

How Does Customer Satisfaction Nurture Brand Loyalty? Empirical Examination of Brand Trust as Partial Mediator

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ABSTRACT

Brand loyalty facilitates in building brand equity, organization growth and profitability. Literature indicates mixed findings whether or not customer satisfaction drives brand loyalty suggesting the presence of some potential moderating or mediating mechanism explaining the relationship. Therefore, this study aimed at empirically investigation how customer satisfaction directly and indirectly, through brand trust, nurtures brand loyalty. Analysis, by using Baron and Kenny procedures and Sobel test, of one hundred and eighty three consumers of mobile services in Pakistan revealed that brand trust acts as partial mediator for the positive relation between customer satisfaction and brand loyalty. Recommendations for brand management and researchers are also presented.

KEY WORDS: Customer Satisfaction, Brand Trust, Brand Loyalty

INTRODUCTION

The development in technology has influenced telecommunication sector as much as any other technology based industry. It's worldwide increased subscriptions and speedily rising customer base has made the marketing environment for this sector as much competitive as it could ever be. Mobile sector in telecom industry is facing high competition and service providers have to come up with marketing strategies in order to attract and retain customers. In Pakistan, this competition is among the 5 mobile service providers and they frequently come up with marketing activities to have more loyal customers.

The importance of brand loyalty is evident from its significant role in developing and sustaining brand equity since its is find to be increasing market share (Jensen & Hansen, 2000, p. 444) and playing vital part in organization's profitability and growth (Mokhtar, et al, 2000, p.827).

Brand trust occupies central position in long-term relation with the brand (Larzelere & Huston (1980). This clearly suggests that loyalty is largely affected by brand trust. Similarly, Morgan & Hunt (1994), established the same in their trust-commitment theory. Literature assumes customer satisfaction as antecedent of customer loyalty (Reinartz & Kumar 2003). Thus literature suggests customer loyalty to be an outcome of customer satisfaction. This association between customer satisfaction and customer loyalty is considered as one of the most important associations in marketing due to the effectiveness of this relationship in marketing (Reichheld & Sasser 1990; Fornell 1992; Bolton & Lemon 1999; Anderson et al. 2004).

The association between the two constructs is not supported in several contexts (Deming 1986; Jones & Sasser 1995; Kamakura et al. 2002; Oliver 1999; Seiders et al. 2005). It clearly indicates the presence of diversity in their relationship (Bae, 2012). It explains that "satisfaction is a necessary step in loyalty formation," but satisfaction "becomes less significant as loyalty begins to set through other mechanisms" (Oliver 1999). So, customer satisfaction may not completely and directly drive the customer loyalty suggesting that there may be other moderating or mediating mechanisms explaining the relationship which requires researchers' attention.

In this connection, few research researchers (e.g. Ballester et al, 2001; Zbooja & Voorhes, 2006) explored mediating role of brand trust in the relationship between customer satisfaction and brand loyalty). Therefore, the current investigation aimed at proposing and empirically estimating mediating effect of brand trust in the relationship between customer satisfaction and brand loyalty of mobile services consumers in Pakistan.

LITERATURE REVIEW

Customer Satisfaction and Brand Loyalty

Findings of numerous studies depicted that customer satisfaction has a leading role in determining customers' loyalty (Oliver & Linda, 1981; Oliver, 1993; Anderson et al., 1994). Customer Satisfaction is generally

predicted to be an attitude which summarizes the consumer's expectations of brand/product (Anderson and Salisbury 2003) while customer loyalty is predicted to be a behavioral construct (Reinartz and Kumar 2003). Empirical studies reveal the positive impact of customer satisfaction on attitudinal brand loyalty (Bloemer and Lemmink, 1992; Delgado-Ballester & Munuera-Aleman, 2001; Back & Parks, 2003; Reich, et al., 2005; Chiou & Droge, 2006; Park, 2009). Fishbein's model (Fishbein & Ajzen, 1975) have been foundation for many researchers in determining the relationship that customer satisfaction causes attitudinal brand loyalty. Oliver (1980) established that customer satisfaction increases the positive attitude in customer regarding any object and this positive attitude further fortifies the consumer's level of repurchase intentions (Parasuraman & Grewal, 2000). As highlighted by Bae (2012) in his research work that customer satisfaction commands a relatively modest predictive power over brand loyalty because of a relatively modest overall coefficient of association (0.607) between customer satisfaction and customer loyalty metrics in the entire dataset from the American Customer Satisfaction Index. Based on theoretical and empirical evidences, the following hypothesis is developed:

H1: Customer satisfaction has direct significant positive impact on Brand loyalty.

$$\text{Brand Loyalty} = \beta_0 + \beta_1 \text{ Customer Satisfaction} + e$$

Customer Satisfaction and Brand Trust

Literature provides both theoretical and empirical evidences on the relationships of these two constructs in different settings. Numerous researchers provides the evidence that customer satisfaction had significant relationship with brand trust (Chiou & Droge, 2006; Zboja & Voorhees, 2006; Flavian, et al., 2006; Maghzi et al., 2011). Trust came out as outcome of customer satisfaction in retail settings (Geyskens, Steenkamp & Kumar, 1999; Bloemer & Oderkerken-Schoroeder; 2002) whereas in automobile sector in Pakistan by Kiyani et al. (2012) endorsed significant relationship with one another. Brand trust is developed on the basis of the experience consumers have with the brand. The continuous good experience of consumer with the brand gets them into a committed relationship with it; thus transforming their satisfaction to brand trust (Dwyer, Schurr, & Oh, 1987). Therefore the following relationship could be expected:

H2: Customer Satisfaction has significant positive effect on brand trust.

$$\text{Brand Trust} = \beta_0 + \beta_1 \text{ Customer Satisfaction} + e$$

Indirect Relationship of Customer Satisfaction and Brand Loyalty

Majority of the studies have been considering direct relationship between customer satisfaction and brand loyalty but there also exists the literature that endorses the indirect relationship through moderators/mediators (Abdullah et al; 2000; Park, 2009). Consumer engagement model suggest the existence of other factors in association between customer satisfaction and brand loyalty indicating the indirect relationship between two constructs. Larzelere and Huston (1980), examined that brand trust occupies central position in long-term relation with the brand. This clearly suggests that loyalty is largely affected by brand trust. In interpersonal relationship, when somebody has trust on others, relationship is expected to last longer. Similarly, Morgan & Hunt (1994), established the same in their trust-commitment theory. Moreover, Ballester et al (2001) has also established the central role of brand trust in the relationship between overall customer satisfaction and brand commitment (Loyalty). Zbooja & Voorhes (2006) established the mediating role of brand trust in relationship between satisfaction and repurchase intention (Loyalty) in retail sector. Consumer engagement model proposes that individuals move through a sequential psychological process to become loyal to a service brand. Customer satisfaction and trust are proposed to be two important factors in creation of loyal customers. It clarifies "experienced users", after repeated experience with the brand are at higher levels of satisfaction which leads to brand connections to be transformed from attribute levels to affective. It then leads to brand trust and increase their emotional commitment which eventually develops loyal customers for organizations (Bowden, 2009).

H3: Customer satisfaction has indirect positive impact on brand loyalty through brand trust.

$$\text{Brand Loyalty} = \beta_0 + \beta_1 \text{ Customer Satisfaction} + \beta_2 \text{ Brand Trust} + e$$

METHODS

Data Collection and Sampling

Study population consisted of the users of mobile services. The usable responses of one hundred and eighty three users of mobile service providers in Pakistan were analyzed. The respondent sample size is well above 20:1 of case to variable ratio to estimate R square and effect size (Maxwell, 2000). From the total of 183 respondents, 110 (60.1%) are females and 73 (39.9%) male. Majority of the respondents were unmarried (95.6%) and in the aged group below 25 years (90.7%). It is interesting to note that more than half of the respondents used either Warid

(36.1) or Ufone (33.9%) while the least used mobile service is Zong (7.7%). Majority of respondents were using mobile package as prepaid (94%).

Table 1
Profile of Respondents

Mobile Services	Frequency	Percent	Gender	Frequency	Percent
Mobilink	21	11.5	Female	110	60.1
Telenor	20	10.9	Male	73	39.9
Ufone	62	33.9	Age (years)		
Warid	66	36.1	25 – 45	16	8.7
Zong	14	7.7	Below 25	166	90.7

MEASURES

Customer Satisfaction:

Customer satisfaction has been conceptualized and measured in so many different ways over the period of last four decades. Marketing literature describes it as "an individual's emotional evaluation resulting from a judgment on a product's perceived performance or outcome, whether the product meets or exceeds his or her expectations" (Oliver, 1981; Brady & Robertson, 2001; Lovelock, Patterson & Walker, 2001) as cited by (Park, 2009). Generally, this construct has been measured in two different ways based on two different dimensions namely transaction-specific evaluation approach (Oliver, 1980; Bearden & Teel 1983; Cronin & Taylor, 1992) under "expectancy-confirmation/disconfirmation paradigm" (Prakash 1984; Oliver and Swan 1989) and an overall, cumulative evaluation approach (Fornell et al. 1996; Johnson and Fornell 1991; Oliver 1997; Rust & Oliver 1994) that explains it in context of brand relationship. Oliver (1999) suggests the overall satisfaction to be more appropriate to analyse the satisfaction-loyalty relationship. While, customer's overall satisfaction is defined as "an overall evaluation based on the total purchase and consumption experience with a good or service over time" (Anderson, Fornell, & Lehmann, 1994, p. 54). Current study has considered customer satisfaction as an overall satisfaction construct for its measurement. To measure customer satisfaction a 6-item scale, where three items were adapted from Oliver (1980) while other three from Caruana et al, 2000, Grace & O'Cass (2005) and Taylor & Baker (1994).

Brand Trust: Anderson and Weitz (1989, p. 312) has defined brand trust as "one party's belief that its needs will be fulfilled in the future by actions undertaken by the other party." While discussing of relationship marketing, Brand trust is considered as vital component (Macintosh & Lockshin, 1997). One of the most important theories in relationship marketing is commitment-trust theory applicable on customer relationship and talks about the consumer and seller's value exchanges in terms of long term relationship. It highlights trust, commitment and cooperation as three major constructs in relationship marketing. Gurveiz and Korchia (2002) view that trust might be a variable construct and explains the trust on the basis of three factors such as "From a consumer standpoint, brand trust is a psychological variable mirroring a set of accumulated presumptions involving the credibility, integrity and benevolence that a consumer attributes to the brand". Current study following the conceptualization of Gurveiz & Korchia (2002) will measure brand trust on proposed three dimensions.

For brand trust 8 items were adapted from Gurveiz & Korchia (2003) on three sub constructs of namely credibility, integrity and benevolence.

Brand Loyalty: One of the most important and major outcome of branding is the creation of brand loyalty (Gilmore, 2002). Oliver (1997) defined it as "a deeply held commitment to repurchase or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (p. 34). Extant literature demonstrates its measurement mostly on the basis of two dimensions namely the behavioral (Dick & Basu, 1994; Jacoby & Chestnut, 1978) and attitudinal components (Day, 1969; Jacoby & Kyner, 1973; Yi, 1991). Earlier researches focused on its behavioural dimensions while recent literature measures it attitudinally. Researchers' consider behavior-based loyalty measure as faulty or less effective, as it may fail to predict future behaviour (Allan & Bubinson, 1996). Dick and Basu (1994) also proposed that "the behavioral definition is, consequently, insufficient to explain how and why brand loyalty developed and modified up." Oliver (1980) argues that loyal have attitudinal and behavioural dimensions, while attitudinal loyalty comprises of cognitive, affective and conative loyalty (Oliver, 1980). Han et al (2011) identified four dimensions of Oliver's brand loyalty as its formation stages and enforced the influence of of each dimension in forming the loyalty action. This study using the conceptualization if Oliver (1980) measures it on the basis of all four dimensions. Brand loyalty including cognitive, affective, conative and

behavioural loyalty was measured on 8 item scale adapted from the scale Lim et al, (2006) used in his study which measures both attitudinal (Cognitive, affective, conative) and behavioural loyalty. All items were measured on 7 point likert scale from 1 (strongly disagree) to 7 (strongly agree). The socio-demographic questions included gender, age, education, marital status and monthly household income. There were added at the end of the questionnaire to measure the demographic characteristics of the sample.

Analysis and Interpretation:

The analysis technique used for the current is Multiple Hierarchical Regression Analysis and Baron & Kenny (1986) procedures were used to assess mediating mechanism. Preliminary analyses were conducted to ensure no violation of the assumptions of normality, linearity and homoscedasticity.

Preliminary Analysis

To investigate reliability issues, internal consistency coefficients (Cronbach's alpha) were calculated for each of the scales derived from the instrument. Table presents the alpha coefficients for three measures (Customer satisfaction, brand trust and brand loyalty). All had reasonable reliability score (see table 2) considering the standard (alpha should be .70 and above) set by Nunnally (1978).

Table 2:
Reliabilities and Descriptive statistics of constructs

Variable	Number of items	Cronbach Alpha	Mean	Std. Deviation
Customer Satisfaction	6	0.74	5.33	0.90
Brand Trust	8	0.77	5.09	0.87
Brand Loyalty	8	0.78	5.27	0.90

Assumption Testing

Preliminary analyses were conducted to ensure no violation of the assumptions of normality, linearity, homoscedasticity, independence of error, collinearity. In order to check the linearity of relation between predictors and dependent variables the "lack of fit test" was run. This test is intended to confirm the null hypothesis that the pattern between the variables is linear. In the lack of fit test, the probability of the F test statistic greater than the alpha level of 0.01 for the diagnostic analysis proves the linear relationship. For all the relationships in our study, null hypothesis were accepted by obtaining insignificant test statistics values (Brand Trust = 0.556, Brand Loyalty = 0.048), proving the appropriateness of linear regression model which satisfies the assumption of linearity. Then evaluation of Durbin-Watson test gave values (Brand Trust = 1.826, Brand Loyalty = 2.052) which according to the rule of thumb falls under the acceptable range of 1.5 to 2.5 and ensured that all the observations were observed independently. Moreover, patterns of residuals were homogenous across the predicted values when scatterplots was drawn between standardized values of predicted and residual values. The scatter plot showed the homogeneity in its spread of values where the vertical spread of the values was same from left to right on the plot. Further, the normality of residuals was also confirmed by the skewness of the data which was between -1 and +1, with kurtosis of the curves tested to lie between -1 and +1. Moreover, the Shapiro-Wilk statistic (Brand Trust =, Brand Loyalty = 0.067) and Kolmogorov-Smirnov (Brand Trust = 0.11, Brand Loyalty = 0.03) was also used looking for a significance level greater than .01 to indicate normality and null hypothesis were successfully accepted proving that the data is normal.

RESULTS AND DISCUSSION

After successful assumption testing, data went through bivariate regression analysis on SPSS. The results (Table 3) reflect that customer satisfaction had significant direct positive effect ($\beta = 0.8$, $p < 0.001$) on brand loyalty. It explained 64% variance ($\text{Adj } R^2 = 0.638$, $F = 318.779$, $P < 0.001$) in brand loyalty confirming H1 and this finding is consistent with results of prior empirical studies (e.g. Oliver & Linda, 1981; Oliver, 1993; Anderson et al., 1994; Parasuraman & Grewal, 2000). Analysis also reflected that customer satisfaction had significant positive effect ($\beta = 0.81$, $P < 0.001$) on brand trust and explained 66% variance ($\text{Adj } R^2 = 0.66$, $F = 353.283$, $P < 0.001$). it is consistent with H2 and prior literature (e.g. Chiou & Droge, 2006; Zboja & Voorhees, 2006; Flavian, et al., 2006; Maghzi et al., 2011; Geyskens, Steenkamp & Kumar, 1999; Bloemer & Oderkerken-Schoroeder; 2002; Kiyani et al. (2012)). In line with Baron ad Kenny & Kenny (1986) procedures, for empirically ascertaining the indirect impact, when brand loyalty was regressed on customer satisfaction and brand trust simultaneously, it was found that direct effect of customer satisfaction dropped significantly (from $\beta = 0.8$ to $\beta = 0.44$) on brand loyalty whereas the mediating variable brand trust still remained significant ($\beta = 0.44$; $P < 0.001$). It confirmed that brand trust acts as significant

mediating mechanism through which customer satisfaction carried over its impact on brand loyalty. The results of Sobel test ($Z= 5.85$; $P < 0.001$) further confirmed that brand trust acted as mediator for the positive relationship between customer satisfaction and brand loyalty confirming H3. These findings are consistent with prior literature (e.g. Delgado-Ballester & Munuera-Aleman, 2001; Zboja & Voorhees, 2006).

Table 3:
Mediation Results

		Brand Loyalty					Brand Trust				
		R ²	Adj R ²	F	B	t	R ²	Adj R ²	F	β	t
Step 1	Customer Satisfaction	-	-	-	-	-	0.66	0.659	353.283*	0.81	18.796*
Step 2	Customer Satisfaction	0.64	0.638	318.779*	0.8	17.854*	-	-	-	-	-
Step 3	Customer Satisfaction	0.70	0.699	212.631*	0.44	6.353*	-	-	-	-	-
	Brand Trust				0.44	6.245*	-				

CONCLUSION

The research endeavor aimed at empirically ascertaining how customer satisfaction nurtures brand loyalty of mobile services users directly and indirectly through brand trust. Results suggest that customer satisfaction and brand trust nurture overall brand loyalty. Additionally, it was found that customer satisfaction elevates trust of users on the service brand which in turn boosts brand loyalty. Based on the study findings, it may be suggested to marketing and brand management of mobile service providers to initiate well-thought programs aiming at improved customer satisfaction to uplifting trust on their brand in competitive arena to ensure behavioral and attitudinal loyalty of their clientele using pre-paid packages. Future researchers are urged to investigate how customer satisfaction nurtures brand loyalty dimensions such as cognitive, connective, behavioral and attitudinal loyalty by examining the role of brand trust as mediator or moderator in a sample of consumers from diverse service brands using mixed method approach.

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