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DETERMINANTS OF CUSTOMER LOYALTY IN THE ROMANIAN FUEL RETAIL MARKET: AN EXTENDED EMPIRICAL ANALYSIS

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Abstract: *This paper examines the determinants of customer loyalty in Romania's fuel retail market, an emerging and highly competitive sector where service differentiation and brand trust increasingly shape consumer behavior. The study addresses three central questions: what factors influence drivers' loyalty to petrol station brands, to what extent satisfaction and brand image shape repurchase and recommendation intentions, and how demographic and behavioral profiles contribute to loyalty formation. Building on a nationwide survey of 1,195 active drivers, the research employs a quantitative approach integrating descriptive analysis and comparative evaluation across market-leading brands. The study investigates customers' perceptions of service quality, satisfaction, brand reputation, and loyalty program engagement, and explores the relationship between these constructs and behavioral loyalty patterns. The empirical findings indicate that satisfaction, perceived service quality, and brand reputation are the strongest predictors of loyalty, particularly for well-established brands with extensive networks and consistent customer experiences. Digital engagement and personalized loyalty programs also emerge as relevant drivers, especially among younger consumer segments. The results further show notable variations in loyalty based on age, income, and refueling frequency, highlighting the need for targeted marketing strategies. This research contributes to a deeper understanding of loyalty formation in an emerging European fuel market and provides actionable insights for managers seeking to enhance customer retention. The findings are valuable for fuel retailers aiming to differentiate beyond price competition and strengthen long-term consumer relationships through service consistency, digital innovation, and customer-centric loyalty initiatives.*

Keywords: *brand loyalty, customer satisfaction, consumer decision-making, service marketing, digital marketing tools, brand perception*.

JEL classification: *M31*

1. Introduction

In emerging markets such as Romania, customer loyalty within the fuel retail sector remains a significant challenge for both international and domestic petrol brands. Competition among major players—including OMV, MOL, Petrom, and Rompetrol—has intensified not only in relation to fuel pricing but also through efforts to differentiate customer experience, strengthen digital loyalty programs, and build brand trust. Understanding the determinants of loyalty in this environment is essential, as it directly influences market share stability, customer retention, and long-term profitability.

Existing studies indicate that loyalty in the fuel retail industry is shaped by a multifaceted interplay of service quality, brand image, convenience, and reward programs. While in mature markets such as Western Europe loyalty initiatives have been shown to enhance repeat purchasing and foster emotional attachment to brands, emerging economies often display distinct loyalty dynamics influenced by socio-economic conditions, purchasing power, and heightened price sensitivity. These contextual differences highlight the need for market-specific research, particularly as digitalization reshapes the competitive landscape and consumer expectations.
This paper examines the key determinants of Romanian drivers' loyalty toward petrol station brands, drawing on data collected through a nationwide survey of more than 1,190 respondents. The study extends prior research on satisfaction, brand trust, and loyalty program effectiveness by exploring how these constructs operate within an emerging European market.
Accordingly, the research addresses three central questions:
O1. What are the primary factors influencing drivers' loyalty to petrol station brands in Romania?
O2. To what extent do loyalty programs and perceived brand image affect repurchase and recommendation intentions?
O3. How do demographic and behavioral characteristics—such as age, income, and refueling frequency—shape loyalty patterns in the fuel retail sector?
The paper is structured as follows: Section 2 presents the relevant literature, Section 3 describes the methodology, Section 4 reports and discusses the empirical findings, and Section 5 concludes with managerial implications.

2. Literature Review

Customer loyalty has become a cornerstone concept in marketing and service management research, representing a key driver of long-term business profitability and brand competitiveness (Oliver, 1999; Bourdeau, Cronin & Voorhees, 2024). Loyalty is not limited to repeated purchasing behaviour but also includes the attitudinal and emotional attachment of consumers toward a specific brand (Chaudhuri & Holbrook, 2001). In mature industries, loyalty ensures stable demand and positive word-of-mouth, while in emerging markets it often serves as a buffer against economic volatility and price fluctuations (Wait, Naudé & Gopaul, 2020).
The most influential conceptualization is that proposed by Oliver (1999), who defined loyalty as a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influences or marketing efforts that could cause switching (Han et al., 2018). He described loyalty as a four-phase process—cognitive, affective, conative, and action loyalty—that develops over time as customers progress from rational evaluation to emotional attachment and behavioural consistency. Later, Chaudhuri and Holbrook (2001) refined the construct by distinguishing between attitudinal loyalty (a psychological commitment) and behavioural loyalty (actual repurchase). Their brand trust–brand affect–brand performance chain remains a foundational model in marketing literature.
Empirical research confirms that satisfaction and trust act as mediating variables in the formation of loyalty (Helgesen, Håvold & Nesset, 2010; Bourdeau et al., 2024). When consumers perceive that a brand consistently meets expectations in terms of quality,

reliability, and value, trust develops, reducing perceived risk and encouraging continued patronage. In service contexts, emotional attachment and identification with the brand further reinforce this relationship, particularly in categories characterized by low differentiation, such as fuel retailing.
The fuel retail industry presents unique characteristics that make loyalty both complex and critical. Unlike other retail sectors, petrol stations compete in a market with relatively homogeneous core products (fuel types) but differentiated service experiences (Helgesen et al., 2010). Therefore, factors such as convenience, service quality, staff friendliness, cleanliness, and brand image often play a greater role in shaping loyalty than price alone (Kandampully & Suhartanto, 2000).
Helgesen et al. (2010) empirically demonstrated that both store image and chain image have significant positive effects on perceived service quality, which subsequently increases satisfaction and behavioural loyalty (Cronin, Brady & Hult, 2000). Their study in the Norwegian fuel market revealed that customers evaluate petrol stations holistically—combining perceptions of physical environment, personnel, and corporate reputation. This supports the service-dominant logic perspective, suggesting that loyalty in fuel retail is co-created through experiences rather than transactions.
In emerging economies, these relationships are influenced by contextual variables such as income level, urban infrastructure, and fuel affordability. Wait, Naudé and Gopaul (2020) found that in South Africa, the effectiveness of fuel loyalty programmes depends not only on financial incentives but also on emotional and experiential benefits (Ruyter & Wetzels,1999). Consumers appreciate personalized communication, mobile-app integration, and the perception of fairness in reward accumulation (Wait, Naudé & Gopaul, 2020). Their findings confirm that the design and perceived equity of loyalty schemes directly affect trust and repurchase intention.
Similarly, Rossi and Chintagunta (2023) analyzed U.S. gasoline markets and concluded that loyalty programmes can moderate the impact of price changes on demand, effectively increasing price tolerance among loyal customers. This insight is particularly relevant for Romanian fuel retailers, who operate in an increasingly competitive market where price differentials between stations rarely exceed a few percentage points. By leveraging loyalty initiatives, companies can thus stabilize consumer behaviour despite volatile global oil prices (Parasuraman, Zeithaml & Berry, 1988).
In the last decade, digital transformation has redefined consumer engagement in the petrol retail industry. Mobile applications, electronic wallets, and digital loyalty cards have expanded the possibilities for personalized rewards and real-time interaction (Buhalis & Sinarta, 2019). In Romania, Panduru (2022) highlighted that most major fuel networks—OMV & Petrom, MOL, Rompetrol—have implemented digital ecosystems combining payment systems, discount coupons, and sustainability information. Such tools contribute not only to convenience but also to a perceived sense of belonging, reinforcing brand attachment among younger, tech-savvy drivers (Zeithaml, Berry & Parasuraman, 1996).
The brand experience dimension has also gained importance. When consumers associate a fuel brand with reliability, environmental responsibility, or premium service, their attitudinal loyalty tends to increase even in the absence of significant economic rewards. The sustainability perspective further strengthens this connection: Purcărea et al. (2022) observed that Romanian consumers increasingly value eco-friendly practices,

such as energy-efficient stations or carbon-offset initiatives, which in turn foster loyalty among environmentally conscious segments (Ghosh & Ghosh, 2020).

A large body of research examines how loyalty programs influence customer retention. Demoulin and Zidda (2008) demonstrated that satisfaction with the reward scheme mediates the relationship between card ownership and store loyalty. Customers who perceive rewards as fair, transparent, and attainable are more likely to continue using the brand. Meyer-Waarden (2015) further showed that both monetary rewards (discounts, vouchers) and non-monetary rewards (recognition, personalized treatment) have positive effects, although the latter often create longer-term loyalty.

In the context of fuel retailing, loyalty cards and digital apps provide a powerful mechanism for data collection and behavioural targeting. However, their success depends on maintaining trust and perceived reciprocity. Consumers expect tangible value in exchange for sharing personal information. García-Gómez, Gutiérrez-Arranz & Gutiérrez-Cillán (2012) emphasized that the likelihood of joining a loyalty program increases when consumers perceive the benefits as relevant to their consumption patterns and lifestyle. For petrol stations, this implies offering tailored benefits such as free car-wash services, coffee discounts, or bonus points during holidays—rather than generic fuel price reductions (Kim, Park & Jeong, 2004).

Based on this literature, customer loyalty in fuel retail emerges as a multifactorial construct shaped by both utilitarian and emotional factors. The empirical evidence suggests that:

1. Service quality and brand image positively influence satisfaction and trust (Helgesen et al., 2010);
2. Satisfaction and trust mediate the relationship between brand experience and loyalty (Oliver, 1999; Chaudhuri & Holbrook, 2001);
3. Participation in loyalty programs enhances repurchase intention, particularly when rewards are perceived as fair and personalized (Wait et al., 2020; Demoulin & Zidda, 2008);
4. Digital and sustainable initiatives amplify attitudinal loyalty by strengthening brand identity (Panduru, 2022; Purcărea et al., 2022).

These insights provide the conceptual framework for the present study, which examines the extent to which satisfaction, perceived service quality, and loyalty-program participation influence the brand loyalty of Romanian drivers (Caruana, 2002). Given the increasing competition and digital transformation in the Romanian petrol market, understanding these relationships is not only academically relevant but also practically valuable for marketing strategists seeking to differentiate their fuel brands in an emerging economy (Dick & Basu, 1994).

3. Methodology and Data

This study adopts a quantitative research design, aiming to identify the key determinants of drivers' loyalty towards petrol station brands in Romania. The data were collected through a structured questionnaire administered between May and June 2025, as part of a collaborative research project with undergraduate business administration students. Respondents were approached in-person at various fuel stations across multiple Romanian regions, ensuring diversity in terms of geographic and socio-demographic representation.

The survey gathered 1,195 valid responses, after excluding incomplete entries. The target group consisted of active drivers, including both private car owners and professional drivers, aged between 18 and 87 years. The sampling method was non-probabilistic, based on convenience and accessibility, but aimed to include a wide variety of income levels, occupations, and vehicle types.
The questionnaire included both demographic questions (gender, age, income, education, marital status, county of residence) and attitudinal scales related to consumer perceptions and behavioural intentions. All attitudinal items were measured on five-point Likert scales (1 = “Strongly disagree”, 5 = “Strongly agree”). The instrument was pre-tested on 20 respondents to ensure clarity and reliability of the items.

Table 1: Sample demographic characteristics
Source: Authors’ own processing of survey data (2025)

Variable	Category	Frequency (N)	Percentage (%)
Gender	Male	726	60.75
	Female	465	38.91
	Others	4	0.33
Age (years)	18–24	557	46.61
	25–34	262	21.92
	35–44	143	11.97
	45–54	175	14.64
	55+	58	4.85
Marital status	Single	434	36.32
	In a relationship without children	400	33.47
	In a relationship with children	361	30.21
Monthly individual income (RON)	< 2,500	257	21.51
	2,500 – 3,999	226	18.91
	4,000 – 4,499	228	19.08
	5,500 – 6,999	156	13.05
	7,000 – 8,499	102	8.54
	8,500 - 11,999	112	9.37
	12,000 - 20,000	72	6.03
	< 20,000	42	3.51
Studies	Elementary	13	1.09
	Highschool	555	52.47
	Post-high school	72	6.03
	University	391	32.72

	Master	148	12.38
	Post-university	16	1.34
County of residence	Principle city (> 200.000 residents)	760	63.6
	Secondary city (<200.000 residents)	405	33.89
	Other country	30	2.51

Data were processed and analyzed using Microsoft Excel and IBM SPSS Statistics 29, employing descriptive and comparative techniques.

4. Results and Discussion

The descriptive analysis provides an overview of the respondents' general perceptions regarding petrol station brands in Romania. The most frequently mentioned fuel providers were OMV, Petrom, MOL, and Rompetrol, representing over 80% of total preferences. Respondents reported a relatively high level of satisfaction (M = 4.31 on a 5-point Likert scale) and a moderate level of loyalty (M = 3.87), indicating that while drivers are generally content with the quality of products and services, they remain open to switching between brands.

In order to better understand consumers' fueling behavior, respondents were asked to indicate how frequently they purchase fuel from each of the major petrol station brands operating in Romania. The analysis highlights significant differences in fueling patterns between brands, reflecting both market share and perceived service quality. Figure 1 illustrates the percentage distribution of fueling frequency across the main brands identified in the survey.

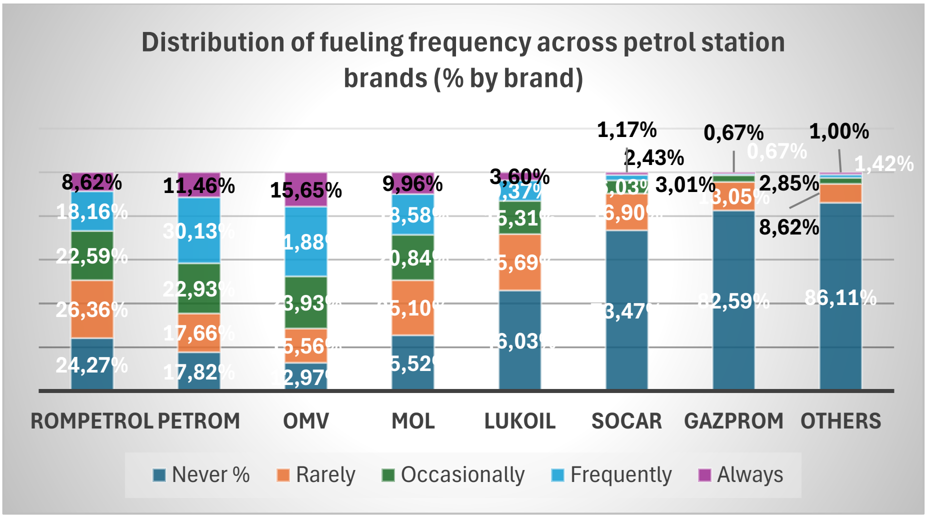

Figure 1. Distribution of fueling frequency across petrol station brands (percentage by brand)
Source: Authors' own processing based on survey data (2025)

As illustrated in Figure 1, OMV and Petrom show the highest combined proportions of frequent and always responses, suggesting stronger customer retention and habitual use. Rompetrol and MOL display a more balanced pattern, indicating moderate loyalty and a greater share of occasional customers. In contrast, SOCAR, Gazprom, and the others category register predominantly never responses, confirming their limited market penetration and brand familiarity in Romania.

These results suggest that brand loyalty in the fuel retail sector is largely driven by convenience, brand recognition, and perceived fuel quality, with OMV and Petrom maintaining clear competitive advantages in terms of consistent usage and customer preference.

Building on these results, the following section examines the level of satisfaction associated with each petrol station brand, in order to explore the link between usage frequency and customer loyalty.

Figure 2 illustrates the average satisfaction level associated with each major petrol station brand in Romania, alongside the number of respondents who most frequently refuel at these brands. OMV and MOL record the highest satisfaction scores (4.43 and 4.39, respectively), while "Other" brands show a notably lower rating (3.64), reflecting weaker perceived service quality and customer experience.

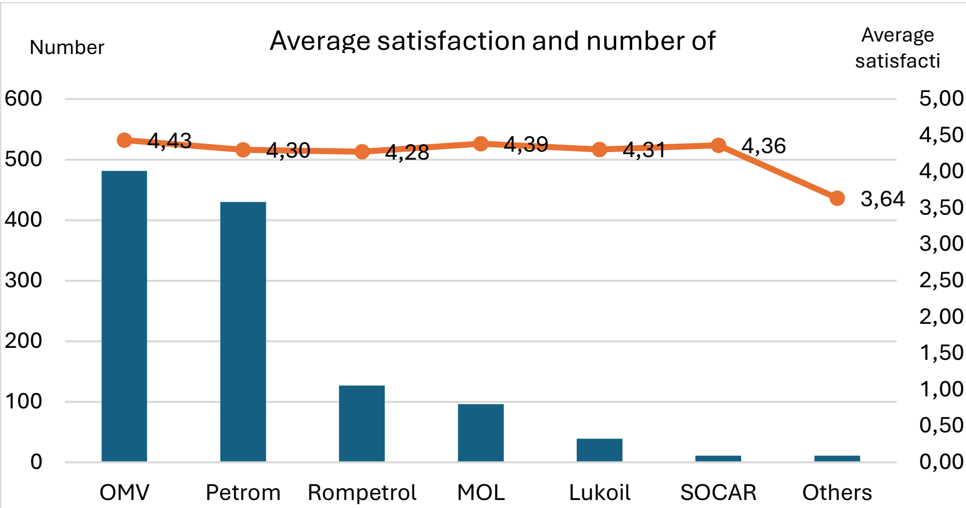

Figure 2. Average satisfaction and number of respondents by petrol station brand in Romania

As illustrated in Figure 2, OMV and MOL are the brands most frequently preferred by Romanian drivers and also record the highest satisfaction levels, with mean scores of 4.43 and 4.39, respectively, on a 5-point scale. Petrom and Rompetrol follow closely, suggesting that these four brands dominate the local market in terms of both visibility and perceived service quality.

The relatively lower average satisfaction observed for smaller or less established brands (e.g., "Other" stations, 3.64) indicates that strong brand reputation and nationwide

coverage contribute significantly to customer experience. This result reinforces prior research showing that service consistency, loyalty programs, and perceived fuel quality are critical determinants of satisfaction in the petroleum retail sector (e.g., Han et al., 2017; Ghosh & Ghosh, 2020)
Moreover, the high satisfaction scores associated with leading brands highlight the increasing importance of experiential and relational factors—beyond fuel price alone—in shaping customer attitudes within emerging markets such as Romania.
Given that customer satisfaction is widely recognized as a strong predictor of brand loyalty, the following section explores whether the most appreciated fuel station brands also exhibit higher levels of consumer attachment and repeat patronage. Figure 3 presents the distribution of loyalty dimensions across brands, offering additional insight into how satisfaction may translate into sustained behavioral intentions among Romania drivers.

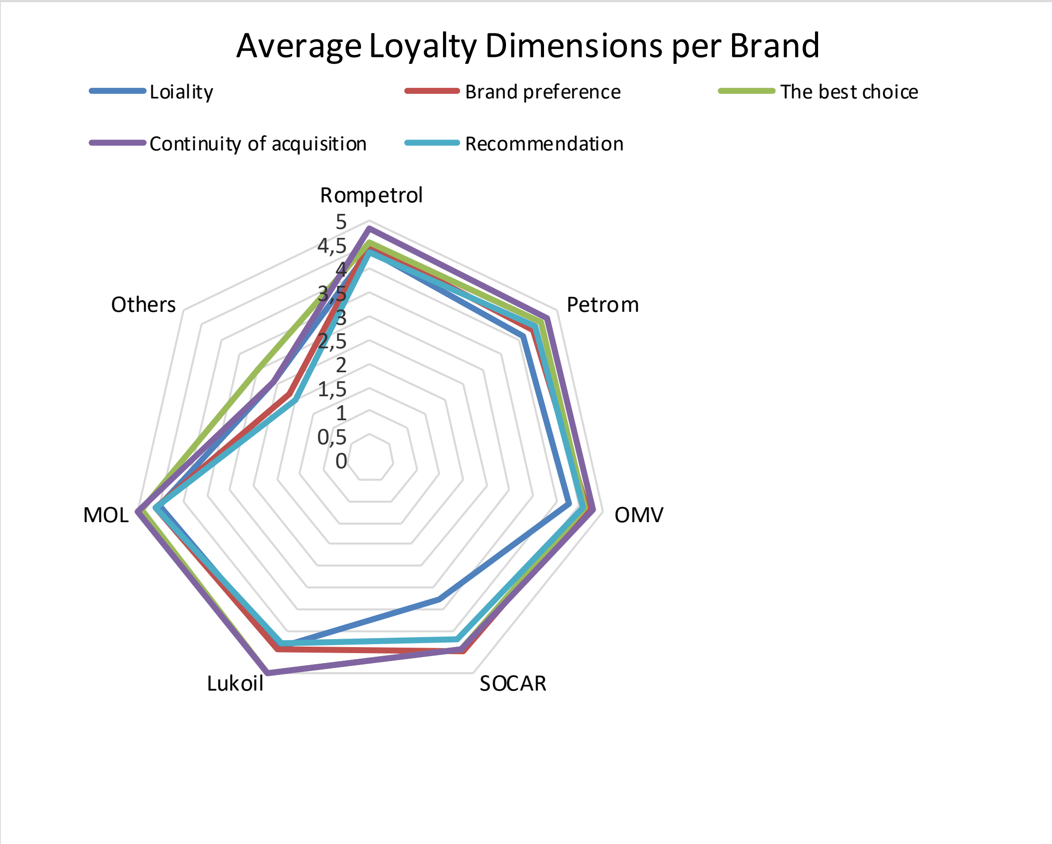

Figure 3. Average loyalty dimensions across petrol station brands

As illustrated in Figure 3, the radar chart reveals that OMV, Petrom, and MOL show the highest overall loyalty profiles across all five dimensions, with average values above 4

on a 5-point scale. These brands demonstrate strong customer attachment and behavioral intentions, such as continued patronage and positive word-of-mouth recommendations.
Rompetrol records slightly lower yet consistent loyalty levels, while Lukoil, SOCAR, and other minor brands display more irregular and generally weaker loyalty patterns. This suggests that brand reputation, network accessibility, and service experience play a critical role in sustaining consumer loyalty in the Romanian fuel market.
The similar shapes of the OMV, Petrom, and MOL profiles indicate a mature competitive environment, where differentiation may rely increasingly on relational marketing and perceived service quality rather than price alone.

5. Conclusions

This study explored the main determinants of Romanian drivers' loyalty towards petrol station brands, offering empirical evidence from an emerging market context. The results confirm that satisfaction, perceived service quality, and brand reputation are central drivers of loyalty. Among all evaluated brands, OMV and MOL exhibit the highest average satisfaction and loyalty levels, suggesting that these companies successfully combine service quality with emotional engagement. Petrom and Rompetrol follow closely, indicating that the Romanian fuel retail market is dominated by a few strong players with consistent service standards.
The findings extend existing loyalty models—originally developed in mature markets—by validating their applicability in the context of an emerging European economy. The results demonstrate that cognitive, affective, and behavioral loyalty dimensions (as proposed by Oliver, 1999) remain interrelated and stable even in markets where brand choice is often price-driven. This reinforces the argument that, beyond utilitarian motives, relational and experiential factors play a crucial role in shaping customer retention. Furthermore, the study contributes to the limited body of literature on fuel retailing in Central and Eastern Europe, emphasizing that satisfaction-loyalty mechanisms are highly consistent across cultures when service reliability and perceived fairness are ensured.
For fuel retailers, the results highlight the strategic importance of building long-term emotional bonds rather than relying solely on transactional incentives such as price discounts. Managers should prioritize consistent service quality, transparent communication, and digital innovation. Personalized loyalty programs—based on behavioral data and mobile integration—can strengthen emotional attachment and reinforce switching barriers. Additionally, sustainability practices, such as carbon offset initiatives or renewable energy use at petrol stations, can enhance brand differentiation and attract environmentally conscious consumers.
While the present study provides robust insights, it is limited by its cross-sectional design and self-reported data, which may not fully capture long-term behavioral patterns. Future research could employ longitudinal methods or cross-country comparisons within the CEE region to test whether the satisfaction–loyalty relationship evolves over time or differs across national contexts. Moreover, integrating variables such as perceived sustainability, digital engagement, or green trust would offer a more comprehensive understanding of brand loyalty in the evolving energy and mobility ecosystem.

Overall, this research demonstrates that even in a highly competitive and price-sensitive market such as Romania, customer loyalty is primarily shaped by experiential and relational factors. Strengthening these dimensions may represent the key to sustainable growth for fuel retailers operating in emerging economies.

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