for money					
5.	The store has up-to-date equipment					
6.	Store's facilities are visually appealing					

B.	Affective Item					
7.	The Store is the store that interests me					
8.	The store is exactly what I need from a store					
9.	The store as a choice of store has not work out as well as I thought it would					
10.	The store should not be expected to give customers individual attention					
11.	The store is a store that I could talk about for a long time					
12.	I have a preference for the store is in this locality					
13.	Buying in the store says a lot about who I am					
C.	Conative Item					
14.	I truly enjoyed buying in the Store					
15.	The Store is more than a mere store					
16.	I would try an alternative store if it was 25% less expensive than the store					
17.	I would try an alternative store if the alternative store offered increased facilities than the store					
18.	I would change store if the alternative offered increased status					
19.	I would change store if the alternative's staff were more friendly					
20.	I care a lot about the store					
21.	I consider myself to be highly loyal to the store					
22.	I would get tired buying in the store is every time I buy out					
D.	Action Item					
23.	I could do it over again, I'd choose an alternative store than to the store					
24.	When I see a new store somewhat different from the usual, I investigate it					
25.	I usually buy in the same store within a locality					
26.	When I go to store, I feel it is safer to buy I am familiar with					
27.	If I like the store, I rarely switch from it just to try something different					
28.	I get bored when buying the same brands even if they are good					

Part III: Profitability

Ezyll Jane L. Espresion, Febie D. Pedroso, and Romelyn G. Reyes

Name (optional): _____ **Date:**

Name of Business:

Instruction: (To the respondents) Below are the questions to determine the customer relationship management and profitability of the establishment in Panabo City. Please rate them honestly by checking the columns that corresponds to your answer by using the given scale.

Scale Quantitative Description

5   **ALWAYS**. The item embodied is always happening.

4   **OFTENTIMES**. The item embodied is often happening.

3   **Sometimes**. The item embodied is sometimes happening.

2   **RARELY**. The item embodied is less happening.

1   **NEVER**. The item embodied is never happening.

Profitability The establishment business…..	5	4	3	2	1
1. Measure profitability by listing the income and expenses being incur.					
2. Earn adequate return on the funds invested.					
3. Evaluate the efficiency of making profit by using all the resources.					
4. Earn sufficient profits to survive and grow over a long period of time.					
5. Indicate firm's overall effectiveness of operation.					
6. Earn a return from its operation.					
7. Maximize each turnover of capital employed and the operating profit margin.					
8. Generate revenues higher than expenses.					
9. Show profitability in relation to sales investment.					
10. Measure the amount of profits earned.					

Appendix B-1

OUM
The University of Mindanao

[ ] Main [✓] Branch _Panabo_

QUESTIONNAIRE VALIDATION SHEET

Title of Research: _Customer Loyalty and Profitability Among Selected 24/7 Establishments_
Proponents : _in Panabo City_
J. Genodiala; J. Gomez; and G. Cadotdot

To the Evaluator: Please check the appropriate box for your ratings.

Point Equivalent: 5 – Excellent   2 – Fair
                    4 – Very Good   1 – Poor
                    3 – Good

	5	4	3	2	1
1. CLARITY OF DIRECTION AND ITEMS The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The test directions and items are written in clear and understandable manner.		✓			
2. PRESENTATION/ORGANIZATION OF ITEMS The items are presented and organized in logical manner.	✓				
3. SUITABILITY OF ITEMS The items appropriately represent the substance of the research. The questions are designed to determine the conditions, knowledge, perceptions and attitude that are supposed to be measured.	✓				
4. ADEQUATENESS OF ITEMS PER CATEGORY The items represent the coverage of the research adequately. The number of questions per area category is representative enough of all the questions needed for the research.		✓			
5. ATTAINTMENT OF PURPOSE The instrument as a whole fulfills the objectives for which it was constructed.	✓				
6. OBJECTIVITY Each item questions require only one specific answer or measures only one behavior and no aspect of the questionnaire suggest bias on the part of the researcher.	✓				
7. SCALE AND EVALUATION RATINGS SYSTEM The scale adapted is appropriate for the items.	✓				

APRIL ROSE L. SAM
Signature Above Printed Name

F-13100-004/ Rev. # 1/ Effectivity: July 24, 2017

Appendix B-2

Title of Research: _Customer Loyalty and Profitability among selected 24/7 Establishments in Panabo City_

Proponents: _Cadotdot, Glenn Paul. Genodiala, Verly Mae   Gomez, Vinna_

To the Evaluator: Please check the appropriate box for your ratings.

Point Equivalent: 5 – Excellent   2 – Fair
4 – Very Good   1 – Poor
3 – Good

	5	4	3	2	1
1. CLARITY OF DIRECTION AND ITEMS The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The test directions and items are written in clear and understandable manner.	✓				
2. PRESENTATION/ORGANIZATION OF ITEMS The items are presented and organized in logical manner.		✓			
3. SUITABILITY OF ITEMS The items appropriately represent the substance of the research. The questions are designed to determine the conditions, knowledge, perceptions and attitude that are supposed to be measured.	✓				
4. ADEQUATENESS OF ITEMS PER CATEGORY The items represent the coverage of the research adequately. The number of questions per area category is representative enough of all the questions needed for the research.		✓			
5. ATTAINMENT OF PURPOSE The instrument as a whole fulfills the objectives for which it was constructed.	✓				
6. OBJECTIVITY Each item questions require only one specific answer or measures only one behavior and no aspect of the questionnaire suggest bias on the part of the researcher.		✓			
7. SCALE AND EVALUATION RATINGS SYSTEM The scale adapted is appropriate for the items.		✓			

Dr. Antonietta T. Ocay
Signature Above Printed Name

Appendix E-1

Certificate of Appearance

This is to certify that the students whose names are listed below have appeared at the

DAVAO CENTRAL CONVENIENCE STORE, INC. and conducted Survey / Research

(Name of Office/Agency)   (State activity)

Customer Loyalty and Profitability among 24/7

in relation to their thesis/FS entitled " Establishments in Panabo City "

during the period 12/15/19 .

(State inclusive dates)

APPLE D. DECANO

Name and Signature of Authorized Personnel

===

Certificate of Appearance

This is to certify that the students whose names are listed below have appeared at the

Minute Burger Tadeco Road and conducted Survey / Research

(Name of Office/Agency)   (State activity)

Customer Loyalty and Profitability among

in relation to their thesis/FS entitled " 24/7 Establishments in Panabo City "

during the period 12/15/19 .

(State inclusive dates)

Aimee Bebo Tutucan

Name and Signature of Authorized Personnel

Appendix E-2

Certificate of Appearance

This is to certify that the students whose names are listed below have appeared at the

Net Zone Internet Cafe and conducted _Survey / Research_
(Name of Office/Agency)   (State activity)

in relation to their thesis/FS entitled " _Customer Loyalty and Profitability among 24/7 Establishments in Panabo City_ "

during the period _Dec 26, 2019_ .
(State inclusive dates)

Honelyn Tadlip
Name and Signature of Authorized Personnel

===

Certificate of Appearance

This is to certify that the students whose names are listed below have appeared at the

Minute Burger UM Panabo and conducted _Survey / Research_
(Name of Office/Agency)   (State activity)

in relation to their thesis/FS entitled " _Customer Loyalty and Profitability among 24/7 Establishments in Panabo City_ "

during the period _Dec 27, 2019_ .
(State inclusive dates)

Lorelin Gingona
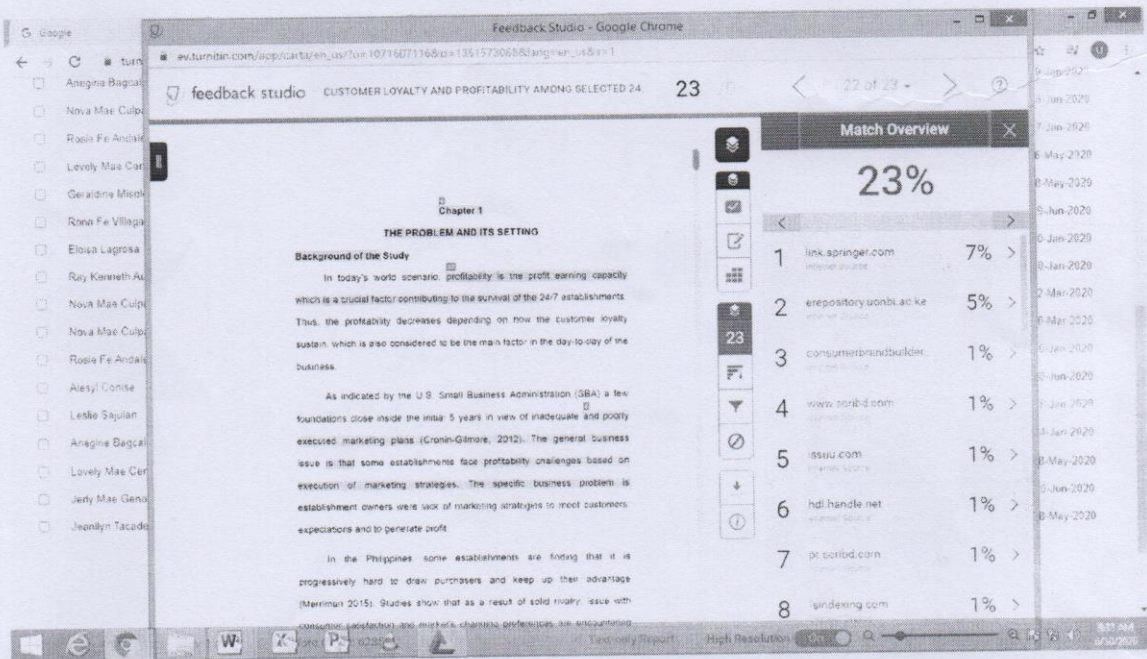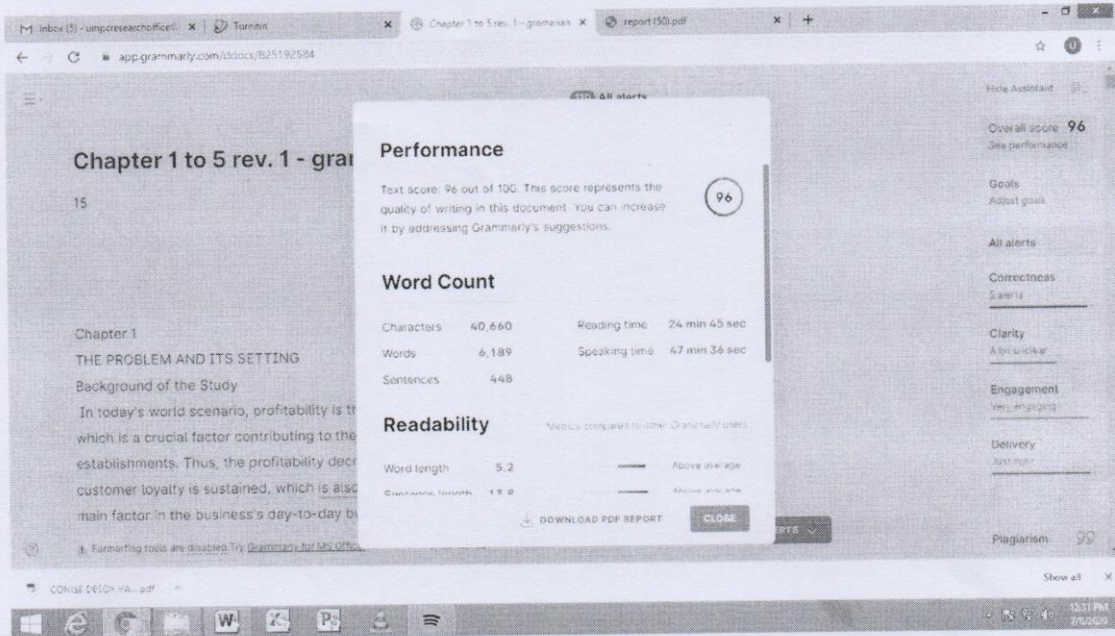Name and Signature of Authorized Personnel

RESEARCHERS: **GENODIALA CADOTDOT GOMEZ**

CONGRATULATIONS YOU PASSED THE PLAGIARISM TEST
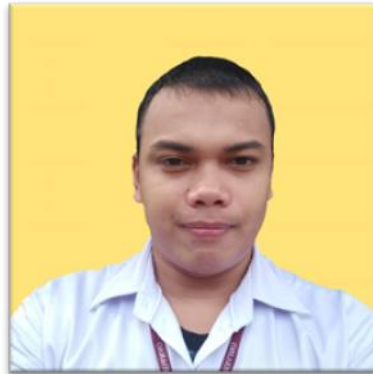
(June 30, 2020)

PLAGIARISM RESULT 23%

DR. AMELIE L. CHICO
RESEARCH COORDINATOR

GENODIALA CADOTDOT GOMEZ

CONGRATULATIONS GRAMMARLY RESULT 96%

DR. AMELIE L. CHICO
RESEARCH COORDINATOR

GLENN PAUL C. CADOTDOT
Purok 6b, Duterte Str.Brgy. San Francisco Panabo City

PERSONAL INFORMATION

Gender	: Male
Age	: 23 years old
Date of Birth	: May 3, 1996
Civil Status	: Single
Birthplace	: Davao City
Nationality	: Filipino
Father	: Eduardo R. Cadotdot
Mother	: Marilyn C. Cadotdot
Language Spoken	: English, Filipino, Bisaya

EDUCATIONAL BACKGROUND

Tertiary Education
School: UM Panabo College
Address: P.N. Arguelles St., Brgy. San Francisco, Panabo City
Program Taken: Bachelor of Science in Business Administration Major in Financial Management

Secondary Education
School: Panabo SDA Learning Center.
Address: Tadeco Road Brgy. New Visayas, Panabo City
Year Graduated: 2012-1013

Elementary Education
School: Panabo Central Elementary School
Address:
Year Graduated: 2006-2007

ORGANIZATIONAL AFFILIATION

- Finance Literacy Caravan (2017 - 2019)
- Junior Confederation of Finance Associations – Philippines (Member)

JERLY MAE M. GENODIALLA
Purok 6, Upper New Visayas, Panabo City

PERSONAL INFORMATION

Gender   : Female
Age   : 24 years old
Date of Birth   : December 29, 1995
Civil Status   : Single
Birthplace   : Purok 9 Evelyn Subd. Panabo City
Nationality   : Filipino
Father   : Donato D. Genodiala
Mother   : Lourdes M. Genodiala
Language Spoken   : English, Filipino, Bisaya

EDUCATIONAL BACKGROUND

Tertiary Education
School: UM Panabo College
Address: P.N. Arguelles St., Brgy. San Francisco, Panabo City
Program Taken: Bachelor of Science in Business Administration Major in Financial Management

Secondary Education
School: Panabo National High School
Address: Gredu, Panabo City
Year Graduated: 2011-2012

Elementary Education
School: Rizal Elementary School
Address: Brgy. San Francisco, Panabo City
Year Graduated: 2007-2008

ORGANIZATIONAL AFFILIATION

- Finance Literacy Caravan (2018, 2019)
- Junior Confederation of Finance Associations – Philippines (Member)

JINNA B. GOMEZ
Brgy. Tibungol, Panabo City

PERSONAL INFORMATION

Gender	: Female
Age	: 23 years old
Date of Birth	: March 08, 1996
Civil Status	: Single
Birthplace	: Purok 3, Tibungol Panabo City
Nationality	: Filipino
Father	: Felipe C. Gomez
Mother	: Diosa B. Gomez
Language Spoken	: English, Filipino, Bisaya

EDUCATIONAL BACKGROUND

Tertiary Education
School: UM Panabo College
Address: P.N. Arguelles St., Brgy. San Francisco, Panabo City
Program Taken: Bachelor of Science in Business Administration Major in Financial Management

Secondary Education
School: A.O Floirendo Nationall High School
Address: Brgy. Floirendo Panabo City
Year Graduated: 2012-1013

Elementary Education
School:
Address:
Year Graduated: 2006-2007

ORGANIZATIONAL AFFILIATION

- Finance Literacy Caravan (2018, 2019)
- Junior Confederation of Finance Associations – Philippines (Member)