

Role of Corporate Image, Product Quality and Customer Value in Customer Loyalty: Intervening Effect of Customer Satisfaction

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Received: January 25 2014

Accepted: March 17 2014

ABSTRACT

With the advent of globalization the geographic boundaries have lost their significance, which started a battle between companies for new markets. The only way a company can ensure customer satisfaction is by developing a system of performance indicators. Companies recognize that quality can be an important differentiator between their own offerings and those of their competitors. Today's consumers are more worried about the quality of end product rather than the processes which turn it into a reality. Hence, the basic purpose of this research is to find out the relative impact of corporate image, product quality and customer value on customer loyalty in the presence of customer satisfaction as mediating variable. The data was collected from 294 consumers who used different brands of FMCG companies operated in Pakistan. Factor analyses, regression analyses and mediating regression analyses were conducted to analyze the data. Study findings claimed that customer satisfaction proved as partial mediating variable in independents and dependent variables relationships. This research was also presented significant implications for practicing managers and future research directions.

KEY WORDS: Product Quality, Corporate Image, Customer Value, Customer Satisfaction, Customer Loyalty

1.INTRODUCTION

In today's world, competing organizations are seeking relative new projects on consistent basis in businesses domains to provide superior value, satisfaction, image and loyalty among the consumers. For gaining competitive advantage, researchers indicated that satisfaction, perceived value and quality is the significant predictors (Bolton & Drew, 1991). These factors, no doubt, become the priority for every organizations in customer-centered market for increasing performance while taking the intense competition in consideration (Vargo & Lusch, 2004; McDougall & Levesque, 2000; Rust, Zeithaml, & Lemon 2004; Khan et al., 2014). The key consequences behind customer loyalty in any type of organizations are repeat purchases, lower costs, increased profitability and revenue.

Customer values defined by Woodruff (1997) "a customer's perceived preference for and evaluation of those product attributes, attribute performances, and consequences arising from use that facilitate achieving of the customer's goal and purchase in use situations". In last decade, customer perceived value got paramount important in academic research and proved the positive and significant association of customer perceived value service quality (Cronin et al., 2000; Ishaq et al., 2014). Perceived consumer value also contributed in developing customer satisfaction that directly related with loyalty of consumers and positive intentions towards the specific product / services (Duman & Mattila, 2005; Ishaq et al., 2011a, b, 2012; Khan et al., 2014). Some important questions for the researchers are to find out (i) the important variables that drive the customer loyalty and customer satisfaction, (ii) which variable has the greatest relationship with loyalty and satisfaction. For any profit organization, these are the main questions for which they strive for. A substantial knowledge about the variable that enhances and put stronger impact on the loyalty and customer satisfaction is discussed in this study.

Researchers and practitioners in marketing domains recognized customer value through image as the key performance indicators (KPI) for any organization. Organization image, as KPI, influenced by the value, satisfaction and quality and it's mainly built by "technical quality what the customer receives from the service experience, and functional quality: the manner in which the service is delivered" (Reichheld, 1993). Dodds et al. (1991) argued that for any marketers and consumers' customer value is significant instrument because it is considered as the key predictor in current business environment while taking KPI into consideration. The widely accepted theme behind the value's conceptualization is its price, product quality and performance. Apart from improving product quality, customer satisfaction and increasing switching cost is also taking as common strategy that influenced the customer loyalty positively (Heide and Weiss 1995). Consumers are always preferred the product of those companied who provide the superior product quality from the competitors (Sirdeshmukh et al. 2002). Even though, previous research studies did not take product quality, corporate image with customer loyalty and satisfaction simultaneously in Pakistan context to

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understand their influences on consumer behaviors. In this paper, this study represents a theoretical framework which investigates the relationship perceived product quality, corporate image, customer value, satisfaction and customer loyalty.

2. LITERATURE REVIEW

McDougall and Levesque (2000) explained the customer satisfaction as “a cognitive or affective reaction that emerges in response to a single or prolonged set of service encounters. It is also view as the overall assessment of the service provider while future intentions are the stated likelihood of returning to the service provider”. Like perceived consumer values, and customer satisfaction is also taken and viewed by the researchers as multi-dimensional variable that helps the researchers to evaluate the satisfaction in different contexts and industry. In marketing literature, researchers made remarkable debate about the linkage between customer satisfaction and perceived quality and value by the customers. It was claimed by Raval and Gronroos (1996) that value is directly proportional to the how customer feels satisfaction with the products / suppliers / organization and that satisfaction is based on value. Another important and distinctive explanation provided by the Zeithaml (1988) about the linkage between customer satisfaction and perceived value is that when consumers think that they received value against their money then they feel more satisfied as compared to the consumers who did not get the perceived value with their money. In simple words, customer satisfaction is the post-consumption evaluation by the customers based on value, price and perceived quality (Fornell et al., 1996; Khan et al., 2014; Ishaq et al., 2014).

Image is found intensively in marketing and psychological literature. Image defined by Nguyen and LeBlanc (1998) as “subjective knowledge, as an attitude, and as a combination of product characteristics that are different from the physical product but are nevertheless identified with the product”. Zimmer and Golden (1988) explained it as the overall feelings in the consumers mind towards the specific product or service. MacInnis and Price (1987) explained the term image as “a procedure by which ideas, feelings, and previous experiences with an organization are stored in memory and transformed into meaning based on stored categories”. From the literature associated with marketing management, the viewpoint related to corporate image defined the associations, impression, attitudes and beliefs of the consumers’ mind towards the company (Barich & Kotler, 1991).

2.1. Corporate Image, Customer Satisfaction & Customer Loyalty

In marketing field, research find out critical role of corporate image in consumers’ buying behavior in product and services businesses (Ishaq, 2012). The most important factor in developing and maintaining loyalty is corporate image of an organization which refers to accumulating of consumption experiences on multiple occasion with emotional and functional principles of the products (Kisang Ryu, Lee and Kim, 2012). The emotional components associated with psychological dimensions exhibited through attitudes and feelings towards the organization’s product and services whereas functional component is associated with tangibles aspects of products and services. Hence, corporate image is explained as “the result of an aggregate process by which customers compare and contrast the various attributes of organizations” (Kim et al., 2012; Ishaq et al., 2014).

Johnson et al., (2001) argued that corporate image is considered as attitude which is directly associated with customer satisfaction and loyalty because of its functional components. Corporate image is positively linked with customer loyalty in education, retailing, and telecommunication services in different regions (Nguyen and Leblanc, 2001). These results further endorsed by Juhl et al. (2002) and Kristensen et al. (2001) in food retailing sector and postal services respectively in Denmark. Some researchers (Sarstedt et al., 2012; Bravo et al., 2009) argued that corporate image is an important aspect for the organization to maximize their profit, survival in the market, retaining customers, attracting customers and market share. Some recent researches concluded the significant impact of corporate image on customer loyalty (Helgesen, Havold, and Nasset, 2010; Ishaq, 2012). Studies of other researches (Martenson, 2007; Chang and Tu, 2005; Park et al., 2004; Zins, 2001; Abdullah et al., 2000; Ishaq et al., 2014) claimed the positive and significant impact of corporate image on customer loyalty and customer satisfaction. Hence, following hypotheses are derived:

Hypothesis 1: Corporate image is directly linked with customer satisfaction.

Hypothesis 2: Corporate image is associated positively with customer loyalty.

Hypothesis 3: Customer satisfaction is mediating the relationship of corporate image and customer loyalty.

2.2. Product Quality, Customer Satisfaction & Customer Loyalty

For survival and success of business operations, quality is considered as most integral part of any competitive marketing strategy from last two decade (Ishaq 2011a, Ismail et al., 2006). Researchers proved that companies that not focus on giving value to the customers and respond late to consumer’s needs the results is highly adverse with respect to customer dissatisfaction and decreasing in profits. Hence, organization continually striving for customers needs and fulfilling them on consistent basis to improve their perceptions. That’s is why researchers proved the perceived

customer value as an important antecedents of customer satisfaction and loyalty (Ishaq, 2011b; Ismail et al., 2006; Law et al., 2004).

The studies of Eskildsen et al. (2004) and Bastos and Gallego (2008) found the direct impact of product quality with repurchase intentions, performance, customer loyalty and satisfaction. Products with higher quality gain more acceptance that leads to satisfaction with wholesalers, retailers and organizations (Schellhase et al., 2000). Additionally, several studies provided strong empirical support about product quality was being an antecedent, with a positive relationship to overall customer satisfaction. Study of Chumpitaz and Paparoidamis (2004) claimed that high product quality always to customer satisfaction that further engender loyalty. Surprising results of Tsuji et al. (2007) and Brady et al. (2006) argued that core product quality more strong associated with satisfaction and loyalty as compared to service quality. The sub aspects of core product quality including its attributes, issues and financial aspects were also positively associated with customer satisfaction and loyalty. Hence,

Hypothesis 4: Product quality is directly linked with customer satisfaction.

Hypothesis 5: Product quality is associated positively with customer loyalty.

Hypothesis 6: Customer satisfaction is mediating the relationship of product quality and customer loyalty.

2.3. Customer Value, Customer Satisfaction & Customer Loyalty

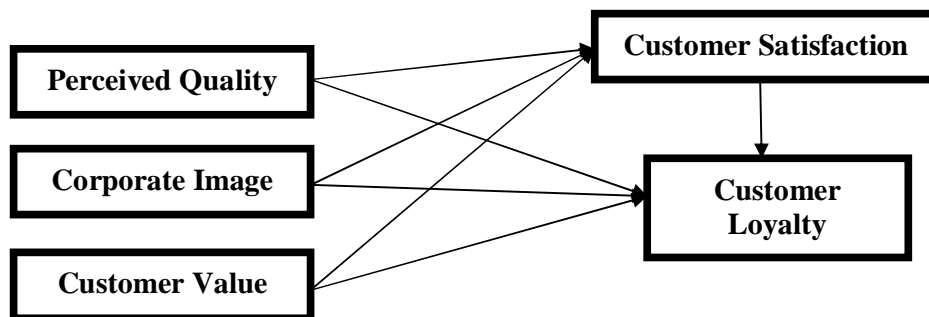
Customer perceived value considered as significant role playing in high involvement industries (Glaveli et al. 2006) and defined by Zeithaml (1988) as “the consumer’s overall assessment of the utility of a product (or service) based on perceptions of what is received and what is given”. The word "satisfaction" is significant by itself; as psychologists debate our overall "life" satisfaction so management seeks to provide job satisfaction and consumer satisfaction. Consumers demand satisfaction. Consumer behaviour researchers seek to understand and explain consumer satisfaction. Customer satisfaction has emerged as one of the most powerful tools for sustaining a competitive advantage for business success and survival nowadays (Law et al., 2004; Khan et al., 2014). Researchers accepted customer perceived value as significant predictor of loyalty, customer satisfaction and behavioral intentions (Ryu et al., 2008, 2010; McDougall and Levesque, 2000; Ishaq et al., 2014). Research studies of various other authors (for reference Petrick and Backman, 2002; Petrick, 2004; Cronin et al., 2000; Chen, 2008) claimed customer satisfaction as an antecedent of customer loyalty. From the study of Wells et al. (2011), Cater and Cater (2010) endorsed the positive association of customer perceived value with customer satisfaction and loyalty. Therefore,

Hypothesis 7: Customer perceived value is directly linked with customer satisfaction.

Hypothesis 8: Customer perceived value is associated positively with customer loyalty.

Hypothesis 9: Customer satisfaction is mediating the relationship of customer perceived value and customer loyalty.

The conceptual model of this research is as follows;



3. RESEARCH METHODOLOGY

The study design aims to check the fitness of conceptual model, develop measurement scale and test research hypotheses under the research philosophy of "positivism" since the research is focusing on observable social phenomenon that would lead to generalization of theory. Since the basic purpose of this study to understand the phenomenon at one point in time, therefore the time frame is cross-sectional. The purpose of research would be to explore initially, in order to have detailed knowledge of the topic and obtain theoretical patterns to build our conceptual model. It would also be describing the empirical evidence generated on the identified and selected theoretical patterns and in the end, will explain the results on the basis of empirical finding generated. Convenience sampling technique was used to collect the data from 294 consumers who used different products of fast moving consumer goods in Lahore, Pakistan. Products included in FMCG are toothpastes, soaps, tea, drinks, bread, butter etc. The response rate of this

study is 87%. To analyze the data, factor analyses, stepwise regression analyses and mediating regression analyses were used. Customer loyalty was measured on a five-item scale of Lam *et al.* (2004), corporate image was measured by five measures taken from Souiden *et al.* (2006). Product quality construct was measured on six items scale, customer satisfaction measured on three items, and customer perceived value was also measured on three items adapted from Ryu, Lee and Kim (2012).

4. ANALYSES AND INTERPRETATIONS

Table # 01 reflected the demographic profile of the sample who participated in this study.

Table 1 - Demographic Profile

Demography Variables		Frequency	Percentages
Gender	Female	104	35%
	Male	190	67%
Marital status	Single	158	54%
	Married	136	46%
Age	More than 30 Years	148	51%
	Less than 30 Years	146	49%
Qualification	Post Graduate	164	56%
	Graduate	130	44%

Table # 02 indicated the factor loading of each constructs with KMO and Bartlett Test of Sphericity. The purpose of factor analysis was to determining the number of factors to extract in a factor analytic procedure means keeping the factors that account for the most variance in the data. The Interpretability criteria of factors analysis is that at least 3 items of each construct having significant loadings (>0.30) (Cattell's, 1966). Since the loading range of each construct is above 0.30 hence all items are used for further analyses. Examination of the validity of the construct measures was carried out using Kaiser-Meyer-Olkin (KMO) and Bartlett's Test. These tests were employed to determine validated underlying dimensions of conflict and trust separately. The purpose was to refine the measures by accessing their validity and unidimensionality (Gerbin's 1998). The value of KMO test values of each construct were greater than the acceptable level of 0.50 as proposed by Dziuban and Shirkey (1974). The value between 0.5 and 1.0 shows us the appropriateness of the factor analysis. It indicates that this type of data may be used for exploratory factor analysis. Furthermore, the Bartlett's Test was also significant ($p < .000$).

Table 2–Factor Analysis

Main Variables	Items	Factor Loading	Meyer-Olkin Measure of Sampling Adequacy
Customer Loyalty	CL1	0.72	0.73 Bartlett's Test of Sphericity: Sig: .000
	CL 2	0.64	
	CL 3	0.76	
	CL 4	0.91	
	CL 5	0.79	
Corporate Image	CI1	0.71	0.80 Bartlett's Test of Sphericity: Sig: .000
	CI2	0.87	
	CI3	0.81	
	CI4	0.66	
	CI5	0.65	
Perceived Value	PV1	0.74	0.70 Bartlett's Test of Sphericity: Sig: .000
	PV2	0.68	
	PV3	0.77	
Customer Satisfaction	CS1	0.67	0.81 Bartlett's Test of Sphericity: Sig: .000
	CS2	0.88	
	CS3	0.83	
Product Quality	PQ1	0.73	0.70 Bartlett's Test of Sphericity: Sig: .000
	PQ2	0.79	
	PQ3	0.65	
	PQ4	0.83	
	PQ5	0.86	
	PQ6	0.79	

Table # 3 showed the descriptive, correlation and tolerance statistics of independent and dependent variables. The range of correlations among the independent, mediator and dependent variables are 0.22 to 0.34 with a maximum variance-inflation factor less than 2; hence, multicollinearity was not a severe problem that would preclude interpretation of the regression analyses (Neter and other 1983). Tolerance and variance inflation factors (VIF) further conducted to analyze multicollinearity. Table # 2 reported no collinearity exists among the study variables because tolerance value is less than 0.1 and VIF value is far below than 10 (Gliem, 2005). Researchers (Hair *et al.*, 1998; Nunnally, 1978; Cronbach 1971)

suggested 0.7 as an adequate value of reliability coefficients. Table 3 presents the alpha coefficients for independent and dependent variables. The reliability statistics showed that the α values of each construct is more than 0.60 which is very good for further analysis.

Table 3–Descriptive Statistics

Variables	Mean	Std. Deviation	CL	PQ	CS	CI	PV	Tolerance	Variance	α
CL	4.00	0.41	1.00					0.43	2.55	0.68
PQ	4.15	0.39	0.33*	1.00				0.49	3.56	0.77
CS	3.97	0.63	0.24*	0.21*	1.00			0.37	2.98	0.82
CI	3.85	0.46	0.29*	0.28*	0.24*	1.00		0.33	2.20	0.74
PV	4.01	0.53	0.30*	0.32*	0.28*	0.30*	1.00	0.35	2.43	0.70

CL = Customer Loyalty, PQ = Product Quality, CS = Customer Satisfaction, CI = Corporate Image, PV = Perceived Value, α = Reliability Statistics

Table # 04 reflected the direct impact of corporate image, product quality and customer perceived value on customer satisfaction. The results showed that corporate image explained 29% variance and positive impact (R square = 0.29, F = 74.26, B = 0.46, t = 7.01, p = 0.001) on customer satisfaction. Product quality explained 32% variability in explaining dependent variable with positive impact (R square = 0.32, F = 84.68, B = 0.39, t = 8.62, p = 0.001) whereas customer perceived value is also positively linked with customer satisfaction (R square = 0.24, F = 40.81, B = 0.49, t = 7.28, p = 0.001) and explained 24% variances. The result also indicated that customer perceived value is relatively more stronger impact on customer satisfaction followed by corporate image and product quality.

Table 4–Regression Analyses (Direct Impact)

Dependent Variable: Customer Satisfaction				
	R ²	F-Value	B	t-value
Corporate Image	0.29	74.26*	0.46*	7.01
Product Quality	0.32	84.68*	0.39*	8.62
Customer Perceived Value	0.24	40.81*	0.49*	7.28

* Significant Level = 0.001

Table # 05 reflected the direct impact of corporate image, product quality and customer perceived value on customer loyalty. The results showed that corporate image explained 33% variance and positive impact (R square = 0.33, F = 70.65, B = 0.44, t = 8.99, p = 0.001) on customer loyalty. Product quality explained 47% variability in explaining dependent variable with positive impact (R square = 0.47, F = 101.22, B = 0.37, t = 7.83, p = 0.001) whereas customer perceived value is also positively linked with customer loyalty (R square = 0.29, F = 101.85, B = 0.32, t = 6.54, p = 0.001) and explained 24% variances. The result also indicated that corporate image is relatively more stronger impact on customer loyalty followed by product quality and customer perceived value.

Table 5 – Regression Analyses (Direct Impact)

Dependent Variable: Customer Loyalty				
	R ²	F-Value	B	t-value
Corporate Image	0.33	70.65*	0.44*	8.99
Product Quality	0.47	101.22*	0.37*	7.83
Customer Perceived Value	0.29	101.85*	0.32*	6.54

* Significant Level = 0.001

Baron and Kenny (1986) proposed three step mediating regression analysis which is summarized in table # 6. In regression 1, corporate image explained 29% variance with positive impact (b=0.46, p = 0.001) on customer satisfaction. In step 1 of regression 2, corporate image explained 33% variance in customer loyalty with positive impact (b = 0.44, p = 0.001). In step 2 of regression 2, both independent and dependent variable were regressed simultaneously on customer loyalty and explained 31% variance. The mediating variable (customer satisfaction) has significant relationship (b=0.36, p=0.001) with customer loyalty while corporate image's impact (b=0.32, p=0.001) is reduced significantly from first regression analysis. As per Baron and Kenny (1986) mediating process, if independent variable's impact reduced or become insignificant in the presence of significant mediating variable then it stated as partial mediation. Above statistics clearly reflected that the partial mediation of customer satisfaction in corporate image – customer loyalty relationship. Since, numerous literature criticized the hypothetical significance of mediation model and suggested to use Sobel test for mediation significance. Sobel test revealed that the significance of partial mediation ($z = 2.21, p = 0.01$).

Table 6–Mediating Regression Analysis (Corporate Image, Customer Satisfaction & Loyalty)

				Sobel Test	
Regression 1 ^a		B	ΔR^2	Z	P
	Corporate Image	0.46*	0.29*		
Regression 2 ^b					
	<i>Step 1</i>				
	Corporate Image	0.44*	0.33*		
	<i>Step 2</i>				
	Corporate Image	0.32*	0.31*	2.21	0.007
	Customer Satisfaction	0.36*			

* Significant Level = 0.001, ^a Dependent variable is Customer Satisfaction, ^b Dependent variable is Customer Loyalty

Table # 07, explained the results of mediating regression analysis of product quality, customer satisfaction and loyalty. In regression 1, product quality explained 32% variance with positive impact ($b=0.39$, $p = 0.001$) on customer satisfaction. In step 1 of regression 2, product quality explained 47% variance in customer loyalty with positive impact ($b = 0.37$, $p = 0.001$). In step 2 of regression 2, both independent and dependent variable were regressed simultaneously on customer loyalty and explained 38% variance. The mediating variable (customer satisfaction) has significant relationship ($b=0.32$, $p=0.001$) with customer loyalty while product quality's impact ($b=0.21$, $p=0.001$) is reduced significantly from first regression analysis. These statistics indicated the partial mediation of customer satisfaction in product quality and customer loyalty relationship. Partial mediation further endorsed by Sobel test of mediation significance ($z = 2.98$, $p = 0.01$).

Table 7 – Mediating Regression Analysis (Product Quality, Customer Satisfaction & Loyalty)

				Sobel Test	
Regression 1 ^a		B	ΔR^2	z	P
	Product Quality	0.39*	0.32*		
Regression 2 ^b					
	<i>Step 1</i>				
	Product Quality	0.37*	0.47*		
	<i>Step 2</i>				
	Product Quality	0.21*	0.38*	2.98	0.001
	Customer Satisfaction	0.32*			

* Significant Level = 0.001, ^a Dependent variable is Customer Satisfaction, ^b Dependent variable is Customer Loyalty

Table # 08, explained the results of mediating regression analysis of customer perceived value, customer satisfaction and loyalty. In regression 1, customer perceived value explained 24% variance with positive impact ($b=0.49$, $p = 0.001$) on customer satisfaction. In step 1 of regression 2, customer perceived value explained 29% variance in customer loyalty with positive impact ($b = 0.32$, $p = 0.001$). In step 2 of regression 2, both independent and dependent variable were regressed simultaneously on customer loyalty and explained 47% variance. The mediating variable (customer satisfaction) has significant relationship ($b=0.28$, $p=0.001$) with customer loyalty while customer perceived value's impact ($b=0.19$, $p=0.001$) is reduced significantly from first regression analysis. These statistics indicated the partial mediation of customer satisfaction in product quality and customer loyalty relationship. Partial mediation further endorsed by Sobel test of mediation significance ($z = 2.31$, $p = 0.01$).

Table 8 – Mediating Regression Analysis (Perceived Value, Customer Satisfaction & Loyalty)

				Sobel Test	
Regression 1 ^a		B	ΔR^2	z	P
	Perceived Value	0.49*	0.24*		
Regression 2 ^b					
	<i>Step 1</i>				
	Perceived Value	0.32*	0.29*		
	<i>Step 2</i>				
	Perceived Value	0.19*	0.47*	2.31	0.001
	Customer Satisfaction	0.28*			

* Significant Level = 0.001, ^a Dependent variable is Customer Satisfaction, ^b Dependent variable is Customer Loyalty

5. CONCLUSIONS AND RECOMMENDATIONS

The purpose of this research is to explore the impact of customer perceived value, corporate image and product quality on customer satisfaction and customer loyalty. Additionally, this research is also try to investigate the mediating role of customer satisfaction in corporate image, customer perceived value and product quality and customer loyalty relationship. The results showed the positive impact of corporate image of customer satisfaction ($R^2 = 0.29$, $F = 74.26$, $B = 0.46$, $t = 7.01$, $p = 0.001$) and loyalty ($R^2 = 0.33$, $F = 70.65$, $B = 0.44$, $t = 8.99$, $p = 0.001$). Product quality is associated positively with customer satisfaction ($R^2 = 0.32$, $F = 84.68$, $B = 0.39$, $t = 8.62$, $p = 0.001$)

and loyalty ($R^2 = 0.47$, $F = 101.22$, $B = 0.37$, $t = 7.83$, $p = 0.001$). Moreover, customer perceived value is also positively influence customer satisfaction ($R^2 = 0.24$, $F = 40.81$, $B = 0.49$, $t = 7.28$, $p = 0.001$) and loyalty ($R^2 = 0.29$, $F = 101.85$, $B = 0.32$, $t = 6.54$, $p = 0.001$). With reference to stronger impact on dependent variable, customer perceived value is relatively more stronger impact on customer satisfaction whereas corporate image is associated more strongly with customer loyalty. With respect to mediation mechanism, customer satisfaction partially mediates the relationships of corporate image – customer loyalty, customer perceived value – customer loyalty and product quality – customer loyalty. Cadotte, Woodruff and Jenkins (1987) argued that the current models of consumers' satisfaction is consisted of disconfirmation-of expectations archetype which did not fully addressed the role of loyalty, corporate image and product quality as an antecedents. Following are the detailed literature that comprised the study model. Sustaining competitive advantage, product quality cannot be neglected as better predictor for any organization. Organizations are earnestly pursuing for better quality with the help of major changes in the organizations itself like downsizing, reengineering and restructuring.

Numerous researcher devoted significant time in recognizing the buying behavior of the consumers (Pura, 2005; Khan et al., 2014) in which perceived value associated or described by the product is an important construct. Huber et al. (2001) explained the perceived value as multi-dimensional constructs, emphases and diverse interpretations with accordance to the cultural contexts. In simple words, value can be defined by the consumers' satisfaction and dissatisfaction with the product and services after its consumption (Vandermerwe, 2012). Researchers claimed that creative marketing strategies designed for customer satisfaction and loyalty and its effective execution is positively linked with organizational performance (Naeem et al., 2011, 2012; Ishaq, 2013). This research study also had some important limitations. This research study was conducted only in FMCG sector, future researchers should investigate in other industries as well. Convenience sampling technique was used to collect the data and hence the study results cannot generalized to whole population. This research was cross-sectional in nature, for cause-effect relationship, researchers should conduct longitudinal studies. This study contained only one mediating variable, future researchers should add additional mediating and moderating variables for more detailed results.

Acknowledgment:

The authors declare that they have no conflicts of interest in this research.

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