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THE IMPACT OF THE PERCEIVED QUALITY, CUSTOMER SATISFACTION, BRAND TRUST AND CONTEXTUAL FACTORS ON BRAND LOYALTY

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ABSTRACT

Every day, a customer makes several purchase decisions. The numbers of decision are base on brand loyalty. The purpose of this research is to investigate the effect of the perceived quality, customer satisfaction, brand trust and contextual factors on brand loyalty of K&N's product in Pakistan. Data has collected through self-administrated questionnaires from user of K&N's in city Bahawalpur. We have selected the students, employees and businessperson as respondents. We have distributed questionnaires among 200 respondents. From 200 respondents 150 have selected. Remaining 50 questionnaires was excluding due to faulty response. For analysis, we have used regression analysis techniques. The results showed that brand trust has a strong and significant relationship with brand loyalty. Customer satisfaction & perceived quality has also positive impact on brand loyalty. The impact of contextual factor on brand loyalty was insignificant. After the study we recommend that, if the company wants to prosper in the market they should focus on these factors. These factors determine the loyalty of the customers. In our opinion if the company is able to develop the trust, customer satisfaction and good perceived quality then it can perform better.

KEYWORDS

Brand Loyalty, Perceived Quality, Customer Satisfaction, Brand Trust, Contextual Factors.

1. INTRODUCTION

Despite the remarkable researches on brand loyalty (BL), still it is a hot issue. Experience of the customer is powerful force at behind his/her decision making associated to brand re-buy and brand loyalty. BL has conceptualized as a customer based construct that is determined by both psychological perception and behavioral reaction in the previous time period, as well as the present time period. The brand can be explained as a name, symbol, term, design, and logo or the combination of the all these, aims at identifying the products and the services of one seller or group of sellers, and differentiate these products. The realization of brand through customer, the possibility of increase in the trust relationship and the strong positive attitude towards brand and the general impact of this should increase brand loyalty.

Brand plays the important role in the choice of customer about the product. There is a main link between producer and consumer. Moreover, offers the consumer several functions that fulfill his or her desire through buying process. It also provides their positioning in community. Customer goes into the selection process of products when he or she wants to purchase particular brand. Customer should be aware about the importance of brand, and the significance response among brand and the loyalty of the brand. A number of past researches on brands have focused on consuming goods especially on the understanding of the effects of the awareness of brands.

There is an emerging trend on branding which is the same as service logic in concentrating on value added processes. In such view, brand plays an important role so it has not only related to end users but also to the company, its employees and its shareholders. Research papers call this vast perspective of branding as brand loyalty. Richard Oliver (1977) defines loyalty as: It is a strong commitment to superior services or goods repurchase in future to acquire the same brand despite of marketing efforts by potential rivals and their impacts. In fact, the promise of the customer is outcome of the organization that provides advantages for the consumer so that they keep on increase their purchasing from the same organizations. When any customer wants to purchase brand without any encouragement then the real customer commitment to brand is established. This relationship established when two parties attract each other like a pool and they feel some special advantages for them. The loyal customers not focus only on the price but act as a fan of the organization and help to attract new customers.

BL is most the important issue in the market and business due to the fact that brand subjected to international business level. BL is a very important subject from the marketing point of view, especially as present market is marketed by it is passing through a mature phase and rigorous competition, whereas keeping the consumer loyal to brand is very critical for the survival and performance of the organization. Brand loyal customers are willing to pay more for brand of the organization. This policy considered more efficient and effective than encouraging the new consumer. Similarly, BL leads to the superior market share when the same brand is purchase repeatedly by loyal customer. Consequently, brand is the one and only distinguishing factors among the competing and same product. Moreover, BL's influential strength does not limit to the marketing tools only, but also it goes away from this stage to achieve the goal and future vision of the goods and the company's achievements and its survival in the market. In addition, the few researches have included the impact of the contextual factor (CF) on behavioral intention (Neelam e gham and Jain, 1999). The contextual factors incorporated in the process of purchase and repurchase. Most researchers have not looked at the impact of the contextual factors. The contextual factors like the gender, age, status.

A marketing researcher says that the BL is regularly declining. The researches of perceived quality (PQ) and customer satisfaction (CS) factors are associated to BL, having dominated the service literature. Companies require the deeper consideration of how the CS and PQ play the positive role in the association between BL and its determinants and how it has translated into BL. These issues are not escapable from the attention of the researchers when they are associated to achieve the brand loyalty.

The aim of this study is to explore the concept of the CF and its impacts on the BL. Moreover, this study will investigate the effect of the CF on BL. The PQ and the CS are associated with the BL. Brand develop the relationship with the consumer, weather a significant correlation by being the loyal to the brand, or negative correlation by switching or changing the brand. The loyal customer creates the BL through Brand trust.

Section 2 of this paper will introduce the literature review of all these variable "perceived quality, customer satisfaction, contextual factors, brand trust and brand loyalty". We develop the hypotheses and a proposed model of this research. In section 3, we test these hypotheses. In last section, we find out the result from all this discussion and give some future recommendations.

2. LITERATURE REVIEW

2.1 BRAND LOYALTY (BL)

The BL creates a positive degree of attachment a customer has for a brand. So many definitions of BL have given by different researchers and writers; thus, we cannot find a single definition of loyalty easily. Therefore, we will explain a number of definitions of several writers and researches, who study and discuss the subject of BL. In the past, Jacoby was the first who paid consideration towards loyalty of brand. He has considered the first who laid the foundation of loyalty. According to Jacoby and chestnut, the brand loyalty is partial behavioral reaction, showed with passage of time by some decision maker in association to one or more opportunities within largest set of these (chestnut and Jacoby). The definition of brand loyalty that is given by Jacoby and Olson has regarded as the most complete definition of BL. According to them BL is the non-random and long existence behavioral response, and it was mental process of purchase formed by certain decision units who considered multiple brands. In previous researches, researcher took the repurchase as the tool to measure brand loyalty. According to Eismen (1990), action loyalty is the consumer satisfaction on the purchase of a specific brand at regular basis.

In the light of all above-mentioned types of consumer BL, Assel in 1993 defined BL as the repurchase behavior based on consumer satisfaction with their overall experiences of purchasing of a same brand. A study conducted by Oliver in 1999, he divided BL in four different parts, action loyalty, cognitive loyalty, conation loyalty and affective loyalty. In 1996, a researcher Day added two indicators, affection and action for BL and divided BL into spurious BL and true BL. The spurious BL of consumers may make repurchase only, because there is only one choice of the brand on the store that they purchase. While true brand loyal consumer should show the effective and psychological commitments in addition to repeat purchase consistency. According to dick and Basu (1994) the can be classified in the following four types.

1. True loyalty
2. Spurious loyalty
3. Latent loyalty
4. No loyalty

FIGURE 1: MODEL OF LOYALTY

		Repeat Purchase Possibility	
		High	Low
Related Attitude	High	True Loyalty	Latent Loyalty
	Low	Spurious Loyalty	No Loyalty

Source: Dick and Basu (1994, p.101)

Consumer loyalty considered as the potency of association between the relative attitude of an individual and their repurchase behavior. In the more competitive and smaller markets, it is very difficult to retain the old customers and find new ones. Now BL has been considered as the universal solution for all the organization to stay in the globally competitive market (kotler and keller, 2005). Therefore we can say that the longer the relationship between the customer and company, the more the profit and benefit for the company. It had proved from different studies that the smaller decrease in the customer complaints could create a considerable increase in the overall profits of the company. It is cheaper to serve those customers who are aware with firm processes and offerings. According to Reichheld and Sasser the customers who are loyal always spread positive things of company.

2.2 PERCEIVED QUALITY (PQ) AND BRAND LOYALTY (BL)

According to Oliver, BL has strongly held commitment to repurchase a product at regular basis (Oliver, 1999). The definition that has given by Oliver focuses both attitudinal and behavioral aspects. BL is considering as the most important factor that affects the choice of consumers (Rubionsion and Baldinger, 1996). In 1994, Dick and Basu suggested that consumer loyalty is the outcome of psychological processes and a behavioral response that a consumer has (Dick and Basu,

1994). In the study that is under consideration, thus, we describe BL as the function of both behavioral and psychological process of a specific brand. Since the linkage between PQ and consumer loyalty well defined in the literature, the association between PQ and BL is comparatively limited. According to MacConnell (1968), the PQ could explain the potency of BL because such kind of association has the potency to add differentially towards the customer behaviors and attitudes.

H1: *There is the direct relationship between PQ and BL.*

2.3 CUSTOMER SATISFACTION (CS) AND BRAND LOYALTY (BL)

The difference between the real performance and consumer expectation is the satisfaction. If brand fulfill these expectations of the consumer then this will known as the customer satisfaction. The several of experiential studies explain that satisfaction is a predecessor of brand attitude, brand re-buy intention, and attitudinal BL for customer retailing services (Oliver, 1980; Pritchard et al., 1999; Russell- Bennett et al., 2007). Satisfaction increase loyalty when BL measured in a several successive purchases of the same product (La Barbera and Mazursky, 1983). In the same way, research has exposed that assessment of a retail service following purchase and utilization leads to two aspects of BL, purchase loyalty and attitudinal loyalty. Which play an important role in determining whether the customer will purchase that brand again (Bennett, Härtel, and McColl-Kennedy, 2005; Chaudhuri and Holbrook, 2001).

H3: *There is a direct relationship between the CS and BL.*

2.4 BRAND TRUST (BT) AND BRAND LOYALTY (BL)

Studies show that trust is a critical factor for the building of BL (Chaudhuri and Holbrook, 2001; Reicheld & Scheffer, 2000; Berry, 1995; Morgan and Hunt 1994; Dyson, Farr & Hollis, 1996). Trust has gained a great concern from the researcher in marketing (Morgan & Hunt, 1994; Dwyer, Schurr, & Oh, 1987; Andaleeb, 1992). Researchers of different fields have different viewpoint on the trust, so each scholar has defined BT differently. According to Deutsch (1973), "trust is the belief which a person desires from others." (p148). Augstin and Singh (2005) defined the trust as the customer confidence that he or she has on the supplier to deliver all the services that has promised. Cemal et al (2005) defined BL as the process of continuing and maintaining the valued and crucial relationship that has created by the trust. In other words, trust and loyalty should be linked, because both are very critical in relational exchanges and valued relationship. According to Ashley and Leonard (2009), the trust of customers develops in the brand based on positive beliefs regarding their expectations for the performance of product and the behavior of organization. It has found that trust leads to loyalty (Moorman, et.al, 1992; Morgan and Hunt, 1994). Therefore, we can say that BT will contribute to both attitudinal loyalty and purchase loyalty.

H4: *There is a direct relationship between BT and BL.*

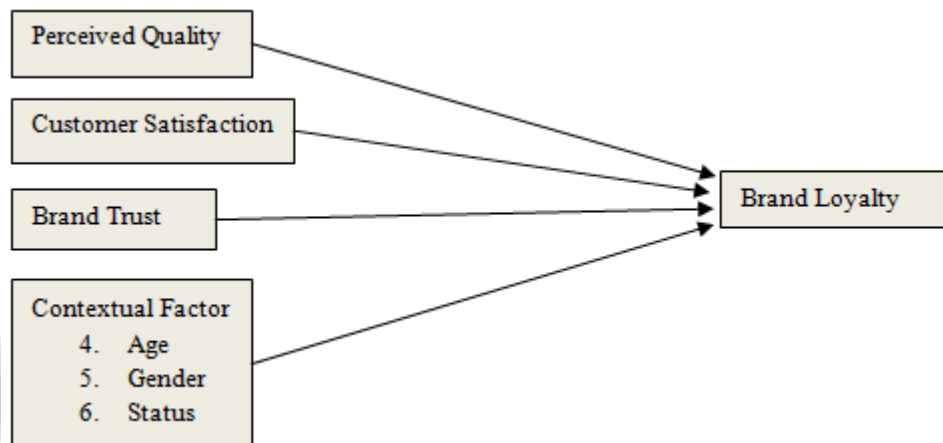
2.5 CONTEXTUAL FACTORS (CF) AND BRAND LOYALTY (BL)

The market of youngster is a significant and strong segment of customers with many distinctive features that merit it to be considering as a specific segment (Ness et al., 2002). Youngsters have more spending power than the others (Jenkinson, 2000). The youngsters globally represent a remarkable opportunity for managers (Martin and Bush, 2000). Zollo (1999) predicts that the youngster will spend more as compare to baby boomers (Merrill, 1999). Zollo (1999) suppose that youngsters are extremely important target market for managers because of their rising pressure over family expenditure, capacity to expend in future, and capability to set new trends. Youngsters are founds to be involved with new trends as compare to any other segment and influential in mass customer activities of other segments. Customers, including youngsters are often influence by variety of outside factors that in turn influences their personality, way of life and spending patterns. Determining the particular factors that influence youngsters and their buying patterns has become a major issue for behavioural researchers (Martin and Bush, 2000). Earlier researches have examined, what youngsters wants to consume and some other factors that influence them (Keillor et al., 1996; Moschis and Churchill, 1978). According to the theory of social learning, behavior of consumer influence by so many factors such as, family values (Feltham, 1998), limited finance, self concept (Ness et al., 2002). Ganesh et al. (2000) stated that recent knowledge is not enough to provide understanding to administrator concerning this user group and their decisions. Howell suggests that the Involvement and experience of young adults is less with brand. Earlier investigation (Roehm & Roehm et al, 2004) shows that youngsters are not loyal but these conclusions are relatively unclear and turn toward disagreement. Further, Ness (2002) watches the common difficult situation of allocating insufficient financial assets and due to this trouble; they have many causes to switch to the connecting commodities with the purpose of saving money. Young people develop many of their behavioral reactions in earlier life cycle, which are much investigational during their lives. Therefore, following hypotheses proposed:

H4: *Contextual factors will have a positive relationship of brand loyalty.*

2.6 PROPOSED MODEL OF THE RESEARCH

According to our hypothesis, we have developed the proposed model.



3. RESEARCH METHODOLOGY

This research is descriptive in its nature. Descriptive research can explained as describing something, some phenomena or any particular circumstances. According to Creswell, (1994) descriptive researches explain the existing circumstances instead of interpreting and making judgments. The main purpose of the descriptive research is verification of the developed hypotheses that image the current position. According to kumar (2005), this type of research provides information about the current situation and focus on past attitudes.

3.1 DATA/SAMPLE

In order to collect data for understanding the situation about the BL, a sample of 150 respondents will ask to participate in a self-administered questionnaire. The population for the current research is consumer in Pakistan. The current study utilizes a non-probability sampling technique that is convenience sampling. According to Zikmund (1997), Convenience sampling is sampling technique that obtains and collects the relevant information from the sample and unit of the study that are conveniently available. Convenience sampling is normally use for collecting a number of completed surveys quickly and economically. It has assured that sample members have two main criterions to participate in the self-administered survey. First, the sample members should have enough knowledge about the brand. Second, they must be the user of that brand. We select these sample members from a city. We have targeted all those peoples who are the user of that brand. The selection of the sample is base on the earlier studies.

3.2 INSTRUMENTS AND MEASURES

The survey instruments of current study address two major purposes. First is to analyze the association of diverse variables in the BL. Second, is to collect information about the different traits of the respondents that can use on the deviation in the different categories. This survey contains two sections. Section 1 includes different personal and demographic variables. This section will obtain information about gender, age, income, education, and status.

Section 2 includes the latent variables that are important in the current study. These variables include perceived quality, customer satisfaction, brand trust and contextual factors (age, gender, and status). This section of the study is develop on the past literature and previously used questions (table 1). The scale of the study has taken from the earlier literature and published studies. The independent variables of the study are BT, CS, PQ and CF. There is eight items of BL, which is dependent variable of our current study. There are four items of PQ, 2 items of CS and five items of BT. BL measured with eight items taken from Chaudhuri and Holbrook, 2001; Grace and O'Cass 2005; Algesheimer, et.al 2005; Fullerton, 2005; Heithman, et.al 2007; Hess and Story, 2005; Johnson, et.al 2006; Sierra and McQuity, 2005; Zeithaml, et.al 1996),. PQ has measured with four items taken from Yoo et al (2000). CS measured with four items adapted Ragunathan and Irwin (2001). BT had measured with five items adapted by morgan& hunt, 1994; ballester and munuera, 2005; lasser, 1995; chandhuri and Holbrook, 2001; hstech and hing 2004; caceres and paparoidamis 2007; ballester and aleman munuera 2001; Dixon, bridson, evans and Morrison 2005).

TABLE 1: SCALES OF THE STUDY

No.	variable	Items	references
1	Brand loyalty	1. This brand would be my first choice. 2. I consider myself loyal to this brand. 3. I will not buy other brands if the same product is available at the store. 4. I recommend this brand to someone who seeks my advice. 5. I get good value for my money. 6. I say favorable things about this brand to other people. 7. I am willing to pay premium price over competing products to be able to purchase this brand again. 8. This brand is my first choice in the next few years.	(Chaudhuri and Holbrook, 2001; Grace and O'Cass 2005; Algesheimer, et.al 2005; Fullerton, 2005; Heithman, et.al 2007; Hess and Story, 2005; Johnson, et.al 2006; Sierra and McQuity, 2005; Zeithaml, et.al 1996),
2	Perceived quality	1. This brand is of high quality. 2. It is likely that the brand is very reliable. 3. It is likely that brand is of very consistent quality. 4. It is likely that the brand offers excellent features.	Yoo et al (2000)
3	Customer satisfaction	1. Overall, I am satisfied with specific experiences with the brand. 2. I am satisfied with my decision to purchase from this brand.	Ragunathan and Irwin(2001)
4	Brand trust	1. I trust on this brand. 2. I rely on this brand. 3. This is an honest brand. 4. This brand fulfills my expectations. 5. This brand is safe.	Lasser, (1995), Hunt, (1994) Chanduhuri and Holbrook,(2001)

3.3 PROCEDURE

This questionnaire divided amongst 200 respondents in Bahawalpur. These respondents were selected base on the criteria above mentioned. Before giving the questionnaire, the purpose of study and questions explained to the respondents so they can easily fill the questionnaire with applicable responses. 150 questionnaires were preferred and the rest of the questionnaires were not included in the further analysis due to imperfect or invalid responses. After collecting the completed questionnaires, these questionnaires coded and entered into SPSS sheet for further regression analysis.

3.4 RELIABILITY ANALYSIS

Overall cronbach alphas of all variables in our study are more than acceptable and recommended value is 0.50 by Nunnally (1970) and 0.60 by Moss (1998). This shows that all the 19 items were reliable and valid to measure the opinions of customers towards brand loyalty.

TABLE 2: RELIABILITY OF MEASUREMENTS INSTRUMENT

	Scales	Items	Cronbach alpha
Brand loyalty		8	.806
Perceived quality		4	.735
Customer satisfaction		2	.612
Brand trust		5	.762

4 RESULTS AND ANALYSIS

4.1 PROFILE OF THE RESPONDENT

Personal and demographic information such as gender, age, education, income and status of brand users and potential consumers has given in (Table 3).

TABLE 3: PROFILE OF THE RESPONDENT

Variable	Category	Frequency	Percentage
Gender	Male	86	57.3
	Female	64	42.7
Age	15-20 year	35	23.3
	20-25 year	87	58.0
	25-35 year	20	13.3
	35-45 year	06	4.0
	Above 45 year	02	1.3
Income (Rs)	Below 15000	76	50.7
	15001-25000	32	21.3
	25001-35000	17	11.3
	35001-45000	6	4.0
	45001-60000	9	6.0
	Above 60000	10	6.7
Education	Matriculation	6	6.0
	Inter	9	9.0
	Bachelor	43	28.7
	Master	78	52.0
	MS/M. Phil	12	8.0
	PhD.	2	1.3
Status	Student	87	58.0
	Employed	39	26.0
	Businessman	21	14.0
	Unemployed	0	0
	House wife	3	2.0

4.2 HYPOTHESIS TESTING

4.2.1 PERCEIVED QUALITY (PQ) AND BRAND LOYALTY (BL)

Consequently, this study explains that PQ has a significant direct association with BL. The PQ has significant relationship with BL (Beta=.267) and ($p < 0.01$). It means PQ contributes more than 26% to BL. The regression results of the PQ validate the H1.

4.2.2 CUSTOMER SATISFACTION (CS) AND BRAND LOYALTY (BL)

Regression results of the study confirm that there is significant positive relationship between CS and BL with (beta=.280) and ($p < 0.01$). According to these results, CS gives more than 28% to BL. These results validate H2.

4.2.3 BRAND TRUST (BT) AND BRAND LOYALTY (BL)

The regression results of the study comply that there is significant positive relationship between BT and BL with (beta=.409) and ($p < 0.01$). According to these results BT contribute more than 40% to BL. These results of the study validate H3.

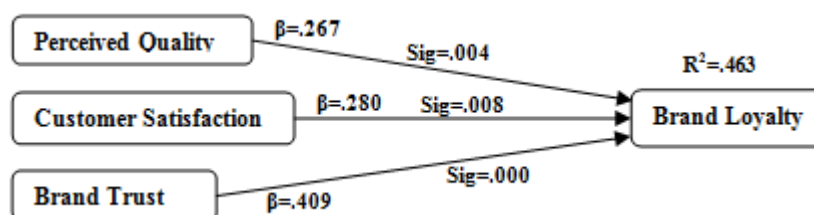
4.2.4 CONTEXTUAL FACTORS (CF) AND BRAND LOYALTY (BL)

We have applied ANOVA test technique on the CF (gender, age, status) and found that there is insignificant relationship between CF and BL. Table 4 summarizes the regression results of the study and figure 1 shows the graphical presentation of the structural model.

TABLE 4: REGRESSION RESULTS

Hypothesis	Model variable	Estimate	S.E.	C.R.	p	Results
H1	PQ \rightarrow BL	.267	.079	2.917	.004	Supported
H2	CS \rightarrow BL	.280	.072	2.662	.008	Supported
H3	BT \rightarrow BL	.209	.086	4.311	.000	Supported

FIGURE 1: STRUCTURAL MODEL RESULTS



5. DISCUSSION

The purpose of this research is to present the role of perceived quality and brand trust as marketing apparatus for assuring brand loyalty in customer goods industry (K&N'S) from customer point of view. The association between satisfaction and brand loyalty has been well researched in consumer markets, focusing generally on fast consumer products (Fournier *et al.*, 1997). Consistent with past conclusion from consumer investigations, the model of outcome reported here suggests that CS is antecedent to BL. When customers visit retail service stores, they are more probable to be contented with the outcome, which leads to encourage BL. As respondents are repeat customers, this may become an issue for repurchasing behaviors that become preset over time, such as straight repurchase. In this case, as CS level increases with the nature of service quality perceptions, the level of BL is also increased.

Survey has two parts, firstly demographic profiles and second part contains BT, PQ, CS and BL. For reliability and validity, the instrument has evaluated. Consequently, framework of BT, PQ, and BL is a valid and reliable instrument. Using survey questionnaire, data has collected and analyzed using SPSS (statistical package for social sciences). Research provides remarkable findings through correlation and regression analysis.

Several managerial implications appear from this study. By joining the theoretical perspectives that examine PQ, CS and BT at the individual levels of measurement have a significant impact on BL formation. Previous studies that have underestimated the possible impact of all these variables have omitted a key driver. If customer needs has well managed by service employees, customer-oriented firms will consistently perceived as having better service quality and delivering CS. Furthermore, this effect is not only an evidence for perceptions of the services cape, but also a fundamental process for the reinforcement of BL. To reinforce BL, service firms collect customer-focused data, but the present study propose that when the data become a common firm-wide platform from which tactical decisions are prepared, customer orientation will develop and become self-reinforcing (Kennedy *et al.*, 2003).

In view of the fact that, CS, BT and PQ are the belief that understanding and pleasing customer needs should be a firm's consideration (Seyedian and Luo, 2003). Our empirical findings also suggest that all members of a firm must continuously create superior value for customers, and must do better than the competitors.

This has advantages for reinforcing brand loyalty and improving market performance. Our findings highlight the significant effects between PQ, CS, BT and BL. Analysis concludes that there are differences in the antecedents of BL between PQ, CS and BT. BT plays a more significant role in BL than CS and PQ.

The outcome has also showed that PQ considerably enhances BL ($\beta=0.267$), supporting H1. Moreover, the result shows an agreement with Spreng & Patterson (1997) who revealed that customers often evaluate the PQ in their perception towards the benefits received and costs incurred. This result also shows an agreement with Anderson & Srinivasan, 2003; Voss et al. 1998; Doddset et al. 1991, who asserted that the lower the PQ, the more the customers switches to another competitive brand and lower the BL. PQ is very important for customers to return and their advices to friends, relatives and others. Therefore, it is important to the success of buyer-seller associations (Lemon, Rust, & Zeithaml, 2001).

The consequences suggest that CS has a significant ($\beta=.280$) supporting H2, influence the way in which customers evaluate the brand through both cognitive and accumulated point of view. These conclusions provide an initial point for uncovering some misunderstanding on brand loyalty formation in the literature concerning the role of consumer orientation in consumer's decision-making process.

Statistical analysis concludes that BT is a key factor of developing BL. The outcome of BT on BL was vital ($\beta= 0.409$), supporting H3. BT enhances loyalty. A study recognized the paths by which manufacturers construct user trust and confirmed a path from user trust to loyalty in relationship exchanges (Singh, Sirdeshmukh & Sabol, 2002). With the creation of a well-valued exchange relation, BT achieves BL.

6. LIMITATION AND FUTURE RESEARCHES

Strategies and measures help to build BL. For this purposes, managers must pay equal or even more concentration to the business strategies, personal communication as well as merchandising. In the development of BL, Marketing manager should concentrate on brand factors. In our discussion, the outcomes have numerous limitations and specify directions for further investigation on BL. The main limitation of this research is that it focuses only one product category K&N, potentially limiting to the other domains. Another limitation in our study is the range of constraints we applied to indicate brand loyalty formation. A possible direction for further research involves testing the different role of satisfaction and perceived quality as antecedents of brand loyalty.

This research would draw attention to the differences in BL formation and maintenance. We suggest that outcome of this research should be simulated with different product category and brand. Brand loyalty, brand communication and brand involvement are some other determinants of BL that could be included in more models. There is also need to develop a more deep understanding of the association between BL and other consumer industry related variable such as brand experience. Sample size of this research is small. Study can be made stronger by increasing sample size.

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