

THE EFFECT OF SERVICE QUALITY ON CUSTOMER RETENTION: THE MEDIATING ROLE OF DRIP MARKETING IN TRAVEL AGENCIES

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ABSTRACT

This research investigates the relationship between service quality and customer retention in travel agencies in the Kurdistan Region of Iraq, emphasizing the mediating role of drip marketing. grounded in relationship marketing theory. A quantitative approach, via a survey questionnaire, was employed for data collection; hence, a cross-sectional design was used to gather data from 353 managers of travel agencies in KRI via purposive sampling. This paper employed partial least squares structural equation modeling (PLS-SEM). Thus, this paper finds that service quality (tangibility, assurance, and empathy) has a significant positive influence on customer retention. On the other hand, drip marketing mediates between service quality (tangibility, reliability, responsiveness, assurance, and empathy) and customer retention. The study's findings contribute to the literature on customer retention and service quality in the travel and tourism sector. This paper contributes to the existing literature on service quality, customer retention, and drip marketing. The study findings can assist traditional travel agencies in reforming their marketing strategies by using drip marketing tools based on the AIDAS model to enhance customer retention and compete with Online traditional agencies. This indicates that in the Kurdistan Region of Iraq, travel agents should not focus only on Traditional and Online travel agencies. Instead, they should consider adopting hybrid travel agencies that combine elements of both models. This study extends relationship marketing theory to the question of how agencies convert new customers into loyal advocates.

KEYWORDS: Service quality, customer retention, drip marketing, travel agencies, Kurdistan Region of Iraq.

JEL CLASSIFICATION: M31, I83, C38.

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INTRODUCTION

Companies seek sustainable competitive advantage through customer retention (Pataraiia et al., 2025). The company's success depends on retaining customers through good customer service and satisfaction. Travelers' return choices are tied to services, now making up over 63% of global GDP. Travel agencies are crucial to tourism, meeting travel needs (Fang et al., 2021). Rising living standards have increased travel. While past strategies emphasized acquiring new customers, retention is now seen as essential for long-term success, offering lower price sensitivity, less competitor impact, and higher profits through loyal customers' word of mouth (Harriet et al., 2024; Singh, 2025; Loureiro et al., 2025). The significance of retaining existing consumers is undeniable (Brenda, 2024). Service quality is the central competitive advantage in tourism because it determines tourist satisfaction, customer loyalty, and profitability (Thang & Hien, 2022; Gazi et

al., 2024). To achieve this, companies must innovate and actively reduce dissatisfaction to retain customers. Key management priorities are the physical environment, staff-customer interactions, and engagement (Shyju et al., 2023). Service quality requirements differ by channel: offline loyalty relies on personal attention, while online satisfaction depends on security and responsiveness (Baumgartner et al., 2024). Advancements in the internet and mobile technology have fundamentally reshaped relationship marketing in the tourism sector. Where travelers once relied on agencies for information (Wei, 2022). Companies now use digital platforms to build customer relationships and sustain service quality (Antwi, 2021). Through communication tools and enhanced value, technology is critical for retention and trust (Kazak et al., 2020). As social media and mobile apps reach billions globally (Dwivedi et al., 2021). Digital marketing has become essential for visibility, targeted outreach, and real-time transactions in tourism (Abate et al., 2025). Companies are increasingly using social media to interact with the market and to enhance integration of internal and external information.

Viljoen & Roberts-Lombard (2016) argue that traditional travel agencies must differentiate themselves and adapt marketing approaches, given the ease of online bookings. Customer retention has become a primary challenge, especially since tourism accounted for about one-tenth of global GDP before the COVID-19 pandemic (Wei, 2022), and consumers can switch providers rapidly (Kunal, 2022). Agencies must deliver services quickly and efficiently, using both online and traditional methods, while leveraging advanced technology to stay competitive (Kazak et al., 2020). Retaining customers is crucial for travel agencies, as they are a key source of revenue. In several developing countries, tourism is the main economic activity and a vital pillar of development (Narayan et al., 2009). Despite technological advances, our country has struggled for a decade with a weak banking culture, mainly due to limited electronic payment devices and poor internet infrastructure. Demir and Fakhir (2017) note that internet banking remains underdeveloped in KRI. As a result, passengers rely on travel agencies for flights, hotels, and insurance (Ali et al., 2019; Mahdzar et al., 2022), and have low trust in online transactions. Yet, Wei (2022) shows that new technology is changing travel purchases by allowing direct online bookings. This shift threatens traditional travel agencies, as agency ticket sales decline while more customers book online.

The dominance of digital consumerism has redefined consumer behavior, making digital platforms the primary choice for shopping and entertainment (Hat et al., 2024; Sudaryanto et al., 2025). Building on this trend, Millennials and Generation Alpha make up the majority of social media users and exhibit greater trust in online platforms than previous generations (Sakas et al., 2022). Notably, as the first fully digital-native cohort, Generation Alpha forces marketers to adapt strategies to compete effectively online. Furthermore, improved digital communication empowers consumers with information, fostering stronger customer-company relationships (Banik & Rabbanee, 2023). The rapid shift from offline to online travel agencies exemplifies this shift, as the global online travel industry is projected to double by 2030 at a 12.98% annual growth rate (Shen, 2018). Furthermore, the rise of artificial intelligence (AI) has enabled customized services, streamlined processes, and improved decision-making (Parekh, 2024). Collectively, these innovations have increased tourism's resilience (Mahdzar et al., 2022). AI provides behavioral insights to inform proactive satisfaction and retention strategies. The travel industry in KRI is undergoing substantial change as credit cards such as Mastercard and Visa are increasingly used. The main effect of this trend is that travel companies are increasingly concerned about customers bypassing agencies to directly purchase tickets and hotels with these credit cards. This shift demands that travel agencies redefine their role by offering personalized service, expert advice, and support with complex itineraries (Singh, 2017). Credit cards not only enable secure payments but also support online shopping, utility payments, and bookings, streamlining transactions and allowing secure payments via smartphones. Additionally, mobile banking, ATMs, and retail locations provide convenient top-up options (Darma & Noviana, 2020). The travel and tourism sectors are important to the global economy, and travel agencies are essential. Nevertheless, as technology advances rapidly, the Internet has enabled a clear move towards direct travel bookings.

Approximately 50% of global travel bookings are made online. The transition to online bookings is demonstrated by the decrease in air ticket sales recorded by travel agents (Viljoen & Lombard, 2016). Moreover, customer preferences change rapidly when presented with vacation offers from numerous online travel providers. They are less willing to remain committed to a particular travel agency (Alshammare et al., 2022). Technological improvements have transformed the tourism industry, numerous operational facets, and customer experience. Digital payment methods, internet booking platforms, and mobile applications are now essential components of the industry (Parekh, 2024). Moreover, the emergence of new information technologies has significantly changed the framework of the tourism industry and consumers' purchasing behavior. The tourism industry includes multiple channels, both offline and online. Many younger generations favor online booking engines to find options and secure reservations for their domestic or international travel plans (Shen, 2018). Nonetheless, with the rapid advancement of technology, the internet has enabled a clear shift towards direct trip bookings (Dolnicar & Laesser, 2007). The growing significance of social media in tourism attracts more travelers seeking trip inspiration and planning. Although considerable literature exists, agreement on the determinants of customer retention remains difficult. A significant gap exists in the research on the influence of service quality on customer retention (Adzinyo et al., 2024). Most studies on customer retention have focused on various sectors and developed countries, resulting in a knowledge gap in developing countries (Harriet et al., 2024). However, Research on CR and SQ, particularly regarding DM in KRI, remains scarce. This study specifically aims to determine whether DM mediates the relationship between SQ and CR at travel agencies in KRI. It also seeks to evaluate the combined effect of SQ and DM on CR in this context. This research will provide actionable insights for travel agents to retain customers and address migration to online booking by leveraging SQ and DR. According to these arguments, the subsequent research questions have been recognized:

- RQ1. Is there a relationship between (tangibility, reliability, responsiveness, assurance, and empathy) and customer retention among managers of travel agencies in the KRI?
- RQ2. Is there a relationship between (tangibility, reliability, responsiveness, assurance, and empathy) and drip marketing among travel agents in the KRI?
- RQ3. Is there a relationship between drip marketing and customer retention among travel agents in the KRI?
- RQ4. Is there a mediating role of drip marketing in the relationship between (tangibility, reliability, responsiveness, assurance, empathy) and customer retention among travel agents in the KRI?

This introduction is accompanied by a review of the suitable literature on service quality, customer retention, and drip marketing in Section 2. This is followed by a comprehensive description of the research methodology in Section 3, and the results and interpretation of the research findings are detailed in Section 4. Lastly, Section 5 presents the study's discussion, implications for both theory and practice, study limitations, future research, and conclusions.

1 LITERATURE REVIEW AND HYPOTHESIS FORMULATION

1.1 Customer retention

In today's competitive market, customer retention and strong relationships have become companies' top priorities for combating competition and sustaining their reputations. Retention requires understanding both the company's and the customer's perspectives (Trenggana et al., 2022). Satisfied, retained customers are critical assets. Customer retention is the likelihood that customers maintain relationships with a provider and is influenced by satisfaction and service quality (Adzhigaliev et al., 2022). Companies treat retention as a core part of long-term marketing focused on mutual benefits (Maladi et al., 2019; Lovemore

et al., 2023). Knowing what shapes retention allows an effective strategy (Brenda, 2024; Almohaimmed, 2019). Likewise, Sağlam and El Montaser (2021) stated that customer retention is the maintenance of a relationship between a customer and a firm to encourage repeat purchases.

This study shows that relationship marketing theory explains how companies build and keep long-term customer relationships. It emphasizes that retention depends on strong relationships (Banabo & Pereaau, 2025). However, Trenggana et al. (2022) note that companies must balance retaining current customers and acquiring new ones. Because acquiring new customers is challenging and costly, retention is essential for brand growth and is more cost-effective (Al-Adwan et al., 2025; Hanaysha, 2018). Measuring retention helps determine whether the service meets expectations, thereby supporting strong relationships (Aday & Fabros, 2018). Retention benefits financial performance, as acquiring new customers entails higher promotional costs (Hanaysha, 2018), and it offers recurring purchases and a competitive advantage (Ibojo & Asabi, 2015; Lovemore et al., 2023).

Magatef and Tomalieh (2015) noted that when customers have a positive experience with a company's products or services, they are more likely to buy from the company again and recommend it to others. Moreover, Gruen et al. (2000) state that establishing and maintaining long-term customer relationships is a fundamental element of relationship marketing.

1.2 Drip marketing

The term "drip marketing" originated from "drip irrigation," a gardening and agricultural method in which plants are given small amounts of water over time (Kalpana, 2013). Drip marketing can be applied to any business, seller, or entrepreneur. It involves consistently delivering carefully planned marketing campaigns, supported by empirical sales techniques, targeting a specific audience (Fallavollita, 2010). Besides, drip marketing, like drip irrigation, involves delivering small marketing messages at the right times rather than water (Gupta, 2020). Additionally, drip marketing represents an advanced phase in electronic marketing (Singh & Birdi, 2011). Understanding the drip concept is essential, as it involves continually sending "drips" of information to build knowledge in the customer's mind (Le et al., 2023).

Singh and Birdi (2011) define drip marketing as a strategy for gradually delivering prewritten messages to consumers or prospects. Al-Harbawi (2023) states that drip marketing uses scheduled, automated messages sent to current or potential customers. Messages should be automated and personalized to attract attention and improve mood. Hazal (2024) views drip marketing as the delivery of regular, repeated digital messages through channels such as email, text, or social media. The goal is to improve customer experience and prompt purchase or repeat purchase. Chancay et al. (2025) state that messages must adapt to customer needs. This aligns with Hendrayati et al. (2024), who note that companies can personalize offerings to improve satisfaction and foster loyalty. Thus, messages should capture attention, maintain interest, evoke desire, and prompt action—the AIDA model (Kotler & Armstrong, 2018) and lead to customer satisfaction (Fortenberry & McGoldrick, 2020; Takaya & Yamashita, 2020). Few messages achieve every AIDA step, but this framework shows what makes messages effective. Marketers must determine content, structure, and format when composing messages (Kotler & Armstrong, 2018). Drip marketing helps businesses stay in contact with customers. Munaf (2022) notes that it involves scheduled emails based on customer actions or status. It is a strategic approach dependent on timing and personalized messages to meet customers' needs. Companies benefit from increased engagement, expanded audiences, and improved responsiveness through feedback. Drip marketing also keeps businesses top of mind without risking relationships (Kalpana, 2013). Singh and Sharma (2012), stated that drip marketing increases product sales by enhancing consumers' product knowledge, but only when used properly.

Furthermore, the researcher believes that the primary goal of drip marketing campaigns is to send frequent messages to potential customers to retain existing customers and attract new ones, a view that is not unique. This viewpoint aligns with Singh and Sharma (2012), who also emphasize the importance of timing and the need for a regulated approach to message frequency in drip marketing. This alignment with existing research provides reassurance of the effectiveness of drip marketing strategies.

1.3 Service quality

According to Harriet et al. (2024), service quality is a consumer's comprehensive evaluation of an organization and its services, reflecting the level of excellence or lack thereof. In other words, the value of a service from the customer's viewpoint defines service quality and quality in general. However, the study by Ifedi et al. (2024) mentioned service quality as the company's comprehensive service system. It describes how the company's delivery system can meet customers' expectations. Therefore, the manager's primary objective is to enhance the organization's fundamental skills to deliver a higher standard of service. They achieve this by differentiating their products and services from competitors' offerings and by effectively managing efficiency and responsiveness (Al Kurdi et al., 2023). Unquestionably, quality services involve delivering a service that aligns with customer expectations and the organization's values. The company's high-quality services and products enhance customer satisfaction (Harriet et al., 2024).

Furthermore, Service quality is essential for achieving a competitive advantage in the service sector (Chang et al., 2024). Nonetheless, the determinants of service quality in offline services differ from those in online services. Alongside outcome-oriented factors, the physical environment and personal interactions, which rely on counselors' expertise, conduct, and problem-solving abilities, significantly influence service quality. (Baumgartner et al., 2024). Prior to the rise of the internet in the early 1990s, travelers relied heavily on travel agencies to make travel arrangements. This was because travel companies were the only intermediaries from which they could obtain reliable, up-to-date travel information (Wei, 2022).

Ricardianto et al. (2022) demonstrated how service quality influences passenger retention via passenger satisfaction. Passengers who are satisfied with the airline's personnel services will likely return.

1.4 Theoretical underpinning

Relationship marketing aims to foster satisfaction that leads to retention (Mokhtaruddin et al., 2018). It is a consumer-centric strategy that involves company-wide coordination to build profitable, value-based relationships (Kotler & Armstrong, 2018). The main goal is to turn customers into repeat buyers and advocates, suggesting that service quality strengthens relationship quality and customer loyalty (Dung & Tu, 2023). RM theory focuses on how and why long-term relationships form with companies (Tun, 2023). and highlights the centrality of service quality in sustaining these relationships. Key components include trust, commitment, and continuous communication, all aligned with service quality dimensions (Morgan & Hunt, 1994; Parasuraman et al., 1985)

Trust is fundamental to retaining customers because it encourages repeat business (Parijat Saurabh et al., 2025). It is one of the factors of RMT (Matthew et al., 2025), and is conceptualized in this study as customer retention, motivating loyalty when customers feel their interests are prioritized. Service companies depend on trust for business success (Wahyudi et al., 2025). Commitment, another RMT component, refers to the dedication in relationships and is linked to service quality in this study, thereby enhancing emotional and psychological attachment (Ekejiuba et al., 2025; Carlsson & Md Hussain, 2010). Communication, the third essential RMT component, is understood here as drip marketing a strategy of

continuous engagement to maintain relationships and respond to customer needs (Singh & Birdi, 2011; Hazal, 2024; Gupta, 2020; Phyu, 2019). Furthermore, A lack of trust poses a barrier to customer acceptance of products and services, especially where products are less tangible (Shi et al., 2025). Supporting the previous discussion, this study asserts that under the RM theory, the perception, assessment, and maintenance of service quality depend on the strength of the provider-customer relationship.

1.5 Hypothesis development

1.5.1 Service quality and customer retention

Several scholars (Adzinyo et al., 2024; Ogonu & Elvis, 2023; Adzhigalieva et al., 2022; Maladi et al., 2019; Lovemore et al., 2023; Al-Gasawneh & Dalain, 2023; Harriet et al., 2024; Brenda, 2024) have examined the link between service quality and customer retention. Their studies consistently show a direct link, identifying service quality a key driver of customer retention (Sari et al., 2018). Nallaluthan and Al Falasi (2023) examined how service quality affects retention in tourism companies in the UAE. They found a significant relationship between service quality and retention.

Furthermore, customer retention is a crucial factor in the success of services provided by various companies (Nallaluthan & Al Falasi, 2023). Service quality directly influences customer satisfaction, which in turn affects consumer loyalty intentions and repeat purchases (Etim et al., 2020).

Tangibility was positively correlated with customer retention in a study by Choi and Chu (2015) in the Korean hospitality sector. a finding echoed by Wunuji et al. (2023) regarding hotels in Nigeria. Both studies identified factors such as the aesthetics of physical amenities, employee tidiness, seating comfort, and room decor as influencing customer retention. Additionally, Mng'ong'o (2023) investigated the impact of tangibility and assurances on customer retention using a mixed-methods survey. The study concluded that tangible elements significantly affected customer retention and advocated the strategic use of tangible assets to enhance it.

Moruku et al. (2025) studied airline customers in Delta State, Nigeria, and found that companies should emphasize service reliability and assurance to enhance customer retention, with reliability positively affecting on customer retention. In a related vein, responsiveness, defined by (2023) as the perception of prompt assistance, was linked to improved customer retention in the Philippine hotel industry (Nguyen et al., 2018). And in Nigerian hotels (Wunuji et al., 2023). Across these service industries, studies consistently found positive associations among responsiveness, reliability, assurance, and customer retention, though in different cultural and sectoral contexts. Rajagukguk et al. (2024) posited that trust and loyalty boost referrals, while Adzinyo et al. (2024) further confirmed the importance of assurance in retention. Moreover, Harriet et al. (2024) identified empathy as crucial, emphasizing its benefit across private service sectors. These findings collectively suggest that while each study centers on a specific dimension, multiple aspects of service quality are similarly vital across sectors.

H1. Service Quality positively influenced Customer Retention.

H1a: Tangibility has a positive impact on Customer Retention.

H1b: Reliability has a positive impact on Customer Retention.

H1c: Responsiveness has a positive impact on Customer Retention.

H1d: Assurance has a positive impact on Customer Retention.

H1e: Empathy has a positive impact on Customer Retention.

1.5.2 Service quality and drip marketing

Nyabundi et al. (2021) found that tangibility is highly valued. Enhanced tangibility improves customer satisfaction, as seen in the last phase of the AIDAS model. In addition to tangibility, reliability is defined by Parasuraman et al. (1985) as the ability for customers to depend on guaranteed service. Responsiveness is also a key predictor of service quality and satisfaction (Senelwa et al., 2023). Involving staff helpfulness, timely action, and problem-solving proficiency, Ennew et al. (2013). Moreover, assurance, as described by Parasuraman et al. (1985), promotes satisfaction by fostering a positive view of the company. Employee interactions are crucial for retention, as dissatisfaction can cause customers to leave (Chege, 2022). Notably, empathy, or individualized attention to customer needs, as defined by Parasuraman et al. (1985), fosters lasting relationships and increased satisfaction (Onuonga et al., 2025). Supporting this, Bakır et al. (2025) found that all five dimensions positively influence customer satisfaction. Empathy, in particular, enhances personalized service and builds mutually beneficial relationships. The following is therefore hypothesized:

H2. Service Quality positively influenced Drip Marketing.

H2a: Tangibility has a positive impact on Drip Marketing.

H2b: Reliability has a positive impact on Drip Marketing.

H2c: Responsiveness has a positive impact on Drip Marketing.

H2d: Assurance has a positive impact on Drip Marketing.

H2e: Empathy has a positive impact on Drip Marketing.

Drip Marketing and Customer Retention

With drip marketing, companies can increase customer retention (Fallavollita, 2010). Undoubtedly, drip marketing refers to a scheduled set of emails sent to keep customers engaged (Abdullah et al., 2021). In addition to email, companies typically use paid, earned, and owned media to repeatedly convey their message, thereby fostering awareness, engagement, and retention (Rodrigues & Martinez, 2020). Building on these channels, Gupta (2020) emphasizes that drip marketing involves delivering targeted messages over time to facilitate sustained customer interaction. As a result, continuous communication is essential for maintaining brand awareness and increasing the likelihood of consumer retention in subsequent transactions. Moreover, drip marketing enables companies to implement behavioral targeting, thereby further supporting customers in their purchasing decisions and enhancing retention rates. While Gupta (2020) highlights the importance of frequent communication, he also underscores the need for messages that specifically target consumer behavior, illustrating how companies must focus on customers' psychological needs to retain them. Recently, Chancay et al. (2025) examined the relationship between drip marketing and customer retention through a text messaging campaign for the Women, Infants, and Children agency. Their study found that participants exposed to targeted messaging demonstrated a greater understanding of WIC services. This improved comprehension likely increases the likelihood of continued program participation, as individuals feel more knowledgeable and empowered. Notably, retention rates increased among participants exposed to drip marketing messages. The WIC group had a 7.4% higher retention rate than the comparison group, suggesting that effective drip marketing communication enhances customer retention. The following is therefore hypothesized:

H3: Drip marketing has a positive impact on customer retention.

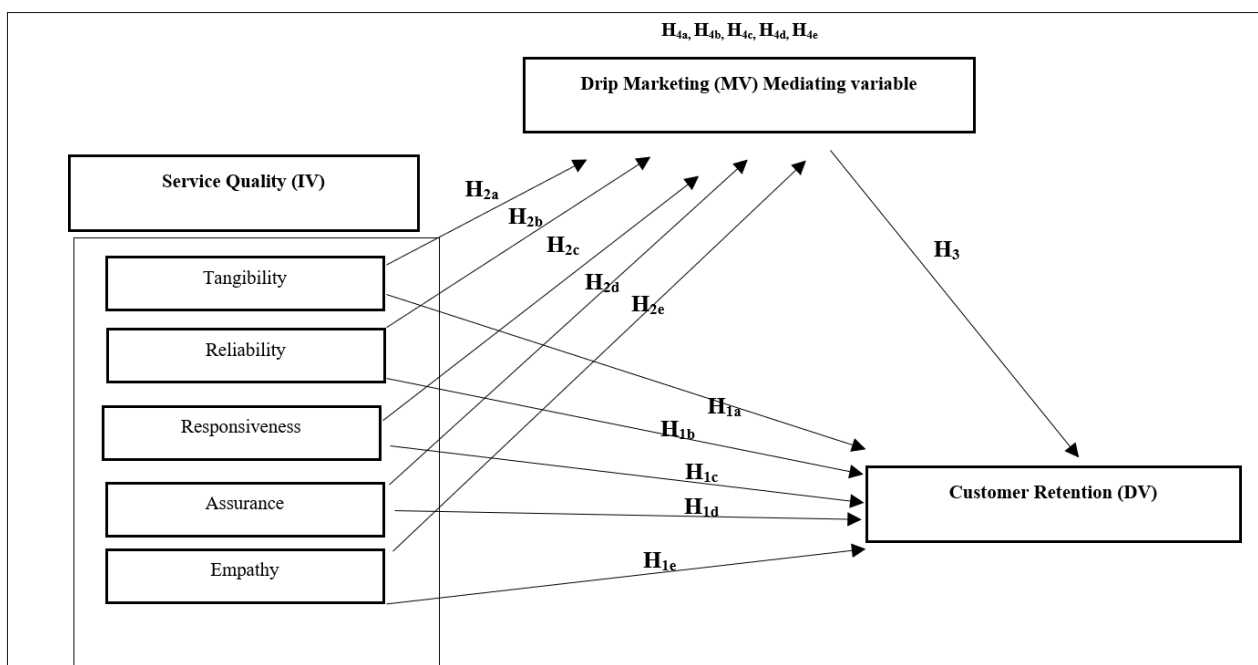
1.5.3 Mediating role of drip marketing

Drip marketing employs targeted communications to strengthen perceptions of service quality, thus improving satisfaction and boosting customer retention. Although research on drip marketing as a mediator is limited, most studies examine its impact on customer satisfaction, the last stage of the AIDAS model, which measures drip marketing. As Gupta (2020) observed, the customer relationship extends beyond the

action phase; satisfaction subsequently drives retention. Torkzadeh et al (2022) demonstrated, through hypothesis testing, that satisfaction mediates the relationship between service quality and retention. The dimensions of service quality can positively influence customer satisfaction and the likelihood of returning (Lohia & Sharma, 2025). For instance, tangible elements such as room comfort, equipment, and staff appearance elevate satisfaction, which, in turn, increases trust, repeat use, and referrals (Manshur et al., 2022). Service quality is recognized as a crucial factor in decision-making aimed at enhancing satisfaction levels.

As indicated by Gazi et al. (2025), a significant relationship was identified among reliability, customer retention, and satisfaction. When customers consistently receive prompt, reliable service, they report greater satisfaction. Higher satisfaction increases the probability of customer retention. According to Negassa and Japee. (2023), customer satisfaction mediates the relationship between responsiveness and retention. Thus, responsiveness affects customer retention indirectly by increasing satisfaction.

Figure 1 Theoretical framework



(Source: Authors)

Service quality significantly influences customer satisfaction, which mediates its relationship with customer loyalty and retention. Enhancing service quality can directly or indirectly increase loyalty and retention (Salmakanto & Kisman, 2025). The research conducted by Onuonga et al. (2025) found that trust-building employee conduct increases satisfaction, and that employee empathy and assurance foster brand loyalty, customer retention, and positive word of mouth. These findings confirm that staff behavior shapes customer experience and satisfaction. Companies that exceed customer expectations with superior service can cultivate close relationships and strong trust. High-quality services generate satisfaction. This satisfaction forms the foundation for enduring loyalty. Satisfied customers are more likely to make repeat purchases and repeatedly select that company (Ricardianto et al., 2023). Hence, the following hypothesis is formulated:

H4. Drip Marketing mediates the relationship between Service Quality and Customer Retention.

- H4a: Drip Marketing mediates the relationship between Tangibility and Customer Retention.
- H4b: Drip Marketing mediates the relationship between Reliability and Customer Retention.
- H4c: Drip Marketing mediates the relationship between Responsiveness and Customer Retention.
- H4d: Drip Marketing mediates the relationship between Assurance and Customer Retention.
- H4e: Drip Marketing mediates the relationship between Empathy and Customer Retention.

Accordingly, drawing on the literature, the authors propose the following theoretical framework (Figure 1) for the current research.

2 METHODOLOGY

2.1 Questionnaires and variables

The study questionnaire consisted of four (4) sections. The first session focused on gathering information about participants' demographic characteristics, including their governorates, sex, age, educational qualifications, and duration of work in the tourism sector. The second section contained statements regarding the independent variable, service quality. The third section aimed to evaluate customer retention, the dependent variable. Finally, the fourth section attempted to assess the mediating variable, namely drip marketing. This survey employed a closed-ended, structured questionnaire with scaled response options. Close-ended questions were administered to respondents to acquire essential information crucial for the research findings. The choice of measurement scale and statistical test is crucial for the research. There are various methods for quantifying variables using scales. The researcher aimed to help participants better understand and complete the survey by providing it in their native language. In the back-translation process, one bilingual person translates from the source to the target language, followed by another who translates the text back into the source language without reference to the original (Brislin, 1986).

In marketing and social science research, the predominant measurement scale is the Likert scale. Consequently, the Likert scale facilitates researchers in efficiently analyzing the gathered. All constructs were assessed using a five-point Likert scale, with "1" denoting "strongly disagree" and "5" denoting "strongly agree". The service quality scale is derived from multiple sources, such as Parasuraman et al. (1985), Adzinyo et al. (2024), Ogonu & Elvis (2023), and Alemu (2023). This scale measures travel agency services across five dimensions, comprising twenty-five question items. For the following valid reasons, the five service quality dimensions were used in this study. The five dimensions include tangibility, reliability, responsiveness, assurance, and empathy. According to Asim & Kumar (2018), these dimensions are the most widely used scale across various service industries. Second, several researchers worldwide, Jayampathi and Punchihewa (2019), Liao (2020), Zimmermann et al. (2025), used these dimensions to assess the quality of services offered to customers at travel agencies (See Appendix A).

To measure customer retention, the measurement was adapted from the scales established by Farquhar (2005). It consisted of 22 items divided into five main dimensions: direction (3 items), structure and culture (5 items), relational strategy (4 items), information system (5 items), and staff (5 items). Those items are still employed as a construct of customer retention (Al-Hadrawi, 2017).

The mediating variable, drip marketing, was assessed utilizing the AIDAS model scale. The operationalization of drip marketing measurement was founded on 20 items, categorized into four principal dimensions: attention (5 items), interest (5 items), desire (5 items), and action (5 items). The scale was adapted from Hazal (2024), which in turn was derived from Gupta (2020). Additionally, for the

fifth dimension (satisfaction), three items from Allan et al. (2025) have been selected, to assess drip marketing and obtain valid results. As displayed in Table 1.

Table 1 Questionnaire structure

Variable	Item
Service Quality	SQ
Tangibility	SQTGB1 – SQTGB5
Reliability	SQRLB1 – SQRLB5
Responsiveness	SQRSP1 – SQRSP5
Assurance	SQASN1 – SQASN5
Empathy	SQEMP1 – SQEMP5
Customer Retention	CR
Direction	CRDIR1 – CRDIR5
Structure and culture	CRSC1 – CRSC5
Relational Strategy	CRRS1 – CRRS4
Information System	CRIS1 – CRIS5
Staff	CRSTF1 – CRSTF5
Drip Marketing	DM
	DMATN1 – DMATN5
Attention	DMATN5
Interest	DMI1 – DMI5
Desire	DMD1 – DMD5
Action	DMA1 – DMA5
Satisfaction	DMS1 – DMS3

(Source: Authors)

To ensure the validity of the data for analysis, the response rate is crucial (Hair et al., 2014a). Therefore, 509 questionnaires were distributed to travel agency managers across the KRI governorates based on population size, resulting in the inclusion of 509 managers. Of the 509 distributed questionnaires, 353 were returned, yielding a response rate of 71%. A rate of 30% is typically considered acceptable for survey research. Consequently, the response rate in this study is well-suited for further analysis.

Table 2 Response rate of the questionnaires

Items	Frequency	Percentage (%)
Distributed Questionnaires	509	100%
Received Questionnaires	381	76%
Rejected Questionnaires	28	6%
Retained and usable Questionnaires	353	71%

(Source: Authors)

2.2 Data collection and sampling

The study's population frame was determined through a pilot study. First, a test survey involving approximately 37 respondents was conducted to establish the initial frame. Next, peers and experts were interviewed to validate the survey, confirming that the questions were precise, straightforward, and comprehensible. Suggestions from these interviews led to modifications and enhancements to the questionnaire prior to final implementation. Cronbach's alpha was then computed to assess reliability; all variables had values exceeding 0.6, which is considered acceptable. Incorporating additional recommendations from respondents, the authors refined the questions to improve simplicity, readability, and comprehensibility. After assembling the verified dataset, reliability was reassessed using Cronbach's alpha after collecting the 37 samples, and all variables again exceeded 0.6, confirming reliability.

The current thesis employed multiple methods to collect data. An online questionnaire was created using a Google Form and disseminated via email and WhatsApp, with weekly reminders to encourage completion. Moreover, data collectors were utilized in some locations, and a door-to-door method was employed during the researcher's attendance at the Middle East Trade Expo Erbil 2025 (METEX). Additionally, the researcher distributed and collected primary data from 35 completed questionnaires obtained from travel agencies in the Duhok governorate of the Kurdistan Region of Iraq. Data collection took place from April 2025 to June 2025 due to the considerable distance between the four collection areas. Regarding sampling, the study employs purposive sampling (Saunders et al., 2023), selecting individuals and organizations relevant to the research question (Bryman, 2016). The researcher initially reached out to managers or owners of travel agencies. The only evaluated criterion is the agency's physical store presence; agency size and service offerings are excluded, aligning with Liao (2020). Given the research question and objectives, purposive sampling is considered the most suitable technique (Fahlevi, 2025). The researcher administered the questionnaire to target respondents who were willing to contribute and had relevant expertise. A total of 509 questionnaires were distributed to travel agency managers in the KRI governorates based on population size, resulting in 353 returned and a 70.6% response rate. A response rate of 30% is typically acceptable for survey research; thus, the response rate achieved is well-suited for further analysis.

The current research utilized a sample size evaluation method, which indicated that a sample size of 353 is sufficient for a population of 509. Wolf et al. (2013) recommend 200–400 samples for moderately complex models; thus, our sample size meets these requirements to ensure statistical power and reliability (Malhotra et al., 2012). To further confirm sample adequacy, the study also used G*Power software (Faul et al., 2007). The analysis showed that for 7 predictors, a sample size of 145 would achieve a 1-beta error probability of 0.95, an effect size of 0.15, and an alpha error probability of 0.005.

2.3 Common method bias

A t-test comparing early and late responses to assess non-response bias yielded negligible results, confirming the absence of such bias (Armstrong & Overton, 1977). To address common method bias (CMB), respondents were anonymized, and questions were simplified. Harman's single-factor test (Podsakoff et al., 2003) and the full collinearity test were subsequently performed. The first component accounted for 37.25% of the variance, confirming the independence of the scales (Sonali Singh et al., 2017). All construct VIF values were well below the recommended threshold of 3.3 (Kock, 2015) (See appendix B and C). The standardized root mean square residual (SRMR) is an index of the average standardized residuals between the observed and the hypothesized covariance matrices (Chen, 2007). The SRMR is a measure of estimated model fit. When $SRMR < 0.08$, the study model has a good fit (Hu & Bentler, 1998), with a lower SRMR indicating a better fit. The theoretical model's SRMR was 0.032, indicating a good fit.

2.4 Data analysis

Data were analyzed using IBM SPSS 27 for categorization, cleaning, frequency analysis, and descriptive statistics. SEM was conducted using Smart PLS 4.0. PLS-SEM was chosen for its suitability for small samples, its limited reliance on normality assumptions, and its popularity in social science research (Hair et al., 2019; Sann & Siripipattaworn, 2024). It does not require normally distributed data, so data normality is unnecessary (Sann & Siripipattaworn, 2024). This method also handles complex models and diverse sample sizes, generates latent-variable scores, and is widely applicable across study fields.

2.5 Demographic profile of respondents

The largest proportion of respondents was from Sulaymaniyah (36.3%), followed by Erbil (36.8%), Duhok (26.9%), and Halabja (0.3%). In terms of sex, men make up 75.4% of managers in the study, while women make up just 24.6%. Regarding age distribution, the data show that the 31–45 age group is the largest in the sample, accounting for 59.20%. The next age group, 30 and younger, makes up 27% of managers in this sector. Looking at educational backgrounds, the majority of managers (74.5%) hold bachelor's degrees, and 14.20% hold professional diplomas. By contrast, only 7% had a high school diploma or less, underscoring their underrepresentation in managerial positions. Postgraduate (master's or PhD) is the least represented at 4.20%. Examining work experience, most managers (50.7%) have 6–15 years of experience. Consequently, 42.5% of managers have five years or less of experience. Only 6.80% of the sample have over 15 years of management experience, as shown in Table 3.

Table 3 Demographic profile of study respondents (N = 353)

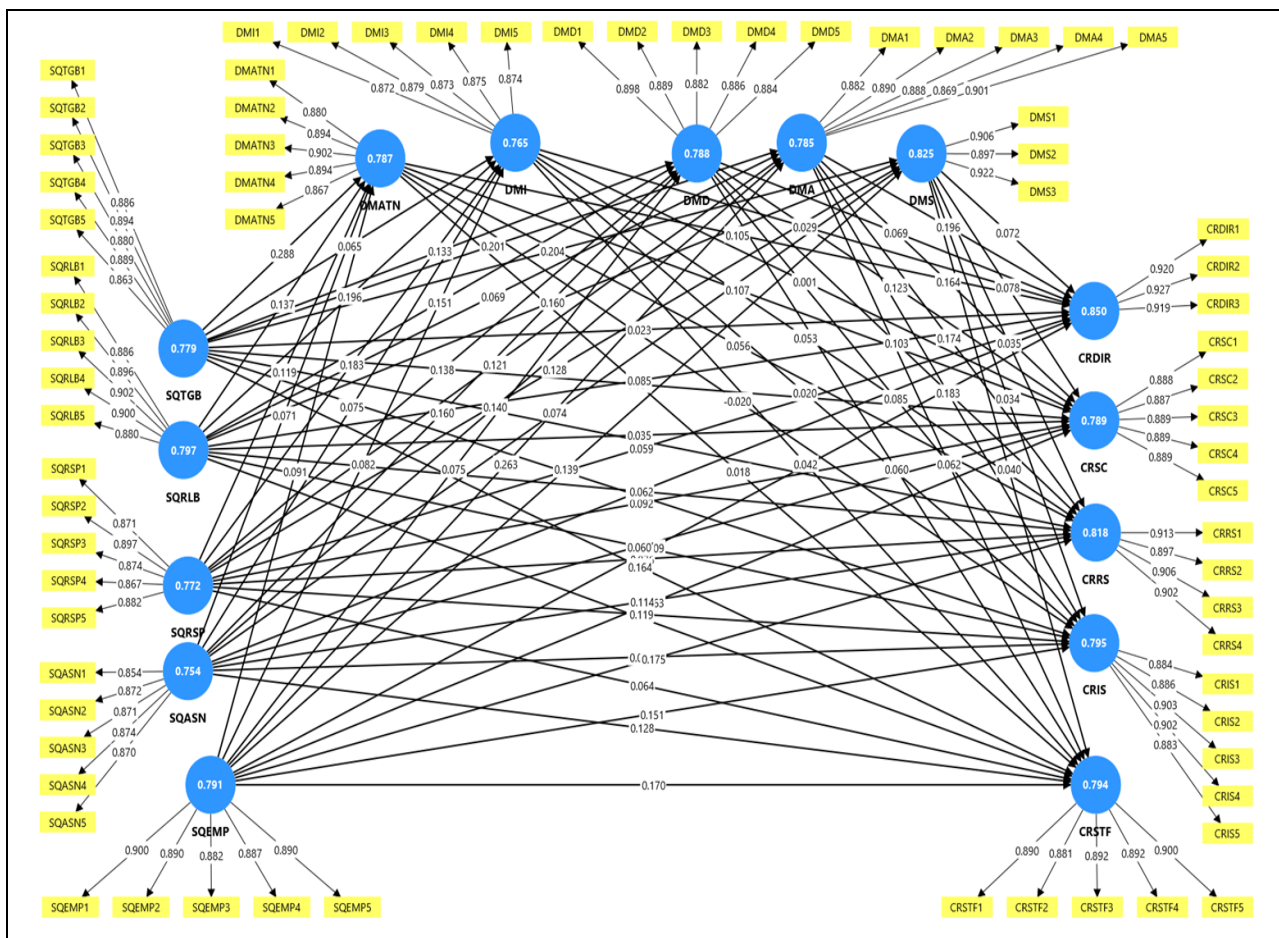
Items	Describe	Frequency	Percent (%)
Governorate	Duhok,	94	26.6%
	Erbil,	130	36.6%
	Sulaymaniyah,	128	36.3%
	Halabja	1	3%
Sex	Male	266	75.4%
	Female	87	24.6%
Age	30 years and less	96	27.2%
	31 _ 45 years	209	59.2%
	46 _ 60 years	46	13%
	More than 60 years	2	6%
Educational Qualifications	High School or below, Vocational	25	7.1%
	Diploma	50	14.2%
	Undergraduate	263	74.5%
	Postgraduate	15	4.2%
Years of Experience	5 years or less	150	42.5%
	6 – 10 years	179	50.7%
	over 10 years	24	6.8%

(Source: Authors)

2.6 Measurement model

We used Smart PLS 4.0 to assess composite reliability and Cronbach's alpha (Bujang et al., 2018). Table 4 shows that all composite reliability values (rho_c and rho_a) are above 0.70 and factor loadings are above 0.50, consistent with convergent validity (Peterson & Kim, 2013). AVE, the proportion of variance captured by a construct, should be above 0.5 to confirm convergent validity (Hair et al. 2017). and our AVEs range from 0.754 to 0.850. Table 4 also lists the AVEs and Cronbach's alphas for all constructs, all of which exceed 0.70.

Figure 2 Measurement model



(Source: Authors)

Table 4 Findings of outer loadings, Cronbach's Alpha Coefficient, Composite Reliability, and AVE

Constructs	Items	Outer loadings	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CRDIR	CRDIR1	0.920	0.912	0.915	0.944	0.850

	CRDIR2	0.927				
	CRDIR3	0.919				
CRIS	CRIS1	0.884	0.935	0.936	0.951	0.795
	CRIS2	0.886				
	CRIS3	0.903				
	CRIS4	0.902				
	CRIS5	0.883				
CRRS	CRRS1	0.913	0.926	0.926	0.947	0.818
	CRRS2	0.897				
	CRRS3	0.906				
	CRRS4	0.902				
CRSC	CRSC1	0.888	0.933	0.934	0.949	0.789
	CRSC2	0.887				
	CRSC3	0.889				
	CRSC4	0.889				
	CRSC5	0.889				
CRSTF	CRSTF1	0.890	0.935	0.936	0.951	0.794
	CRSTF2	0.881				
	CRSTF3	0.892				
	CRSTF4	0.892				
	CRSTF5	0.900				
DMA	DMA1	0.882	0.932	0.934	0.948	0.785
	DMA2	0.890				
	DMA3	0.888				
	DMA4	0.869				
	DMA5	0.901				
DMATN	DMATN1	0.880	0.933	0.935	0.949	0.787
	DMATN2	0.894				
	DMATN3	0.902				
	DMATN4	0.894				
	DMATN5	0.867				
DMD	DMD1	0.898	0.933	0.934	0.949	0.788
	DMD2	0.889				
	DMD3	0.882				
	DMD4	0.886				
	DMD5	0.884				
DMI	DMI1	0.872	0.923	0.924	0.942	0.765
	DMI2	0.879				
	DMI3	0.873				
	DMI4	0.875				
	DMI5	0.874				
DMS	DMS1	0.906	0.894	0.896	0.934	0.825
	DMS2	0.897				
	DMS3	0.922				
SQASN	SQASN1	0.854	0.918	0.92	0.939	0.754

	SQASN2	0.872				
	SQASN3	0.871				
	SQASN4	0.874				
	SQASN5	0.870				
SQEMP	SQEMP1	0.900	0.934	0.935	0.95	0.791
	SQEMP2	0.890				
	SQEMP3	0.882				
	SQEMP4	0.887				
	SQEMP5	0.890				
SQRLB	SQRLB1	0.886	0.936	0.937	0.952	0.797
	SQRLB2	0.896				
	SQRLB3	0.902				
	SQRLB4	0.900				
	SQRLB5	0.880				
SQRSP	SQRSP1	0.871	0.926	0.928	0.944	0.772
	SQRSP2	0.897				
	SQRSP3	0.874				
	SQRSP4	0.867				
	SQRSP5	0.882				
SQTGB	SQTGB1	0.886	0.929	0.929	0.946	0.779
	SQTGB2	0.894				
	SQTGB3	0.880				
	SQTGB4	0.889				
	SQTGB5	0.863				

Note: CR= Customer retention, SQ = service quality, DM= drip marketing, CRDIR= direction, CRIS= information system, CRRS= relational strategy, CRSC = structure and culture, CRSTF= staff, DMA= Action, DMATN= Attention, DMD = Desire, DMI= Interest, DMS=Satisfaction, SQASN= assurance, SEQEMP= empathy, SQRLB= reliability, SQRSP= responsiveness, SQTGB= tangibility.

(Source: Authors)

Table 4 indicates that all variables met the measurement criteria, including AVEs exceeding 0.5. According to Hasan et al. (2020), discriminant validity refers to the independence of a test from others measuring different constructs. The square root of AVE should exceed the variance shared with other constructs (Sann & Siripipattaworn, 2024).

This research used three methods to assess discriminant validity: the Fornell and Larcker (1981) approach, the factor loading technique outlined by Chin (1998), and the HTMT ratio as described by Henseler, Ringle, and Sarstedt (2015). Table 5 displays the discriminant validity of all 15 constructs. The square root of AVE for each construct must exceed correlations with other constructs (Sann & Siripipattaworn, 2024).

Table 5 Fornell & Larcker criterion

Constructs	CRDIR	CRIS	CRRS	CRSC	CRSTF	DMA	DMATN	DMD	DMI	DMS	SQASN	SQEMP	SQRLB	SQRSP	SQTGB
CRDIR	0.922														
CRIS	0.672	0.892													
CRRS	0.733	0.746	0.904												

CRSC	0.729	0.756	0.798	0.888													
CRSTF	0.680	0.697	0.728	0.737	0.891												
DMA	0.443	0.496	0.494	0.492	0.397	0.886											
DMATN	0.361	0.335	0.383	0.417	0.334	0.356	0.887										
DMD	0.334	0.376	0.399	0.419	0.340	0.356	0.338	0.888									
DMI	0.289	0.300	0.339	0.313	0.296	0.323	0.392	0.351	0.875								
DMS	0.347	0.373	0.375	0.410	0.347	0.376	0.333	0.417	0.294	0.909							
SQASN	0.370	0.419	0.460	0.456	0.433	0.440	0.361	0.383	0.309	0.359	0.868						
SQEMP	0.401	0.482	0.494	0.493	0.455	0.502	0.368	0.326	0.297	0.387	0.451	0.890					
SQRLB	0.360	0.392	0.392	0.388	0.387	0.367	0.378	0.358	0.359	0.386	0.404	0.389	0.893				
SQRSP	0.351	0.429	0.416	0.429	0.376	0.402	0.362	0.356	0.354	0.364	0.469	0.394	0.385	0.878			
SQTGB	0.382	0.525	0.473	0.481	0.469	0.482	0.480	0.373	0.309	0.435	0.479	0.502	0.457	0.420	0.883		

(Source: Authors)

There are two values indicating the HTMT criteria: 0.85, as suggested by Henseler et al. (2015) and Kline (2011). and 0.90, as recommended by Henseler et al. (2009) and Hair et al. (2022). Building on these recommendations, the present study applied the PLS algorithm for the HTMT assessment. As shown in Table 6, the findings indicate that no values exceeded 0.90. Consequently, these results verify the discriminant validity of the constructs generated in this thesis (Henseler et al., 2009; Hair et al., 2022).

Table 6 HTMT

Constructs	CRDIR	CRIS	CRRS	CRSC	CRSTF	DMA	DMATN	DMD	DMI	DMS	SQASN	SQEMP	SQRLB	SQRSP	SQTGB	
CRDIR																
CRIS	0.727															
CRRS	0.797	0.801														
CRSC	0.789	0.809	0.859													
CRSTF	0.736	0.745	0.782	0.789												
DMA	0.478	0.530	0.530	0.526	0.425											
DMATN	0.389	0.358	0.411	0.444	0.356	0.380										
DMD	0.362	0.402	0.428	0.447	0.363	0.381	0.362									
DMI	0.313	0.323	0.367	0.337	0.318	0.347	0.424	0.377								
DMS	0.382	0.407	0.412	0.447	0.378	0.412	0.363	0.457	0.324							
SQASN	0.402	0.451	0.497	0.490	0.466	0.474	0.390	0.412	0.336	0.396						
SQEMP	0.434	0.515	0.531	0.527	0.486	0.536	0.394	0.348	0.319	0.423	0.486					
SQRLB	0.387	0.418	0.420	0.413	0.412	0.393	0.405	0.384	0.385	0.422	0.435	0.415				
SQRSP	0.379	0.459	0.447	0.459	0.402	0.431	0.389	0.382	0.380	0.399	0.507	0.423	0.411			
SQTGB	0.414	0.563	0.509	0.515	0.502	0.518	0.516	0.400	0.333	0.478	0.519	0.538	0.490	0.452		

(Source: Authors)

2.7 Assessment of formative measurement model

Following recommendations from esteemed researchers (Hair et al., 2017; Sarstedt et al., 2021), this study treats higher-order components as formative. Accordingly, it requires assessing collinearity statistics. In PLS-SEM, a variance inflation factor (VIF) of 5 or higher indicates serious multicollinearity among indicators (Hair et al., 2014b).

Table 7 shows that all VIF values are below 5, indicating no significant collinearity among interactors. Successful outer model assessment confirms the measurement model's reliability and validity. Thus, the

dataset is ready for structural model testing and rigorous statistical examination of hypothesized correlations among latent constructs.

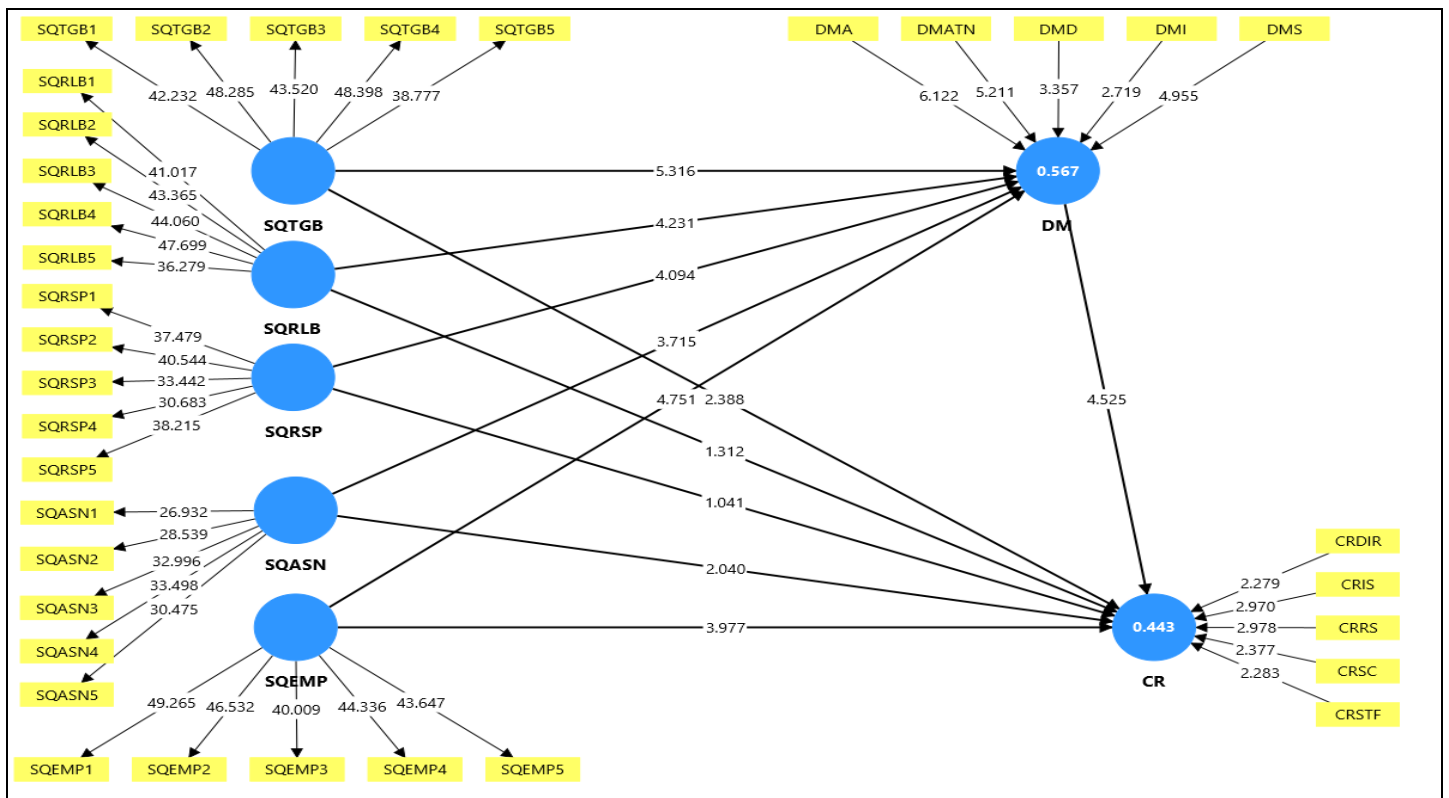
Table 7 Collinearity statistics

Constructs	VIF
CRDIR	2.186
CRIS	1.894
CRRS	2.424
CRSC	2.237
CRSTF	1.863
DMA	1.321
DMATN	1.335
DMD	1.369
DMI	1.303
DMS	1.350

(Source: Authors)

2.8 Structural model

Figure 3 Structural model



(Source: Authors)

Path coefficients, p-values, t-values, and biased confidence intervals confirmed the proposed relationships. This section examines both direct and indirect hypotheses. Following established procedures (Hair et al., 2011, 2014a, 2017), Smart PLS used 353 cases and 10,000 bootstrap samples (Singh & Manohar, 2024; Oh & Sabharwal, 2025; Al-Adwan et al., 2025). This sample size is feasible with current computing capabilities (Hair et al., 2022), as shown in Figure 3. For significance testing, a t-value of 1.645 is used for one-tailed and 1.967 for two-tailed tests. The significance thresholds for one-tailed tests are: 1% (≥ 2.33), 5% (≥ 1.65), and 10% (≥ 1.28). Lower values are not significant.

Table 8 Results of the hypothesis testing

Hypothesis	Relationships	Std. Beta	Std. Dev	t-values	p-values	Confidence intervals		Decision
						LLCI BC	ULCI BC	
<i>Direct effect</i>								
H1a	SQTGB -> CR	0.116	0.049	2.388**	0.008	0.030	0.189	Supported
H1b	SQRLB -> CR	0.053	0.041	1.312	0.095	-0.005	0.128	Not Supported
H1c	SQRSP -> CR	0.080	0.076	1.041	0.149	-0.029	0.227	Not Supported
H1d	SQASN -> CR	0.093	0.046	2.040**	0.021	0.021	0.172	Supported
H1e	SQEMP -> CR	0.188	0.047	3.977**	0.000	0.111	0.267	Supported
H2a	SQTGB -> DM	0.274	0.052	5.316**	0.000	0.195	0.366	Supported
H2b	SQRLB -> DM	0.179	0.042	4.231**	0.000	0.110	0.249	Supported
H2c	SQRSP -> DM	0.184	0.045	4.094**	0.000	0.120	0.269	Supported
H2d	SQASN -> DM	0.154	0.041	3.715**	0.000	0.090	0.228	Supported
H2e	SQEMP -> DM	0.219	0.046	4.751**	0.000	0.147	0.296	Supported
H3	DM -> CR	0.310	0.068	4.525**	0.000	0.194	0.419	Supported
<i>Indirect effect</i>								
H4a	SQTGB -> DM -> CR	0.085	0.024	3.500	0.000**	0.051	0.132	Supported
H4b	SQRLB -> DM -> CR	0.055	0.019	2.864	0.002**	0.028	0.092	Supported
H4c	SQRSP -> DM -> CR	0.057	0.019	2.929	0.002**	0.032	0.097	Supported
H4d	SQASN -> DM -> CR	0.048	0.018	2.711	0.003**	0.024	0.083	Supported
H4e	SQEMP -> DM -> CR	0.068	0.021	3.296	0.000**	0.039	0.105	Supported

(Source: Authors)

The relationship between tangibility and customer retention was positive and statistically significant ($\beta = 0.116$, $t = 2.388$, $p = 0.008$, $LL = 0.030$, $UL = 0.189$). As a result, H1a = SQTGB -> CR is supported. In contrast, the H1b = SQRLB -> CR hypothesis was not supported, as the findings showed that reliability and customer retention were unrelated ($\beta = 0.053$, $t = 1.312$, $p > 0.095$, $LL = -0.005$, $UL = 0.128$). Likewise, H1c = SQRSP -> CR is not supported; here, there was a negative correlation between responsiveness and customer retention ($\beta = -0.184$, $t = -4.094$, $p = 0.000$, $LL = -0.029$, $UL = 0.227$). Turning to H1d (SQASN -> CR), the findings showed a substantial positive correlation between assurance and customer retention ($\beta = 0.093$, $t = 2.040$, $p = 0.021$, $LL = 0.021$, $UL = 0.172$), supporting the hypothesis. Finally, for H1e: SQEMP -> CR, there was a significant positive correlation between empathy and customer retention ($\beta = 0.188$, $t = 3.977$, $p = 0.007$, $LL = 0.111$, $UL = 0.267$). Thus, the hypothesis SQEMP -> CR was supported. Additionally, the relationship between service quality (tangibility) and drip marketing was statistically significant and positive ($\beta = 0.274$, $t = 5.316$, $p = 0.000$, $LL = 0.195$, $UL = 0.366$). H2a = SQTGB -> DM is therefore substantiated. There is also a substantial and significant relationship between reliability and drip marketing ($\beta = 0.179$, $t = 4.231$, $p = 0.000$, $LL = 0.110$, $UL = 0.249$). As a result, H2b = SQRLB -> DM is supported. Similarly, the results indicate a statistically significant relationship between responsiveness and customer retention ($\beta = 0.080$, $t = 0.041$, $p = 0.000$, $LL = 0.120$, $UL = 0.269$). Thus, H2c = SQRSP -> DM is supported. For H2d = SQASN ->

DM, the results show that service quality (assurance) has a substantial positive relationship with drip marketing (MV) ($\beta = 0.154$, $t = 3.715$, $p = 0.000$, $LL = 0.090$, $UL = 0.228$). This supports the SQASN \rightarrow DM hypothesis. H2e = SQEMP \rightarrow DM posits a significant relationship between service quality (empathy) and drip marketing ($\beta = 0.219$, $t = 4.751$, $p = 0.00$, $LL = 0.147$, $UL = 0.296$). Therefore, the hypothesis SQEMP \rightarrow DM is supported. This study posits that drip marketing is positively associated with customer retention. Table 8 shows a significant correlation for H3 = DM \rightarrow CR ($\beta = 0.310$, $t = 4.525$, $p = 0.00$, $LL = 0.194$, $UL = 0.419$). The results indicate full support for H3. Drip marketing positively affects customer retention in travel agencies in KRI.

The bootstrapping technique was used to examine the mediating role of drip marketing (Preacher & Hayes, 2008). Table 8 shows the indirect effects. H4a indicates that drip marketing positively mediates between service quality (tangibility) and customer retention ($\beta = 0.085$, $t = 3.500$, $p = 0.00$, $LL = 0.051$, $UL = 0.132$). This hypothesis is supported. H4b SQRLB \rightarrow DM \rightarrow CR is also supported, showing that drip marketing substantially mediates the link between service quality (reliability) and customer retention ($\beta = 0.55$, $t = 2.864$, $p > 0.00$, $LL = 0.028$, $UL = 0.092$). H4c is supported, indicating a positive mediation effect between service quality (responsibility) and customer retention ($\beta = 0.57$, $t = 2.929$, $p = 0.02$, $LL = 0.032$, $UL = 0.097$). Similarly, drip marketing is a positive mediator between service quality (assurance) and customer retention ($\beta = 0.048$, $t = 2.711$, $p = 0.03$, $LL = 0.024$, $UL = 0.083$), supporting H4d SQASN \rightarrow DM \rightarrow CR. The final hypothesis, H4e SQEMP \rightarrow DM \rightarrow CR, is supported ($\beta = 0.68$, $t = 3.296$, $p < 0.00$, $LL = 0.039$, $UL = 0.105$). This shows a positive mediating effect of drip marketing on the relationship between service quality (empathy) and customer retention. The confidence intervals included zero at both the lower ($LL = 0.016$) and upper ($UL = 0.153$) limits, which indicates that DM played a moderating role.

2.9 Structural model explanatory power assessment

This is a significant requirement for forecasting the extent to which variation in the endogenous construct (dependent variable) is explained by the exogenous constructs (independent variables) in the study model (Hair et al., 2017). Cohen (2013) grouped R^2 values for endogenous latent variables as significant (0.67), moderate (0.33), and weak (0.19).

Table 9 R-square endogenous variable

Constructs	R^2
CR	0.443
DM	0.567

(Source: Authors)

Table 9 shows the coefficient of determination (R^2) for the endogenous latent construct in this study's research model. The research model accounted for 44% of the total variance in customer retention, with service quality as the exogenous latent variable. The exogenous latent factors of service quality also account for 57% of the variance in the mediating variable of drip marketing. Following Cohen (2013), the present study's endogenous latent variables (drip marketing and customer retention) exhibited moderate R^2 values in explaining variance.

2.10 f-square

The effect size of an exogenous construct is assessed by removing it from a model and evaluating its influence on the endogenous construct through changes in R² (Hair et al., 2014b). In this study, the exogenous construct of service quality was found to explain the endogenous latent variables: drip marketing and customer retention. The results indicated that the effect sizes were small for all constructs with respect to both endogenous and exogenous variables, except for SQRLB -> CR and SQRSP -> CR, which had no effect. as displayed in Table 10.

Table 10 **f-square**

Constructs	f ²
SQTGB -> CR	0.013
SQRLB -> CR	0.003
SQRSP -> CR	0.008
SQASN -> CR	0.010
SQEMP -> CR	0.039
SQTGB -> DM	0.106
SQRLB -> DM	0.053
SQRSP -> DM	0.054
SQASN -> DM	0.035
SQEMP -> DM	0.073
DM -> CR	0.075

(Source: Authors)

2.11 Predictive power

The predictive significance of the measurement model was subsequently evaluated using PLS prediction with a 10-fold cross-validation, a holdout-sample-based technique that facilitates case-level prediction for each item. Shmueli et al. (2019) argued that if all constructs in the PLS model are lower than those in the linear regression model, this may indicate significant predictive power. The predictive relevance cannot be confirmed if all PLS model constructs exceed the LM constructs. If the majority of item differences (PLS-LM) were lowered, this may suggest that the model possesses moderate predictive power. If the minority of item variances (PLS-LM) is reduced, the model's predictive power will decrease. According to Hair et al., (2017), Q² value above zero indicates that the exogenous constructs are predictive of the associated endogenous variables. The Q² result for CRDIR is 0.233, signifying strong predictive relevance. CRIS, CRRS, CRSC, CRSTF, DMA, DMATN, DMD, DMI, and DMS have satisfactory predictive relevance, with Q² values of 0.251, 0.278, 0.264, 0.260, 0.341, 0.269, 0.217, 0.167, and 0.260, respectively. Table 11 indicates that the PLS model exhibited greater accuracy than the LM model. Therefore, the predictive model has strong predictive power because all PLS-LM values are smaller.

Table 11 PLS predict Q-square value for the items of the endogenous constructs

Focal Constructs	Q ² predict	PLS-LM					
		PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE	RMSE	MAE
CRDIR	0.233	0.878	0.618	0.923	0.654	-0.045	-0.036
CRIS	0.251	0.868	0.676	0.908	0.704	-0.040	-0.028
CRRS	0.278	0.853	0.656	0.878	0.677	-0.025	-0.021

CRSC	0.264	0.861	0.664	0.886	0.676	-0.025	-0.012
CRSTF	0.260	0.863	0.648	0.897	0.664	-0.034	-0.016
DMA	0.341	0.814	0.563	0.840	0.580	-0.026	-0.017
DMATN	0.269	0.858	0.601	0.891	0.634	-0.033	-0.033
DMD	0.217	0.888	0.551	0.925	0.592	-0.037	-0.041
DMI	0.167	0.915	0.594	0.941	0.641	-0.026	-0.047
DMS	0.260	0.863	0.607	0.902	0.643	-0.039	-0.036

(Source: Authors)

DISCUSSION AND CONCLUSION

The first hypothesis examined the role of tangibility in customer retention and supported H1a, consistent with prior findings of a positive correlation between these variables (Choi & Chu, 2015; Mng'ong'o, 2023; Wunuji et al., 2023). Consistent with other research (Parasuraman et al., 1988), this study posits tangibility as a key service quality feature influencing customer retention in travel agencies. Another hypothesis, H1b, on the correlation between reliability and retention was rejected due to an insignificant result. A finding also reported by Sari et al. (2018) contended that reliability has not directly affected customer retention. Conversely, some researchers argue that reliability has a significant, positive, direct correlation with customer retention, though some researchers (Moruku et al., 2025) argue for a significant direct correlation. Despite the lack of statistical support, a theoretical link remains. Hypothesis H1c was rejected, as there was no significant association between responsiveness and retention. However, several studies provide evidence of a positive correlation between these variables, including et al. (2018). Although there is no statistical correlation, a theoretical connection exists between reliability and customer retention. The empirical findings from testing hypothesis H1c indicated no significant association between responsiveness and customer retention; thus, H1c is rejected. Conversely, numerous studies contend that responsiveness has a substantial positive direct correlation with customer retention. These findings do not corroborate the perspectives of prior scholars who contend that responsiveness influences customer retention. A study by et al (2018) indicates that a theoretical connection persists. The next hypothesis, that assurance was positively correlated with retention, was supported (H1d), in line with previous studies (Adzinyo et al., 2024). Finally, empathy showed a substantial positive correlation with retention, supporting H1e and reaffirming earlier perspectives that empathy is essential for customer retention (Harriet et al., 2024).

The second objective was to examine the relationship between service quality (tangibility, reliability, responsiveness, assurance, empathy) and drip marketing, and to evaluate five hypotheses. While few studies have directly linked service quality dimensions to the AIDAS model as measures of drip marketing, prior research consistently associates service quality with customer satisfaction (Nyabundi et al., 2021; Parasuraman et al., 1985; Ennew et al., 2013; Senelwa et al., 2023; Onuonga et al., 2025). Satisfaction, the final step (S) in the AIDAS model, frames this study's exploration of how service quality variables influence satisfaction in a drip marketing context. Analysis for the second objective showed a significant positive relationship between tangibility and drip marketing in KRI travel agencies, supporting H2a. This aligns with the findings of Nyabundi et al. (2021) on tangibility's impact on satisfaction and with those of Shahn and Janatyan (2011) on its importance to service quality. Ali et al. (2019) also stressed that managers should prioritize tangible elements to enhance satisfaction. The confirmed relationship between reliability and drip marketing supports H2b and concurs with existing findings that reliability enhances satisfaction (Parasuraman et al., 1985; Ennew et al., 2013; Ali et al., 2019). Empirical evidence from KRI travel agencies shows that reliability facilitates satisfaction. Regarding responsiveness, the analysis reveals a positive, significant relationship with drip marketing, supporting H2c and aligning

with prior research (Senelwa et al., 2023). In agencies, responsiveness involves promptly addressing customer concerns and requests. This study suggests agencies provide timely, up-to-date services with employees available to assist customers promptly. The relationship between assurance and drip marketing is statistically significant, supporting H2d. Prior research highlights assurance's role in fostering positive customer impressions (Parasuraman et al., 1985). Chege (2022) emphasized the importance of positive staff interactions for customer retention. This study similarly finds assurance vital for delivering information and building trust in KRI travel agencies (Fang et al., 2021). Because trust positively impacts purchase intention. Empathy also demonstrates a significant positive relationship with drip marketing, supporting H2e. Results align with previous scholarship arguing that empathy is vital for customer satisfaction through personalized service and a deeper understanding of customer needs (Bakır et al., 2025; Onuonga et al., 2025).

The third purpose of the study was to examine the relationship between drip marketing and customer retention. Consequently, Hypothesis H3 was evaluated. The findings indicate a significant positive relationship between drip marketing and customer retention. Hence, hypothesis H3 is supported. The results of the present study align with those of previous studies by scholars (Fallavollita, 2010; Le et al., 2023; Chancay et al., 2025). Furthermore, drip marketing gradually distributes a pre-written series of messages to consumers or prospects over a specified period (Singh & Birdi, 2011).

H4a tested the relationship between service quality and customer retention, with drip marketing as a mediator. The finding shows that drip marketing significantly mediates the relationship between tangibility and customer retention, supporting hypothesis H4a. These results confirm earlier research that tangibility can drive customer retention through drip marketing. This is especially relevant to satisfaction, the final phase of the AIDAS model, which measures drip marketing's effectiveness (Manshur et al., 2022) and, in turn, promotes customer retention. The mediation of drip marketing between reliability and customer retention was tested in H4b. The study shows drip marketing mediates this relationship. These findings support the view that reliability promotes retention through satisfaction (Gazi et al., 2025). To examine the mediating role of drip marketing on the relationship between responsiveness and customer retention, hypothesis H4c was tested. Results indicate that drip marketing significantly mediates this relationship, supporting Hypothesis H4c. This aligns with Negassa and Japee. (2023), who found that customer satisfaction mediates between responsiveness and customer retention. The mediating effect of drip marketing on assurance and customer retention was evaluated in H4d. The results show drip marketing significantly mediates this link, supporting H4d. Drip marketing mediates assurance and retention. This supports the findings of Onuonga et al. (2025), who report that staff assurance benefits retention. Staff behavior shapes customer experience and satisfaction. argued that service quality influences satisfaction, which in turn mediates loyalty and retention. Improving quality can boost retention through satisfaction. Assurance supports drip marketing in AIDAS's satisfaction stage, leading to retention (Takaya & Yamashita, 2020). The mediation of drip marketing between empathy and customer retention was assessed under H4e. The study shows drip marketing mediates this relationship. These findings confirm empathy drives retention through satisfaction (Ricardianto et al., 2023). Consequently, this study addresses a gap in the literature by providing empirical evidence regarding the mediating role of drip marketing in the relationship between service quality and customer retention. This focus is particularly pertinent in the context of KRI, where previous research has devoted limited attention to this relationship. The findings suggest that travel agents in KRI should prioritize not only TTAs and OTAs but also other channels. Additionally, they should enhance their agencies' competencies to improve performance and focus on hybrid travel agencies. This argument is consistent with studies indicating that companies that use the internet to supplement traditional communication channels are more likely to succeed than those that rely solely on a single channel (Savastano et al., 2019; Addae et al., 2025).

STUDY CONTRIBUTION

This study fills research gaps by clarifying how service quality, drip marketing, and retention shape agency strategies and outcomes at KRI travel companies. Using RMT, the study shows how agencies convert new customers into loyal advocates (Dung & Tu, 2023). In this context, a travel agency relies on mutual trust and commitment with customers. Relationship marketing emphasizes maintaining beneficial relationships (Aka et al., 2016).

Previous studies on drip marketing have focused on telecommunications companies (Al-Harbawi, 2023; Hazal, 2024) and advertising (Singh & Birdi, 2011). However, these studies have not examined the tourism industry in developing countries. Theoretically, scholars and academics broadly approve of the AIDA model. There is little research on its application in the tourism sector (Prathapan et al., 2018), especially regarding an extended AIDAS model

This study finds that among the five service quality dimensions, tangibility, assurance, and empathy have the strongest positive influence on customer retention, with drip marketing serving as an important mediating variable. Reliability and responsiveness have weaker effects on retention. The findings show that all five dimensions help increase retention when supported by drip marketing. This provides KRI travel agency managers with clear guidance on which aspects of service quality and marketing most effectively build ongoing customer relationships.

STUDY LIMITATIONS AND FUTURE RESEARCH

As with any empirical research, this study has many limitations. The following limitations are articulated and discussed below:

Firstly, the study suggests that future investigations should examine additional elements that significantly influence the success of the KRI travel agency. Moreover, the mediating role of drip marketing in the relationship between service quality and customer retention under RM theory is rarely examined in prior studies. Consequently, the researcher faced significant challenges in identifying linkages and establishing potential relationships in the current study.

Secondly, the present study used a cross-sectional design, which limits causal implications and the generalizability of conclusions to the population, unlike longitudinal studies.

Thirdly, as this study is limited to the travel sector in the KRI, future research should apply these methods in other industries and countries to increase generalizability.

Fourthly, the current study employs a quantitative methodology exclusively. Future studies on customer retention in KRI could benefit from a mixed-methods approach that integrates qualitative and quantitative techniques.

Finally, the variables in the current study were examined within the context of RMT. Future studies may rely on theories such as stakeholder or expectation-confirmation theories to underpin their analyses.

RESEARCH ETHICS, INFORMED CONSENT, AND CONFLICT OF INTEREST STATEMENT

This study was conducted in accordance with the ethical standards of the authors' institution and applicable national regulations. Formal research ethics committee approval was not required, as the study involved an anonymous questionnaire survey of adult travel-agency managers and did not collect sensitive personal data. All participants were informed about the purpose of the study, the voluntary nature of their participation, their right to decline or withdraw, and the assurance of confidentiality and anonymity; by agreeing to participate and completing the questionnaire, they provided their informed consent. The authors declare no conflict of interest.

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