



# The Influence of Co-Creation and Subjective Norms on Customer Loyalty: Customer Satisfaction as a Mediator

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## ABSTRACT

This study aims to examine the associations between customer co-creation and subjective norms and customer loyalty with a focus on the mediator effect of customer satisfaction, customer trust, and perceived value. Surveying a sample of travel agencies' customers in Egypt, findings revealed that there are positive associations among research variables. Significant partial effects of mediators were also highlighted. The study offers a deep understanding to managers of travel agencies who seek to increase the competitiveness of their organizations in the travel market.

## KEYWORDS

Co-creation; Subjective norms; customer satisfaction; Customer trust; Perceived value; customer loyalty; travel agencies; Egypt

## Introduction

Tourism destinations with a natural environment, social interaction, and customer co-creation have the core enablers to satisfy customer needs and significantly contribute to their economies (Akroush Mamoun, 2012; Elgarhy, 2022; Elgarhy et al., 2019). Customer co-creation (CC) is contributing to customer satisfaction (CS) and is defined as the process of developing a brand-new service through collaborations with clients, stakeholders, and service providers (Leal et al., 2022; Solakis, Katsoni et al., 2022). CC helps develop innovative products and services which are in turn crucial drivers of CS, customer loyalty (CL), and a business competitive environment (Solakis, Peña-Vinces et al., 2022).

To meet customer needs, marketing policies of destinations should seriously consider both co-creation and subjective norms (SNs) when responding to changes in customer behavior to deeply understand their aspirations, and desires (Prahalad & Ramaswamy, 2004). SNs refer to the perceived expectations from others that impact a user's ability to perform and support a particular behavior (Hana et al., 2022) leading to CS and CL. According to Javed and Cheema (2017), CS is a contributor to customer trust (CT) which is,