

Impact of Brand Switching, Brand Credibility, Customer Satisfaction and Service Quality on Brand Loyalty

Rizwan Arshad¹, Idrees Akbar², Abdul Muqtadir³, Urooj shafique⁴, Hafsa Zia⁵,
Waheed Naseer⁶, Shoaib Ahmad Amin⁷

¹(Faculty Member, Department of Management Sciences, Islamia University of Bahawalpur, Pakistan)
^{2,3,4,5,6,7}(Student, Department of Management Sciences, Islamia University of Bahawalpur, Pakistan)

Abstract: To be a leading company, it is a massive task to build brand loyalty. Brand is the only word that differentiates the goods and services from the other ones. Therefore, the dominated companies spend a lot on the brand to make it unique in order to develop the brand loyalty. Brand loyalty can be created by the numerous ways and strategies but most convenient ones are how much you fulfill your promises in the light of brand credibility and so on service quality is how much strong. If the customer is satisfied then it will show its loyalty towards brand and if not then it shift the intention towards other brand in term of brand switching. This study measures brand loyalty of banking clients of Bahawalpur in Pakistan. A field survey was conducted in Islamia University of Bahawalpur. The study was conducted by 200 respondents, analysis were conducted by mean of exploratory and confirmatory factor, for checking the data and common method variance. For checking the relationship regression analysis were done. The results were quite significant. Findings indicate that bank has performed satisfactorily in presenting a desired image of the target market. Hence, future researchers in the area should be kept in mind that product involvement and brand loyalty are not universal constructs; they should examine within specific consumers and product parameters.

Keywords: Brand Loyalty, Brand Credibility, Brand Switching, Service Quality and Customer Satisfaction

I. Introduction

Brand loyalty is one of the major parts of successful business organization and firms. Loyalty is the customer's trust on brand, in other words we can say it as trustworthiness and customer's satisfaction related to the brand. Here, loyalty is strong commitment to repurchase in future the same brand despite of marketing efforts by potential competitive business, due to the product's superiority. It also shows the effect of variables on brand loyalty, four variables customer satisfaction, brand credibility service quality and brand switching to maintain a relationship with brand. It is the situation which shows that how a consumer eventually buy the products from the manufacturer in frequent way it may be same brand or alternative therefore brand loyalty can defined as repurchasing the products. Brand loyalty is a helpful for the prediction of future repurchase. If customer is satisfied with brand then he/she will buy it again and future purchase will increase because a satisfied customer will recommend others to purchase such brand compared to other rivals, because such brand is providing more satisfaction. Brand loyalty is the extent of the faithfulness of consumer to a specific brand, expressed through their repeatedly purchase, irrespective of the marketing efforts or pressure generated by the competing brand

There are numerous models to investigate about the behavior of people. The convenient one is described by Dick and Basu, 1994; Sheeran and Abraham, 2003). Experience is counted to be a way in order to make decision. The customer like its existing product but many companies has unsuccessful in understanding the market mix strategy. Therefore they not understand the power of existing customer. That's why customer reliable to much or even unsatisfied these are the factor effecting the relationship of credibility and loyalty. Our studies have found positive relationships between these two variables.

Various studies justify a positive relation among them theoretically or empirically but results were different when there is emotional aspect. Over the past decades, there has been a growing recognition among researchers and practitioners that a completed understanding of brand loyalty formation represents a source of global advantage. The marketing literature acknowledged the need to capture consumer perceptions at "the heart of a company's most valuable customer group" (Genesh et al., 2000: 65).

Numeral studies have investigated the advantage of customer- focused brand loyalty and their potential to achieve super results (Oliver, 1999; Russell-Bennett et al., 2007). Theoretical it's important to investigate the

building blocks of brand loyalty. On the other hand the practical implementation helps out to enhance the experience of customer in term of brand loyalty.

This study particularly focuses on the importance of customer satisfaction with determinants on brand loyalty because the core objective of strategic marketing is the resultant of customer satisfaction (Jaworski and Kohli, 1991; Luo and Seyedian, 2003; Webb et al., 2000). The consumers reconsider the intentions and decision of purchase effected by the repurchasing power by the time being. In the 21st century Berry (2002) claims that branding is consider to be very much important while keeping the service marketing in mind now a day's brand is consider to be effecting factor in marketing because of its different characteristics like inseparability heterogeneity perish ability and tangibility (Kapferer, 2004). brand equity and brand manager are equally important in researches to be dominated (Keller, 2003) and there is a difference in measuring and defining the brand equity (Bailey and Ball, 2006; Keller and Lehman, 2006).

The purpose of the study is to find how can we built a brand loyalty in the mind of customer in order to find that we are studying the dimensions of brand loyalty which help us to find brand loyalty in services. This study is based on the bank services. In other words brand loyalty is considers as a customer satisfaction, if customer is satisfied with the product or services then he or she will remain loyal to the product or brand. Shows her or his willingness to purchase it in future and recommends it others to purchase such brand because it is providing much more satisfaction compared to others competitive brands.

II. Literature Review

1. Brand loyalty

This literature shows an evolutionary development in the market considering the brand loyalty in mind. Firstly it was behavioral approach but now emerge as a cognitive and attitude approach. Brand loyalty is the behavioral intention of the customer toward some definite brand. Behavioral approaches operational loyalty in many ways initially by mean of real usage of the brand. This approach measures the quantity and repeated purchasing of the brand (Lin et al., 2000; Veloutosou et al., 2004). Ehrenberg (1988) find out the specific pattern build by the frequent buying or heavy purchasing assist by marketers. It also measures the quantity of usage and the other products from the same retailers (Driver, 1996; East et al., 1995). Brand loyalty can be measures with the help of these measurements. Another measurement technique is probability of repurchase. And technique used to measures the point when customer switched to another brand (Hsiu-Yuan and Li-Wei, 2005). The researchers used these techniques to investigate the factor of brand loyalty brand knowledge is one of them (Dick et al., 1996; Wood, 2004, Felltham, 1998), ease and usage knowledge (Rowley, 2005; Lin et al., 2000), perceived value and satisfaction (Baltas, 1997; Ness et al., 2002; Wood, 2004) and the other tools to find the constructs of brand loyalty

2. Brand credibility

Brand credibility means the image of the brand in the mind of the customer or consumer, it is the mixture of multi characteristics term. The characteristics of the term contain reliability what is advertised by the manufacturer of brand in term of, truthfulness, claim justification and, delivering and trust spreading. Brand credibility contains three terms expertise, good looks, and trustworthiness (Sternthal and Craig, 1982; Erdem and Swait, 2004). Market share and brand's customer based are affected by the brand credibility (Chaudhuri and Holbrook, 2001). Signaling theory of brand also keep look the importance of brand credibility construct into brand equity (Erdem and Swait, 1998). The manufacturers are looking for the motivators that can gradually increase the brand credibility. Brand credibility also supports the manufacturers and customers relationship and makes them strong and long run. Maathuis et al. (2004) and Swait and Erdem (2007) have claim the importance of brand credibility in making the decision and other choices. Brand credibility give rises to the risk minimization approaches for the customer if it satisfied with the brand specification. This will reduce the perceive risk and further more reduce the information outlay during using the brand. (Shogun, 1980). Behavioral and Attitudinal are the sub dividends of brand loyalty (Day, 1969; Jacoby and Chestnut, 1978; Aaker, 1991). These are the two unique dimensions while measuring the brand loyalty (Gremler, 1995). Loyalty regards to re-purchasing product and attitudinal loyalty spreads the commitment of consumer towards brand having additional values (Chaudhuri and Holbrook, 2001).

H1. Brand credibility is positively related to customer loyalty.

3. Brand switching

As there is positive impact of brand loyalty on sustainability of brand (Howell, 2004), on the other hand, brand switching occur due to the decrease and increase in the brand loyalty and the willingness of the customer to purchase other brand is some time decrease and increase. Ehrenberg (1988) brand loyalty is not committed as a valid concept hence not exists. Also supported by Trivedi and Morgan (1996) as well as Klein (2001) stated many example where many loyal customers switched towards other. Motivation through Extrinsic and intrinsic factors may affect the brand switching. The major roles in intrinsic motivation are through choices and varieties (McAlister and Pessemer, 1982) or attribute satiation (Zuckermann, 1979). Also consequential behavior can also be the effect by curiosity (Sheth and Raju, 1974). If the goal of purchasing not achieved many consumers shift towards other brand (Van Trijp et al., 1996). Young adults easily switched towards other brand if they have limited income (Ness et al., 2002; Dick et al., 1996). Researches trigger out many crucial factors affecting the behavior such as price, variety and packaging (Ness et al., 2002; Dick et al., 1996; Veloutosou et al., 2004) involvement (Baltas, 1997; Shukla, 2004), and dissatisfaction (Abendoth, 2001; Shukla, 2004).

H2: Brand switching has an impact on brand loyalty.

4. Service quality

Service quality was explained by Zeithaml (1988) as “the opinion of customers about the generally dominance of goods.” Gronroos (1988) explained that apparent quality is considered good when the skilled quality of customers meets the predictable quality from the brand. The literature considers apparent service quality as a “center/prime” phase across customer based brand equity landmark frameworks (Farquhar, 1989; Keller, 1993; Aaker, 1996; Dyson et al., 1996). It provides customers with a reason to purchase and enhances customer value by equipping the brand with separation and prominent positioning among competitor’s brands. The most famous model of service quality was projected by Parasuraman et al. (1985, 1988). It had four dimensions and can be explained as: Conflicting findings regarding the relationships between service quality and brand loyalty are also found in observed studies in the market. Kandampullys and Hub (2007) and Kim et al. (2008) did not find a considerable relationship between service quality and brand loyalty. Lai et al. (2009) create indirect relationships between service quality and brand loyalty through apparent value. Kayaman and Arasli (2007) reported that only touchable and responsiveness dimension has momentous effect on brand loyalty. Others report indirect relationship between service quality and brand loyalty through apparent value and customer satisfaction (Chitty et al., 2007). Suhartanto (2011) reported that there are a number of studies examining service quality as the determinant of brand loyalty in the hotel industry, mostly conducted in developed countries. Sometimes these studies are vicariate studies in that they examine brand loyalty with service quality (Alexandris et al., 2002; Juwaheer, 2004). Cretu and Brodie (2007), Michell et al., (2001) and Jones et al., (2002) also found momentous and positive association among perceived service quality with brand loyalty.

H3: Service quality has a positive impact on brand loyalty.

5. Customer satisfaction and brand loyalty

A number of empirical studies show that satisfaction is an antecedent of brand attitude, brand repurchase intention, and attitudinal brand loyalty for consumer retailing services (Oliver, 1980; Pritchard et al., 1999; Russell- Bennett et al., 2007). Customer satisfaction increase the brand loyalty, as the satisfaction increase brand loyalty also increases and vice versa. Satisfaction is found to increase loyalty. Loyalty is measured in a number of successive purchases of the same brand (LaBarbera and Mazursky, 1983). Similarly, research has shown that evaluation of a retail service following purchase and consumption leads to two aspects of brand loyalty-- purchase loyalty and attitudinal loyalty-- which play a critical role showing whether the consumer will acquire that service again (Bennett, Hartel, and McColl- Kennedy, 2005; Chaudhuri and Holbrook, 2001). However, research on satisfaction and brand loyalty from the context of Chinese retailing services is not well documented. Thus, the following hypothesis is arrived:

H4: Satisfaction will be positively related to brand loyalty.

III. Hypotheses And Research Model

On the basis of above literature review, the current study tests the following hypotheses:

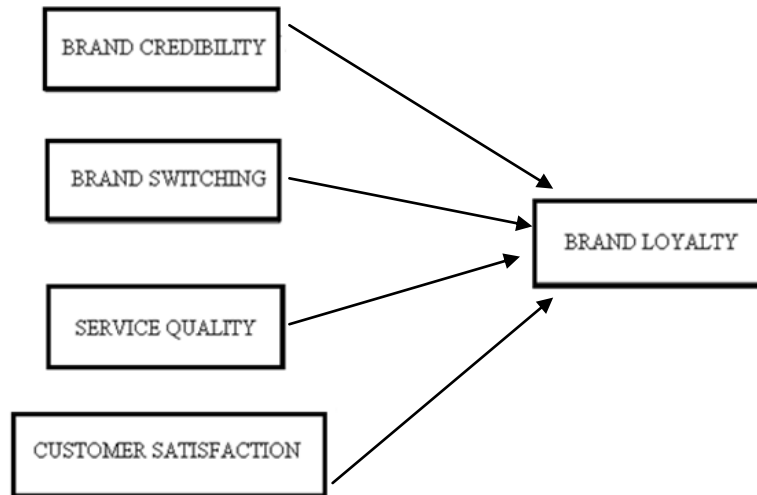
H1. Brand credibility is positively related to customer loyalty.

H2. Brand switching has an impact on brand loyalty.

H3: Service quality has a positive impact on brand loyalty.

H4: Satisfaction will be positively related to brand loyalty.

3.1. Model



IV. Research Methodology

The nature of the research is descriptive, which can be explained as describing some thing or any particular phenomenon. Descriptive resarches describe the situation instead of interpreting and deciding decision (Creswell,1994). Develop hypothesis is verified with the help of descriptive research. The research provide information about the current research of brand loyalty in customer mind or variables impact like brand credibilty, brand switching, service quality and customer satisfaction.

4.1. Sample/Data

To collect the data for understanding the situation about Brand Loyalty in Bank services, a sample of 200 respondents will ask to participate in a self-administered questionnaire. The population for the current research is customer of HBL bank of Islamia university of Bahawalpur(I.U.B.). The current study utilizes a non-probability sampling technique that is convenience sampling. Convenience sampling is a sampling technique that collect and obtains the relevant information from the sample that are conveniently available (Zikmund, 1997). Convenience sampling is used for collecting a large number of completed surveys with economy (Lym et al., 2010).

4.2. Instrument and Measures

Two major purposes of the current survey are: First is to analyze the relationship of different variables in the adoption of brand loyalty. Second, to collect information the different characteristics of the respondents that can be used to understand the variations in different categories. The survey instrument contains two sections. *Section 1* includes different personal and demographic variables. This section will obtain the respondent's information about gender, age, income, education; status *Section 2* includes the latent variables that are important in the current study. These variables include brand credibility, brand switching, customer satisfaction and service quality towards brand loyalty. This section of the study is developed based on the past literature and already used questionnaires. The scales of the study were adopted from the previous literature and published studies Brand loyalty from Angel Herrero Crespo Ignacio Rodeiguez del Bosque(2002), brand credibility from Enrique Bigné-Alcañiz, Rafael Currás-Pérez, Isabel Sánchez-García(1999),brand switching and service quality from Michael D. Clemen, Christopher Gan, Dongmei Zhang)(2001), customer satisfaction from Roger Hallowell(2000).

4.3. Reliability Analysis

Overall Cronbach's alpha of Brand loyalty in bank services questionnaire items is more than acceptable and recommended value 0.50 by nominally (1970) and 0.60 by Moss et al. (1998). This shows that all the 26 items were reliable and valid to measure the opinions of consumers towards brand loyalty.

Table 1: Reliability of Measurements Instrument

Scales	Items	Cronbach alpha
Brand Loyalty	5	0.728
Brand Credibility	4	0.684
Brand Switching	5	0.648
Customer satisfaction	8	0.670
Service quality	4	0.779

V. Results and Analysis

5.1. Profile of the Respondents

Personal and demographic information such as gender, age, income, education level, status, frequency of internet use and potential purchase over the internet are presented in the following table (Table 2).

(Table 2)

Variable	Category	Frequency	Percentage
Gender	Male	107	71.3
	Female	43	28.7
Age	15-20 year	29	19.3
	20-25year	99	66
	25-30yaer	12	8.0
	30-35year	3	2.0
	35-40year	4	2.7
	above 40 year	3	2.0
Income	15000-25000	104	69.3
	25000-35000	21	14.0
	Below 15000	10	6.7
	35000-45000	7	4.7
	45000-60000	6	4.0
	above 60000	2	1.3
Education	Matriculation	4	2.7
	Inter	4	2.7
	Bachelor	34	22.7
	Master	101	67.3
	MS/M. Phil	6	4.0
	PHD	1	0.7
Status	Student	126	84.0
	Employed	14	9.3
	Businessman	10	6.7
	Unemployed	0	0

5.2. Hypothesis Testing

5.2.1 Impact of Brand Credibility on Brand Loyalty

According to the result of the study the variable of Brand Credibility have a significant positive relationship with brand loyalty. (**Beta=.320**) and (**p< 0.01**). That means brand credibility contribute more than 32 % to brand Loyalty. These result valid H1.

5.2.2 Impact of Brand Switching on Brand Loyalty

The regression results of the study confirms the significant positive relationship between brand switching and brand loyalty with (**beta=.164**) and (**p<0.01**). According to these results Brand switching contributes more than 16.4 % to brand loyalty. These results validate H2.

5.2.3 Impact of Service Quality on Brand Loyalty

The regression results of the study confirms the significant positive relationship between Service Quality and brand loyalty with (**beta=.314**) and (**p<0.01**). According to these results Service Quality contribute more than 31.4 % to brand loyalty. These results validate H3.

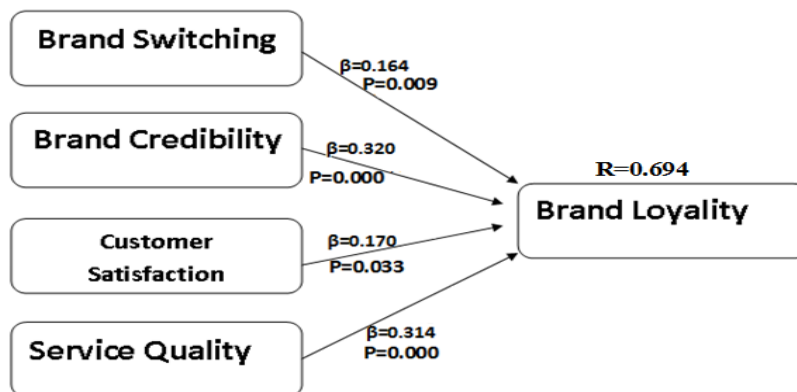
5.2.4 Impact of Customer Satisfaction on Brand Loyalty

The regression results of the study confirms the significant positive relationship between customer satisfaction and brand loyalty with (**beta=.170**) and (**p<0.01**). According to these results customer satisfaction contribute more than % to brand loyalty. These results validate H4.

Table 4: REGRESSION RESULT

Hypothesis	Model variable	Estimate	S.E.	C.R.	p	Results
H1	B Cred → BL	.317	.067	4.710	.000	Supported
H2	B Switc → BL	.161	.061	2.649	.009	Supported
H3	S qty → BL	.253	.061	4.160	.000	Supported
H4	C satisfac → BL	.200	.093	2.159	.033	Supported

Figure 2 Structural Model



VI. Discussion:

Brand credibility, brand switching, service quality and customer satisfaction was experimental to have a momentous helpful relationship with brand loyalty. These results undo up a fresh argue for researchers and practitioners in the sense that credibility and perceived quality of a brand do not have a direct relationship with customer loyalty and that without involving credibility of the brand, superior levels of customer loyalty may not be achieved. This study implies assured guiding principle for the brand managers. Managers should heart on sponsorship strategies like media campaigns, etc. but must give a true picture of their product and avoiding claims that cannot be warranted upon the use of the product. While earlier scholars have studied brand switching (Wood, 2004; Shukla, 2004). This study constitutes a response to such calls for further research. Furthermore, it has also been experimental that all the constructs measured in this study are self-motivated in nature and need a

reexamination from time to time. Brand loyalty is exaggerated by a number of independent choice variables and the factors that are most influential include product image as well paper. The strength of the brand name is an vital factor in creating loyalty to products. The findings find general ground with Veloutosou et al. (2004) who implied that products with a strong brand name and image would create more loyal followers. Surprisingly advertising as an influencer of brand loyalty was ranked very low by respondents. Therefore, managers aim to create greater levels of brand loyalty through more advertising would fail to capture this segment's awareness. This finding finds common ground with Ehrenberg (1988) who declared that advertising would only slightly increase purchase frequency in some categories. It was also found that products with added features or improvements influences brand loyalty within this segment. Therefore, organizations focusing on continuous innovation and line as well as brand extensions will be able to produce superior value within this segment. The relationship between satisfaction and brand loyalty has been well researched in consumer markets, focusing mainly on express moving consumer goods (Fournier and Yao, 1997; Oliver, 1997). When consumers visit retailing service stores, they are more likely to be satisfied with the outcome, which leads to improving brand loyalty. As respondents are repeat customers, this may become an issue for repurchasing behaviours that become automated over time, such as straight repurchase. In this case, as customer satisfaction level increases with the character of service quality perceptions, the level of brand loyalty is also increased. Our findings emphasize the insignificant moderating effects between satisfaction and customer orientation on brand loyalty, so the given hypothesis is rejected the study observations are consistent with what was revealed in Al-Rousan et al. (2010) study that tangibles, reliability and empathy positively contributed to brand loyalty whereas assurance didn't play any role in building making customers loyal to their banks.

VII. Limitation and Future Research

As an empirical study, our study also has a few limitations, which may give additional promising avenues for further research. This research also has several limitations. Firstly, this study targeted only HBL bank. So the conclusion cannot be widespread on the whole bank services. Secondly, conducting this research by means of possibility sampling method will recompense the limitation of non chance sampling method used in this study. In spite many journalism on brand equity, it has been tricky to offer a full description of the nature of the brand equity construct. A number of the respondents had troubles with understanding of definite items as English is not the local language of Pakistan. Use of synonyms or rephrasing the questions may resolve the problem. Also, a questionnaire in the home language may resolve this problem. More items may be planned in future studies in order to assess the religious orientation of the respondents.

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