

## **The Relationship between Selected Variables and Customer Loyalty within the Banking Environment of an Emerging Economy**

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**ABSTRACT** The aim of this study is to investigate the influence of two-way communication and conflict handling on perceived customer loyalty in the South African banking environment. The study was quantitative and descriptive in nature. Primary data was gathered using a closed-ended questionnaire. The sample consisted of 285 respondents. The statistical analysis that was used in the study included descriptive statistics and multiple regression analysis to test the hypotheses. Both, two-way communication and conflict handling, exerted a positive relationship on customer loyalty. It is, therefore, imperative for South African banks to listen to their customers, provide accurate information and ensure conflicting situations are resolved effectively.