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IMPACT OF SERVICE QUALITY AND BRAND IMAGE ON BRAND LOYALTY: THE MEDIATING ROLE OF CUSTOMER SATISFACTION

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Abstract

The aim of this study is to scrutinize the influence of brand image and service quality on brand loyalty while customer satisfaction plays the role of mediator. The contribution of our study is that the customer satisfaction increases with improvement in service quality and brand image, which strengthens the bond between customer and brand. As a result, brand loyalty increases. The basic source of data collection had been grasped from 250 famous brand of motorcycle users through survey. Brand of motorcycle was selected on the basis of company's wealth. The response rate was 52 percent. The output from the survey had shown a positive relationship between brand image and customer satisfaction and optimistic relation between service quality and customer satisfaction, which proves that good brand image and service quality escalates customer satisfaction. The connection among customer satisfaction and brand loyalty was also very effective, which evinces, as the customer satisfaction increases, so does the brand loyalty. The resultant output also shows that customer satisfaction is paying a arbitrate role among brand image and brand loyalty and service quality and brand loyalty. Moreover, future researchers can use a large sample and can apply on any other industry along the introduction of moderator in the model.

Keywords: Brand Image, Service Quality, Customer Satisfaction, Brand Loyalty

1. Introduction

In everyday life, people need commodities. Normally, they already have a perception about the product which is known as brand image. They also analyze the service quality of the product from their past experience. The customers' satisfaction is dependent on the variable mentioned above i.e brand image and service quality. Four variables, namely; brand image, service quality, customer satisfaction, and brand loyalty are under consideration.

Product brand has always strong impact on customers' satisfaction as whenever they want to buy a product; they select the product brand wise. According to Cretu and Brodie

(2007), the brand image is the rendering of a brand in the emptor mind that is associated with the offering. Every person has already a perception about the product s/he is buying.

According to Sing *et al.* (2014), the service quality plays a very important role in any type of business because it builds nexus among the businesses and buyers. Service quality, in its contemporary conceptualization, is a comparison of perceived expectations of a service with perceived performance. Service quality in the literature focuses primarily on meeting customers' needs and requirements and how well the delivered service meets customers' expectations. Hossain and Dwivedi (2015) stated that past studies also found that the service quality have a direct and positive impact on the customer satisfaction.

Hossain and Dwivedi (2015) believe that customer satisfaction is one of the oldest topics and still today has importance among the researchers. Customer satisfaction is a variable that can be represented as a continuum ranging from "not at all satisfied" to "completely satisfied". Satisfied customers try to build a good image of the product and the company. As the number of customers increases, they become loyal with the company and the retention rate also increases. (Orel and Kara, 2014) defined that customer satisfaction is the buyer's assessment about the product or service in terms of weather that product or service has fulfilled the needs and expectations of the customer.

Brand loyalty is considered to be the bread and butter of what keeps a business alive. It is also an important factor type of emotional tie that consumers have with a brand that leads them to continue to purchase, recommend, and stay with a brand over time. According to Lee *et al.* (2015), brand loyalty is an enormously held devoted to buy a preferred product or service again and again.

The objective of evaluation is to explore the relationship among brand image and customer satisfaction and relationship between the service quality and customer satisfaction. After examining the impact of brand image and service quality on customer satisfaction, the connection among customer satisfaction and brand loyalty was also evaluating. The mediating effect of customer satisfaction on brand image and brand loyalty and between service quality and brand loyalty was also scrutinized. Our research model is a contribution to literature which examines the effect of brand image and service quality on brand loyalty while customer satisfaction is playing a role of mediator. Even though facing limitations as this model is not apply in Pakistan, we tried our best to get superlative results. We conduct a primary research and collect the data from the users of a famous motorcycle brand of Pakistan.

Further we will discuss the relationship among the variables with the help of past studies in section literature review, which will be followed by methodology in which we will discuss about research tools. In Section 4, we will examine our results which will be accompanied by discussion. Finally, Section 6 will present the conclusions of the study.

2. Literature review

2.1. Brand loyalty

According to Lee *et al.* (2015, p. 298) "brand loyalty is a deeply held commitment to repeat the buying or patronizing of a preferred product or service". Fatema *et al.* (2015) stated that the brand loyalty is a component of brand equity. The brand loyalty is the positive attitude of a buyer towards a certain brand over other rivals. Brand loyalty and brand equity or value is directly promotional because as the brand loyalty of a brand increases, the brand equity or its value as a result also increases. Every organization has a competitive edge over its competitors if that organization has a high ratio of loyal customers. In this way, this organization remains profitable in the long run. Basically, there are three dimensions of brand loyalty according to Seth and Park (1974).

 Emotive tendency is the preference toward a specific product of a buyer over other brands. This preference is based on multiple variables like past experience or may be based on informational services. Emotional responses are paramount to almost everything that lies between the beginning and end of a consumer's relationship with a brand.

- Evaluative tendency towards the brand is the second dimension of brand loyalty. Every buyer evaluates a brand on the basis of some criteria like its reliability, its usage, its performance, or its durability or some buyers also consider a brand as a prestige. It refers to the positively biased evaluation of the brand on a set of criteria which are relevant to define the brand's utility to the consumer. Normally, a brand is evaluated by its usage but sometimes previous experience or available information also play vital role.
- The last dimension of brand loyalty is behavioral tendency towards a brand. Basically
 this dimension discusses the response of a buyer toward a brand. It is based on the
 response of a buyer after purchasing and using of a brand. A buyer compares the brand
 with other available brands in the market and gives preference to that brand whose
 response is favorable.

2.2. Brand image and brand loyalty

According to Fatema *et al.* (2015, p. 42) "brand image is the perception about a brand as reflected by the brand associations held in consumer memory". Chao (2015) stated that brand image is the awareness of the buyer about the brand and ranking. It is the affection of the buyer about the company or its product. Brand image plays a very important role because it has a main primacy in customer's mind.

Brand image has a positive effect on brand loyalty because people are loyal to a brand whose image is already in their mind. In line with Fatema *et al.* (2015), having good recognition and positive image in customer's mind assists brand loyalty. The awareness of the brand increases the brand trust will also be increased as a result the aim of purchase will increases. Hence, the buyer of a product may make a decision rule to purchase the well-known and well established brand's product. Marliawati and Cahyaningdyah (2020) show that there is a positive relation between brand image and brand loyalty.

*H*₁: Brand image have a positive effect on brand loyalty.

2.3. Service quality and brand loyalty

According to Green (2014, p. 132) "service quality is the extent to which a service meets or exceeds the expectations of customers". As stated by Dabholkar (2015), every buyer is intentionally looking for quality in the product or service he is going to purchase and also in their living style and in modern years they are demanding higher quality of services. In line with Dube (2015), service quality is the opinion of buyer about their experience with the firm. Simply, the service quality is the difference between the expectations and what they actually get from the service.

Rod *et al.* (2009) state that basically, there are five dimensions of service quality; namely tangibility, reliability, responsiveness, assurance, and empathy.

- Tangibility is the first dimension of the service quality which has a connection with the visible facilities. Those services are tangible, which can be seen and felt by touch.
- Reliability means meeting the covenant. It is the quality of being trustworthy or of performing consistently well.
- Responsiveness is the will of the service provider to help his customer when customer needs it.
- Assurance is allied to the cognition and respect of workers and their capacity to transfer trust and conviction. It is a positive declaration intended to give confidence to customers.

• Empathy is the fifth dimension of the service quality which contains the elements of protection.

Service quality has a positive impact on brand loyalty because people who experience better service quality are loyal to brand. Reich *et al.* (2006) claims that the service quality of any business will be determined on the basis of every customer perception about the product or service while comparing it with other available options or brands. Hertzberg *et al.* (2020) also show that service quality has a positive impact on brand loyalty.

 H_2 : Service quality has a positive effect on brand loyalty.

2.4. Brand image and customer satisfaction

According to Orel and Kara (2014, p. 121) "customer satisfaction as the level of a person's felt state resulting from comparing a product's perceived performance or outcome with his/her own expectations". This is a continuous procedure, which is carrying on by the organization to improve itself and enhance the customer satisfaction. If the customer satisfaction increases, the customer loyalty will also be increased.

Brand image also affects customer satisfaction positively because good brand image shows better customer satisfaction. A good brand image shows that customer gives preference to the product over other and customer are satisfied from service or product while bad brand image shows that customer gives preference to rivals and unsatisfied from service or product. Thanabordeekij and Syers (2020) also show a positive impact of brand image on customer satisfaction.

*H*₃: Brand image has a positive effect on customer satisfaction.

2.5. Service quality and customer satisfaction

Better the service quality, better customer satisfaction. As the service quality of a product increases in a better way, the degree of customer satisfaction also increase. In line with Chao (2015), service quality has a significant impact on customer satisfaction. Buyer awareness about the service quality has a positive effect on their desire to refer the other towards the company. Cuong and Long (2020) show that service quality has a positive impact on customer satisfaction.

*H*₄: Service quality affects customer satisfaction positively.

2.6. Customer satisfaction and brand loyalty

Customer satisfaction has a direct relationship with brand loyalty. In line with Bloemer and Kasper (1995), customer satisfaction has a positive relationship with brand loyalty.

H₅: Customer satisfaction has a positive impact on brand loyalty.

2.7. Brand image customer satisfaction and brand loyalty

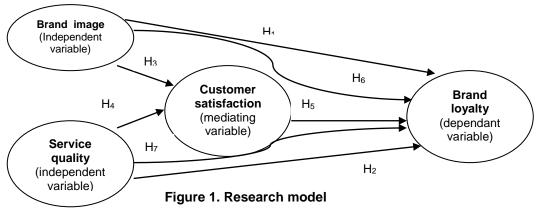
Bloemer and de Ruyter (1998) state that buyer's attitude towards a brand is based on brand image. However, the relationship between the brand image and brand loyalty remains still unresolved. There is affirmation from both direct and indirect relationship while customer satisfaction plays a role of mediator.

H_{6:} Customer satisfaction mediates the relationship between brand image and brand loyalty.

2.8. Service quality customer satisfaction and brand loyalty

According to Caruana (2002), generally those customers having good experience with a brand are satisfied and become loyal customers. As a result, there are very little chances of customer to sift towards other brands because they are satisfied from the existing brand. Service quality also plays an important role because there is a significant relationship among service quality and customer satisfaction. Hence as the service quality improves the customer satisfaction increases as a result brand loyalty increases. Here customer satisfaction plays a role of mediator among service quality and brand loyalty.

H₇: Customer satisfaction mediates the relationship between service quality and brand loyalty.



3. Methodology

3.1. Sampling and data collection

Data was collected from the motorcycle users of a famous motorcycle manufacturer in Pakistan. To get the better result, famous motorcycle brand was selected because of its network and reliability. For the accuracy of analysis, only one famous motorcycle brand was selected. Convenient sampling was used for data collection.

All the participants participate in the survey voluntarily and were insured that their participation in the survey will remain confidential. A cover document was attached with the questioner which was used to inform the participants on the purpose of the survey.

The questioner was distributed online as well as in hard copy. The response rate was 52%. Personal information of participants like age, occupation, marital status and level of education was also gathered in the demographic section of the questioner.

3.2. Measure scale used

All variables of this study are measured by using 5 point Likert scale. Where 1 was used to represent strongly disagree, 2 was used for disagree, 3 was used for neutral, 4 was used for agree and 5 was used for strongly agree. The mean of language was English language in the questioner as it is widely understandable in Pakistan.

Brand image was measured by three items scale by Sing et al. (2014). Questions were asked from participants like "I feel that motorcycle brand I am using, branding product

possesses its practical function". The name of the famous motorcycle brand was used in the questioner. The Cronbach's alpha for this measure was 0.709.

Service quality was also measured by five items scale by Sing *et al.* (2014). Questions like "motorcycle brand providing services as promised". The name of the famous motorcycle brand was used in the questioner. The Cronbach's alpha for this measure was 0.794.

Customer satisfaction was measured by using three items scale by Caruana (2002). Questions like "Based on all of your experience, how satisfied over all are you", the Cronbach's alpha of this measure was 0.634.

Brand loyalty was also measured by four items scale by Lee *et al.* (2015). Questions were asked from respondents like "I prefer my current motorcycle brand to other motorcycle brand". The Cronbach's alpha of this measure was 0.702.

3.3. Control variables

We used occupation as a control variable for brand loyalty and education for customer satisfaction because of their possible effect. One way ANOVA was used to examine the contrast of customer satisfaction and brand loyalty or age, occupation, marital status and education. There was a notable contrast in customer satisfaction (F=3.499, p< 0.018) over education. And there was also a notable contrast in brand loyalty (F= 7.610, p<0.001) over occupation. As we can see the results of ANOVA, we control education and occupation for customer satisfaction and brand loyalty.

4. Results

In Table 1, we have shown the mean, standard deviation, reliabilities and bivariate correlation among the studied variables in this study. To test our hypothesis, we use the hierarchical regression modeling as shown in the Table 2.

Table 1. Means, Standard Deviations, Correlations, and Reliabilities

Ia	rable 1. Means, Standard Deviations, Correlations, and Renabilities													
	Mean	Standard Deviation	1	2	3	4	5	6	7	8				
1.Age(α)	1.3664	0.64696												
2.Occupation(o)	1.2214	0.48501	0.475**											
3.Marital														
status(M)	1.8473	0.36105	-0.384**	-0.464**										
4.Education(ϵ)	2.5573	0.70340	0.106	-0.026*	0.065									
5.Customer satisfaction	3.4122	0.87201	0.071	0.165	-0.100	-0.147	(0.634)							
6.Service														
quality	3.4733	0.81078	0.083	0.119	-0.051	0.063	0.642**	(0.794)						
7.Brand image	3.5267	0.84525	0.099	0.064	-0.003	0.106	0.550^{**}	0.670^{**}	(0.709)					
8.Brand loyalty	3.3550	0.83721	0.170	0.326^{**}	-0.118	-0.045	0.529**	0.521**	0.460^{**}	(0.702)				

Note: N= 131. **p<0.01, *p<0.05. Age (α) 1. 18-25 years, 2. 25-35 years, 3. 35-45 years, 4. Above 45 years. Occupation (o) 1. Student, 2. Employee, 3. Self-employed. Marital status (M) 1. Married, 2. Unmarried. Education (ε) 1. School, 2. Graduation, 3. Post-graduate, 4. Professional.

In this study by Baron and Kenny (1986), procedures are applied to test the mediating role of customer satisfaction. According to them mediating effect should fulfill the following 4 requirements. The first requirement is that the independent variable should be significantly related to the mediator. There are two independent variables in our model; brand image and service quality. The role of mediator in our study is performed by customer satisfaction. So in our study brand image should be significantly relate the customer satisfaction and service quality should also significantly relate the customer satisfaction. The second requirement is that the independent variable should also significantly relate the dependent variable. There are two independent variables as discussed above brand image and customer satisfaction and the role

of dependent variable is performed by brand loyalty. So in our case the brand image should significantly relates the brand loyalty and service quality should also significantly relate to the brand loyalty. The third requirement is that the mediator should also relate the dependent variable significantly, which means customer satisfaction should also relate brand loyalty significantly. The fourth requirement is that if we apply regression on independent variable and mediator at the same time, the result will be full mediation or partial mediation.

Table 2 shows that brand image has a positive effect on brand loyalty (β = 0.437, p< 0.000 in Table 2) which supports hypothesis (H₁). Table 2 also indicates that service quality has a positive effect on brand loyalty (β = 0.505, p< 0.000 in Table 2) which supports hypothesis (H₂). In addition, Table 2 tells us that brand image has a positive effect on customer satisfaction (β = 0.590, p<0.000 in Table 2) which supports hypothesis (H₃). It can be seen from Table 2 that there is a positive effect of service quality on customer satisfaction (β = 0.704, p< 0.000 in Table 2) which supports our hypothesis (H₄). In Table 2 there is a positive effect of customer satisfaction on brand loyalty (β = 0.469, p<0.000 (Table 2) which leads support to hypothesis (H₅). As customer satisfaction mediates between brand image and brand loyalty, results (β = 0.250, p< 0.003 in Table 2) show that customer satisfaction partially mediates the relationship between brand image and customer satisfaction on these bases, it supports hypothesis (H₆). When customer satisfaction mediates between service quality and brand loyalty, we get results (β = 0.313, p< 0.001 in Table 2) which shows that customer satisfaction partially mediates the relationship among service quality and customer satisfaction. On these bases, it supports hypothesis (H₇).

Table 2. Regression results

	CS			BL	
В	R^2	ΔR^2	β	\mathbb{R}^2	ΔR^2
	0.022			0.106	
0.590**	0.345	0.323	0.437**	0.300	0.194
0.704**	0.448	0.426	0.505**	0.342	0.236
			0.469**	0.338	0.232
			0.250*	0.383	0.045
			0.313*	0.392	0.054
	0.590**	B R ² 0.022 0.590** 0.345	B R^2 $ΔR^2$ 0.022 $0.590** 0.345 0.323$	B R² ΔR² β 0.022	B R^2 ΔR^2 β R^2 0.022 0.106 0.590** 0.345 0.323 0.437** 0.300 0.704** 0.448 0.426 0.505** 0.342 0.469** 0.338 0.250* 0.383

Note: N=131 **P<0.01, *p<0.05.

5. Discussion

The results indicate that brand image has a positive and significant effect on the brand loyalty. As the buyer becomes aware of a product, he/she starts repurchasing it, which indicates that there is a direct relationship among brand image and brand loyalty. A positive brand image increases the brand loyalty. Studies like Fatema *et al.* (2015) prove that there is a significant and positive relationship between brand image and brand loyalty. This study also reflects the same results in Pakistani context. Hence, as the awareness about a brand increases, the loyalty also increases. As a result, brand image affects brand loyalty positively.

Service quality also has a relationship with brand loyalty because as the service quality improves, the brand loyalty also increases indicating a positive and significant effect of service quality on brand loyalty. Every buyer has expectations about a product and if the company fulfills the expectations or delivers more than expectations, in both cases there is a positive effect on brand loyalty. Previous studies like Reich *et al.* (2006) also show that there is a positive and significant effect of service quality on brand loyalty. This study also replicates the

same in Pakistani context that there is significant positive effect between service quality and brand loyalty.

Brand image also affects customer satisfaction in a positive way. It could be in acknowledged that when awareness of a buyer about product increases he starts making perceptions about the product. Saleem and Raja (2014) show that there is a positive effect of brand image on customer satisfaction. Our studies also reflect the results that there is a significant and positive impact of brand image on customer satisfaction.

Service quality also affects the customer satisfaction in a positive way, since if a product or service fulfills the expectations of customer, it results in greater customer satisfaction. If a product or service is unable to meet the expectations of customer, it will result in unsatisfied customer. Hence, there is a direct relationship among service quality and customer satisfaction. As the quality of a product increases, the satisfaction level of customer will also increase. Past studies like Chao (2015) also show a positive relationship among service quality and customer satisfaction. Our study also shows matching results in Pakistani context that there is a positive and significant relationship between service quality and customer satisfaction.

Furthermore, there is a significant positive effect of customer satisfaction on brand loyalty, since as the company becomes able to satisfy its customers, the number of loyal customer increases. It also gives a competitive edge to the company, because customer starts giving preference to that company over others. As a result, brand loyalty increases. In this way, there is significant and positive relation among customer satisfaction and brand loyalty. Bloemer and Kasper (1995) have also shown that there is a positive and significant relationship between customer satisfaction and brand loyalty. Our case also replicates the same in Pakistani context that there is a significant and positive relation among customer satisfaction and brand loyalty.

Hence, customer satisfaction is playing a role of mediator at two places. The first role of customer satisfaction is among brand image and brand loyalty and the second is between service quality and customer satisfaction. Now in first case where customer satisfaction intervenes as a mediator between brand image and brand loyalty, there is no full mediation in our case but the beta value changes so there is a partial mediation in our case. Bloemer and de Ruyter (1998) also show that when customer satisfaction intervenes between brand image and brand loyalty, there is mediation.

In second case where customer satisfaction intervenes among service quality and brand loyalty in our case, there is no full mediation. Yet, as there is a decline in beta value, there is a partial mediation in our case. Caruana (2002) also shows that customer satisfaction mediates between service quality and brand loyalty.

6. Conclusion

This study has practical implementations for managers. As findings show there is a direct relationship between brand image and customer satisfaction. Therefore, managers should improve brand image by increasing the awareness among public about their brand. As the awareness of the brand increases, a good brand image will also be developed and customer satisfaction will also increase.

This study also shows that service quality is also important because it plays an important role in customer satisfaction. So the managers should judge the expectations of their customers because if the company is able to line up to the customer expectations, the level of customer satisfaction will also increase. The study also shows that brand loyalty is also an important variable. So managers should focus on brand image and service quality.

Future researchers can use a large sample and can tap other industries including luxury products. They can also introduce moderator in the model. Sample size was small in this study so future researchers can use a bigger sample. This study shows the results of one company while future researchers can utilize multiple companies. Sample used for the study was taken from only one city of Pakistan. Future researchers can take the data from multiple cities or this model can be used in other countries.

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