# Mediating roles of customer satisfaction and customer trust in building brand loyalty. An empirical study in Pakistan

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*Abstract*

*This study explores the area of brand loyalty in Pakistan. The study was exploratory and quantitative in nature. Brand loyalty in Pakistan was studied with predictor's e-loyalty, brand image, self-congruity, and sales promotion with customer satisfaction and customer trust as mediators. The sample space of the study was 150 (n=150). Multiple serial mediation regression method was used to compute the results of the surveyed data. The conclusions drawn from the data shows that e-loyalty, brand image, self-congruity, and sales promotion satisfies customer which in result built the trust of the customer over a brand. The trust finally plays it role in retaining the loyal customers.*

## INTRODUCTION

Brand loyalty with its ultimate impact on the sale of the firm is a problem resisting in present time business market. In the present market of competition, where firms are dying hard to rule the market by competing their rivals in business market, there is a tuff contest in retaining their customers for a long period of time considering it as a vital tool for their survival. One of the basic key to success for every firm is their loyal customers. The term brand loyalty refers to the individual's positive attitude towards the product of a particular brand that is repeated over a period of time (Anderson *et al*, 2003). Customer retention is one of the major topics of consumer behavior being the center of consideration of studies for many researchers studying and contributing to enhance the sales of the firms. After studying thoroughly this concept many researchers have stated that directly or indirectly the ultimate factor influencing the

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customer retention behavior is the level of satisfaction of the customer (e.g. Olsen, 2002; Caruana, 2000; Bloemer *et al,* 1997).

Besides all the efforts of the researchers so far, our purpose of conducting these studies is to further elaborate the factors influencing the customer retention, and to propose a new model which has never been before considered by the researchers. As our model is different from others, so, our results and remedies will also differ from others and we aim to contribute with new conclusions and results. Past researches have focused over brand loyalty but they had disregarded some of the major aspects. We are focusing those gaps of the past which have been neglected and that they could be essential factors for retaining customers.

### Objectives of the study

- ❖ To study whether satisfaction and trust act as mediators in building loyal customers.
- ❖ To study whether factors like e-loyalty, brand image, self-congruity and sales promotion mediates customer satisfaction.
- ❖ How do all of these factors influence the brand loyalty in Pakistan?

### LITERATURE REVIEW

The conceptual study of brand loyalty goes deep back in 1960's. Brand loyalty is been a major topic gaining the attention of the researchers from a long period of time and is consistently been studied by researchers. The researchers have contributed a lot and they have been working hard to present the definite picture of this concept so that the issue regarding the customer retention could be resolved.

### Brand loyalty

The past studies over brand loyalty had been the center of attention for the western researchers. However, the concept of brand loyalty reclined after the 1950's when the researchers like Cunningham (1961) and W. T Tucker (1964) acquainted the concept of brand loyalty to the world of literature focusing customer satisfaction, perceived value, as determinants of customer retention. The successful companies or the firms with the aim to be successful, die hard to gain the maximum number of loyal customers as they are 10 times more profitable than an ordinary customer (Anderson & Srinavasan, 2003). These traditional factors of customer retention had been studied interchangeably up to the middle of first decade of 21st century.

Gaining the market share is the objective of every firm which can be attained by cutting down the price or developing high – end promotional strategies, but retaining the customer is the most productive effective option (Bloomer *et al.*, 1992). Past researchers have argued that quality of the service and the loyalties of the dealer positively influence customer satisfaction, which further plays its role in customer retention behavior (Caruana, 2000). Voss, Parasuraman, and Grewal (1998) argued that the level of price had direct influence over the customer satisfaction. However satisfaction plays a vital role in customer retention. Caruana (2000) designed a model to contend that the customer satisfaction is mediator between the service quality and customer loyalty. The level of satisfaction is affected by the evaluation of the customers' expectations from a product and the actual benefits received from the product, i.e. the perceived customer value (Churchill *et al.*, 1982). The theory suggests that the customer's expectation at the time of need from a product and the actual benefits received from after searching, buying, using and disposing a utilitarian product affects the level of satisfaction of the customer. The value (i.e. benefits received from a product / cost incurred to possess the product) of a product have an affective relationship with the loyalty of a customer towards a brand.

The old and loyal customer cost much less than targeting and capturing to the new customer target market (Bloomer *et al.*, 1992). The loyal customers are the source of positive word of mouth. They attract other customer to their brand increasing the firm's profitability (Richhield and Schefter, 2000).The brand loyalty had been considered to be directly influenced by the factors like satisfaction, service quality, and

dealer loyalty (e.g. Cunningham, 1961; Tucker, 1964; Parasuraman *et al.*, 1985; Bloomer, 1992; Voss *et al.*, 1998; Cronin *et al.*, 2000; Caruana, 2000). The researchers remained stick to these factors for long period of time, considering and contending them as the major factors which have a positive relation with customer retention behavior (e.g. Parasuraman *et al.*, 1985; Bloomer, 1992; Voss *et al.*, 1998; Cronin *et al.*, 2000; Caruana, 2000).

But early in the 21st century new dimension of brand loyalty came into existence. Lien – Ti Bei & Yu – Ching Chiao (2001) for the first time considered price one of the factor that plays it roles in customer loyalty behavior. Perceived product quality and perceived service quality impacts over the consumer loyalty, and the perceived service quality & perceived price fairness influences customer satisfaction. Both the customer satisfaction and customer loyalty are perfectly co–related (Lien – Ti Bei *et al.*, 2001). The theory suggested that customer satisfaction is influenced by the price and service perceived by the customer, whereas, loyalty of a customer is influenced by the service and product perceived by the customer and both the customer satisfaction and customer loyalty work head – to – head with satisfaction of the customer. Hence, it cannot be defined either the satisfaction impacts over customer loyalty or the loyalty regarding a brand influences customer's level of satisfaction (Lien – Ti Bei *et al.*, 2001). The former studies had been heavily relying upon the positive relation of satisfaction over the customer's loyalty towards the brand (e.g. Cunningham, 1961; Tucker, 1964; Parasuraman *et al.*, 1985; Bloomer, 1992; Voss *et al.*, 1998; Cronin *et al.*, 2000; Caruana, 2000). But from the early 21st century new dimensions of brand loyalty were proposed in which not only the customer satisfaction, service loyalty, product loyalty and dealer loyalty were the major determinants of the customer loyalty towards the brand, but, apart from it there were many others factors which had direct relation with customer retention behavior of the customer (lien – Ti Bei *et al.*, 2001; Anderson, 2003; Parker, 2005; Kressman *et al.*, 2006; Kuusik, 2007; Mazodier *et al.*, 2012).

In previous, the question whether the brand loyalty is a behavior or attitude is been the center of attention to the researchers. A lot of work has contributed over this question, but no one could succeed to define exactly brand loyalty as a behavior or attitude. Don (2009) worked on the attitudinal and behavioral aspects of brand loyalty, but, couldn't come to conclusion whether brand loyalty is a behavior or attitude of a customer. Don (2009) considered the concept with respect to behavioral approach. However, Dick & Basu (1994) studied the brand loyalty using the attitudinal approach. For a firm to retain its customer, it will have to follow both the attitudinal and behavioral approach, because both are equally essential for a firm or a brand to retain its customer (Don, 2012). Attitude is the result of the characteristics of a particular product and the perception of a customer from that product (Dick and Basu, 1994).

The study of the brand loyalty had been followed through either the attitudinal approach, or the behavioral approach. The elements of the attitudinal approach are satisfaction, price, and quality which forces a customer to buy a product or to stay attached towards to a product of a specific brand (Lien – Ti Bei *et al.*, 2001).

Apart from recent studies circling satisfaction, product quality, service loyalty as the key factors influencing the brand loyalty behavior, the researchers focused towards the other factors which also influence the directly and indirectly in customers repeat purchasing behavior. After 2005, the researchers ruled out the traditional dimension and worked over new theories and elements which directly or indirectly play their role in customers' attitude and behavior towards selecting and retaining to a specific brand.

**E – Loyalty**

As the world advances, technological changes have uprooted the hereditary techniques, strategies and methods of every field and segment. E-loyalty is the modern technique of marketing to convey the message (i.e. information, characteristics, features of a product) from manufacturer to consumer through the web based technologies. With the advent of time, many firms and business organizations have begun to target there customer through the web design model and the firm's policies and strategies heavily rely upon the internet technology (Crastobal *et al*, 2007). Brand loyalty can be attained through e – loyalty, as

the technology is familiar in almost all the target segmentation of the customer (Gommans *et al*., 2001). A consumer's attitude towards brand or product would be loyal, but, in reality there would be other factors driving the customer towards that specific product or brand, i.e. monopoly of the product, (Day, 1969). Similar to brand loyalty, the major determinants of e – loyalty were satisfaction, perceived value, were considered (Anderson, 2003). E – Loyalty is linked with the flow of a psychological state of mind of a customer and it influences the online customer segmentation (Ilsever *et al*., 2007). The web based customers intend to change their mind and cannot be considered for a long term planning by a firm (Richhield *et al*, 2000). With the rapid development of the web based marketing techniques it had also forced the marketer's and business tycoon to rely on web based technology for the best development of their brand image (Crastobal *et al*, 2007). Anderson and Srinavasan (2007) argued that inertia, consumer motivation, purchase size are the factors that illuminate or downgrade the e – satisfaction of a consumer and that level of satisfaction further influences the web based loyalty. The traditional concept of brand loyalty relied upon the cognitive, affective and behavioral intent. However the web based technology has offered the customer to customize their product which means that e – loyalty also emphasizes upon cognitive dimensions (Gommans *et al*, 2001).

Gommans *et al*, (2001) considered the flow as the major determinant of the e – loyalty. The customer's satisfaction is considered in long run perspective by the firms and the satisfaction level of customer's do influence their intention of buying behavior (Crastobal *et al*, 2007).

**Self-Congruity**

Brand loyalty is not only influenced by the behavioral itself, but, by the functional action of the individual (Kressman *et al*, 2006). The thinking of the individual forces him/her to buy that product (Sirgy, 1982). Self-congruity can be defined as the point of congruence of the consumer's self-image and the characteristics of the given product (Kressman *et al.,* 2006). Self-congruity is based upon two factors (1) self-image congruity and (2) functional congruity. Self-image congruity can be defined as the expectations or thinking of a customer regarding the product prior to purchase. Functional congruity can be defined as fulfillment of an individual expectation or perception after utilizing a specific product (Kressman *et al*, 2006). Self-congruity plays a positive role in affecting the brand loyalty followed by the functional congruity (Kressman *et al*, 2006). Brand image plays it role with consumer perception to build the self-brand congruity (Parker, 2005). Self-congruity is the major and an important element of the new dimension of the brand loyalty and is been focused by very few researchers (Sirgy and Su, 2000; Kressman *et al*, 2006). Kressman *et al* (2006) stated that the self-congruity influences brand loyalty through functional congruity.

**Brand Image**

To position the product in target market is an essential element for every marketer (Gardener *et al*, 1995). Brand image can be defined as the image of a brand perceived by an individual. Unlike satisfaction, pricing and other factors brand image is also an important determinant of loyalty (Thompson *et al*, 2006). Consumer intends to buy a product whose image is positive in market because it lowers the risk and customer feels safe while dealing with that brand. Therefore, consumer is satisfied to buy a product from a well-known brand (Akaah, 1988). Positioning and repositioning the product affects brand image (park *et al*, 1986). Many brands target their customers through emotional marketing strategies. Brands position their products in target customer by through such emotional activities which psychologically influence their customer and build their image as "emotional brands". Mostly these brands use socially discriminated segment, opinion leader, works for social welfare, works and projects for national integrity, charitable works for religious activities (Thompson *et al*, 2006). Customer recognizes, evaluate and experience a certain product. This experience's force the customer to rank the product superior over the other brands (Thakor *et al*, 1997). As much the goodwill of the brand will be, more the probability will occur that a consumer accepts the brand (Voss *et al*, 1998). According to Gul *et al*., consumers do not spend their time and money for experiencing a new product in regard of ordinary buying behavior. Firms use emotional branding to capture their costumers and create customer community and brand community (Gobe, 2001; Atkin, 2004; Roberts, 2004).

**Sales Promotion**
Sales promotion is a strategy used by the marketers to attract and force the customers to buy their product by discounting or reducing the price of their product. Sales promotions unlike satisfaction are also the factors been studied from a long period of time as the major determinant of the customer retention (e.g. Guadagni *et al*, 1983; Gupta 1988; Neslin *et al*, 1985). Price is a major factor that matters to every consumer while choosing their brands. Many marketers suggest that reduction in prices boosts the sales for the firms (Marketing news 1985). To effectively use the price discounting technique, the managers must know the relation between the price and the expectation of the consumer (Lattin *et al*, 1989).

The link between the price and consumer expectation is the referencing theory (Monroe, 1979; Winer, 1986). Consumer considers the past price of the product and estimates the future price according to the situation. The outcome of unexpected price reduction is greater than the expected decrease in price of a product (Lattin *et al*, 1989). Other than the tools of marketing, sales promotion is also a strategy adopted by the marketer's to pace up sales of their product by gaining customer retention (Williams *et al*, 2012). Sales promotion is being preferred by the beverage companies. The research conducted over the sales promotion resulted in significant relation between the sales promotion and the customer's retention towards the brand (Williams *et al*, 2012).

**Satisfaction and Trust**
Satisfaction and trust are inter-related phenomena of an individual's behavior. Both psychological phenomenon works head-to-head in individual's behavior. Unlike satisfaction, trust had been considered and stated as an important element for retaining the customer to a specific brand (Gounaris, 2007; Lau & Lee, 1999; Kuusik, 2007). In past, researcher have argued that experience from brand mediates brand familiarity and customer satisfaction at a same time, whereas familiarity enhances customer satisfaction and altogether these three factors influence the customer's trust over a brand (Youl-Ha & Perks, 2005).

Schiffman and Kanuk (2007) in their book consumer behavior have stated that satisfaction is followed by trust and trust further leads to customer retention. There are 5 types of customers segmentation regarding satisfaction (a) *loyalists:* the type of customer's who are extremely satisfied, trust their brand, they have positive word-of-mouth and also attract other customer's (b) *defectors:* who are hardly satisfied and are nearly to alter or switch to other brand (c) *terrorists:* the one who are below the level of satisfaction and are the source of negative word-of-mouth for the brand (d) *hostages:* this are the customers who are not willing to have relation with brand but are forced to deal with due to monopoly of that specific brand or firm (e) *mercenaries:* the fifth type of customers who are satisfied with their brand but they may be alter to other brand if they it seems them to be beneficial or due to strong desire towards other brand. In simple words they are not concerned with any brand but they keep moving on to others brands on the basis of benefits or other reasons (Schiffman and Kanuk, 2007).

According to the statement of authors (Schiffman and Kanuk, 2007) the customer value (i.e. ratio of benefits/cost) regarding a product initiates the customers level of satisfaction and that level of satisfaction play essential role in building the level of trust (loyalists, defectors, terrorists, hostages and mercenaries) of customer over the brand and the developed level of trust further decides the customer's loyalty towards the brand. In the light of the statement 5 cases of customer trust can be drawn:

I. Loyalists: the customers who are extremely satisfied or delighted and their level of trust over a particular brand are at climax.
II. Defectors: the customers are hardly satisfied and their level of trust is just enough to buy their product and they are nearly to alter their brand.
III. Terrorists: the customer whose satisfaction is far more below their expectation and the level of trust is at 0.
IV. Hostages: the customers are bound to one brand as it is a monopolistic approach. Hence, neither concern of satisfaction nor trust.

V.    Mercenaries: brand do not bothers to this type of customers so there is also no concern of satisfaction and trust at all in this segment.

**THEORETICAL FRAMEWORK**
The theoretical framework (fig 1) describes the model of the brand loyalty. In the model brand loyalty is the d.v and e-loyalty, brand image, self-congruity and sales promotion are the independent variables which intervene customer satisfaction. The level of customer satisfaction then intervene customer trust and trust further mediates the brand loyalty.

**Research problem**
In the light of the literature review and theoretical framework we focus on the following area of problem:

1)   Do the independent variables (e-loyalty, brand image, self-congruity and sales promotion) have the impact over the customer's satisfaction?
2)    Does mediating role of satisfaction build customer trust?
3)   Is brand loyalty influenced by the mediating role of trust?

**Some of the Hypothesis**
　   **H1:** E-loyalty has a positive relationship with customer satisfaction.
　   **H2:** Brand image has a relationship with customer satisfaction.
　   **H3:** Self-congruity has a relationship with customer satisfaction.
　   **H4:** sales promotion has a positive relationship with customer satisfaction.
　   **H5:** customer satisfaction has a relationship with customer trust.
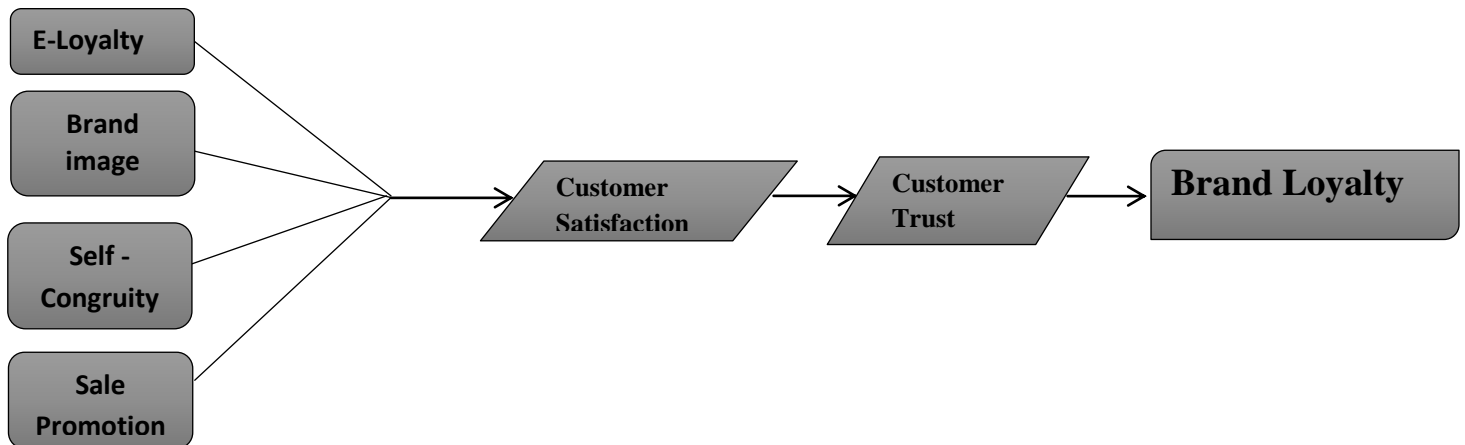　   **H6:** Customer trust has a relationship with brand loyalty.



**Figure (1):** Schematic Model of Research

**METHODOLOGY**

**Sample and Procedure**

The study is quantitative in nature. The data has been collected from individuals belonging to different field of life. Sample of this study has been taken from only one city, Faisalabad. Teachers, students, females from domestic and professional life have participated in data collection. The questionnaire was

developed from two previous studies (Parker, 2005; Deighan and Shahin, 2011). Total of 30 questions were included divided into 7 categories. Each category included 4 questions (two additional questions were included to identify the outliers, i.e. negative questions). The questionnaires were measured on a 5 point likert scale. Total 450 questionnaires were floated to the respondents out of which 60 were not returned. The response rate was 86.67%. 240 were outliers from the remaining 390 respondents. A total sample of 150 was included for the data analysis from which the data for analysis accounted 33.33% of the total data collected. 53.33% were accounted outliers, and 13.33% accounted as no response. The respondents have been classified into six groups on the basis of their age, (a) 15-20, (b) 21-25, (c) 26-30, (d) 31-35, (e) 36-40, (f) 40+, which are mutually exclusive. The data was collected for 20 brands, comprising of 5 brands from each segments (electronics, foods, daily use, and clothing). Respondents were also classified in the basis of their income ranging from, (a) 20-40, (b) 41-60, (c) 61-80, (d) 80+, (e) none, (in thousands). Age group was divided into 6 parts, (a) 15-20, (b) 21-25, (c) 26-30, (d) 31-35, (e) 36-40, (f) 40+. There were 76 males and 74 females from the sample of 150 respondents. Males accounted for 50.666% whereas the females accounted for 50.444% of the total sample of 150. The technique used for data collection was convenient technique of data collection. The questionnaire included two pages, comprising of 30 questions divided into 7 sections. Two negative questions were included to identify the outliers.

**Descriptive Table (1.0)**

| Variables | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| E-loyalty | 150 | 1.60 | 4.20 | 3.1773 | .46720 |
| Brand image | 150 | 1.75 | 5.00 | 3.8083 | .65884 |
| Self-Congruity | 150 | 1.50 | 5.00 | 3.6033 | .60769 |
| Sales promotion | 150 | 1.00 | 5.00 | 3.5900 | .76975 |
| Customer Satisfaction | 150 | 1.80 | 4.40 | 3.4960 | .49357 |
| Customer Trust | 150 | 2.00 | 5.00 | 3.3650 | .56136 |
| Brand Loyalty | 150 | 1.50 | 5.00 | 3.4667 | .62301 |
| Valid N (listwise) | 150 | | | | |

Data was collected from Universities, Professional's, and respondents from domestic life.

**Results**
Results and conclusions drawn are given below:

**Correlation**
Following table depicts the value of correlation between the variables.
Table (2.0) – Correlation table of variables

**Correlation Table (2.0)**

|  | E-loyalty | Brand Image | Self – Congruity | Sales Promotion | Customer Satisfaction | Customer Trust | Brand Loyalty |
|---|---|---|---|---|---|---|---|
| E-Loyalty | 1 | - | - | - | - | - | - |
|  | 150 |  |  |  |  |  |  |
| Brand Image | .222** | 1 | - | - | - | - | - |
|  | .006 |  |  |  |  |  |  |
|  | 150 | 150 |  |  |  |  |  |
| Self-Congruity | .319** | .538** | 1 | - | - | - | - |
|  | .0000 | .0000 |  |  |  |  |  |
|  | 150 | 150 | 150 |  |  |  |  |
| Sales promotion | .195* | .344** | .474** | 1 | - | - | - |
|  | .017 | .0000 | .0000 |  |  |  |  |
|  | 150 | 150 | 150 | 150 |  |  |  |
| Customer Satisfaction | .304** | .521** | .557** | .413** | 1 | - | - |
|  | .0000 | .0000 | .0000 | .0000 |  |  |  |
|  | 150 | 150 | 150 | 150 | 150 |  |  |
| Customer Trust | .124 | .434** | .510** | .417** | .421** | 1 | - |
|  | .131 | .0000 | .0000 | .0000 | .0000 |  |  |
|  | 150 | 150 | 150 | 150 | 150 | 150 |  |
| Brand Loyalty | .185* | .415** | .354** | .374** | .444** | .358** | 1 |
|  | .023 | .0000 | .0000 | .0000 | .0000 | .0000 |  |
|  | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The correlation table (2.0) depicts the relation among the variables. The relation between e-loyalty and brand image is positively correlated (.222**, p<.01). The relation between e-loyalty is positive and significantly correlated with self-congruity (.319**, p<.01). The relation between e-loyalty and sales promotion is positive and significant (.195*, p<0.05). The relation between e-loyalty and customer satisfaction is positive and significant (.304**, p<.01). The correlation between e-loyalty and customer trust is not significant (.124, p>.05). The relation between e-loyalty and brand loyalty is measured to be positively significant (.185*, P<.05).

The correlation between brand image and self-congruity is positively significant at the level (.538**, p.01). The relation between the sales promotion and brand image is positively significant (.344**, p<.01). The relation between customer satisfaction and brand image is recorded to be positively significant (.521**, p<.01). The relation between the customer trust and brand image is also recorded to be significantly correlated (.434**, p<.01). The relation between brand image and brand loyalty which is dependent variable is positively significant (.415**, p<.01). The relation between self-congruity and sales promotion is positively significant (.474**, p<.01). The relation between customer satisfaction and self-congruity is positively significant which was recorded to be (.557**, p<.01). Self-congruity is positively and significantly correlated with customer trust (.510**, p<.01). The relation between the independent variable (self-congruity) and the dependent variable (Brand loyalty) is recorded to be positively significant (.354**, p<.01). The relation of sales promotion with customer satisfaction, trust and dependent variable has been recorded to be significantly positive (.413**, p<.01; .417**, p<.01; .324**, p<.01). The relation between the mediator (M1), customer satisfaction and customer trust was recorded to be positively significant (.421**, p<.01). The relation between the dependent variable and the mediator (M2) is recorded to be positively significant (.358**, p<.01).

### Reliability
The reliability of the questionnaires was measured using cronbach alpha. The cronbach alpha of all the questionnaire model was recorded above the standard value (>.60). The reliability of e-loyalty was recorded to be 0.763. The cronbach values for questionnaires were recorded to be, e-loyalty (0.763), brand image (0.662), self-congruity (0.774), sales promotion (0.798), customer satisfaction (0.815), customer trust (0.775), brand loyalty (0.653). All the values of reliability do meet the standard measures (>.60).

### Regression
Multiple serial regression approach was used to measure the significance of the model as there is more than one predictor that was influencing the dependent variable (Hayes, 2013). The regression model included independent variable's (X), customer satisfaction (M1) as first mediator, customers trust (M2) as second mediator and brand loyalty (Y) the dependent variable. The significance of the model was measured by 4 ways through two mediators' satisfaction and trust.

In regression table (3.1), the significance was measured between the e-loyalty and the brand loyalty. The result shows that the direct effect of "X" on "Y" is very weak which resulted 7%. The indirect effect of "X" via "M1"was reported to be 13.80%, whereas the path of influence was also recorded to be above the zero level (.0290 to .3629). The indirect effect of "X" on "Y" through "M2" was recorded to be very weak (3.43%), which is poor and the bootstrap path of influence is not different from zero. The total effect of the model was recorded to be 17.23% and different from zero as determined by the bootstrap confidence (.0290 to .3629). The results show that e-loyalty is not significant with the customer trust. In Pakistan the customer do not buy product from online websites. The reason is that the products offered at websites are different from the product that actually exists. Secondly the consumers in Pakistan are habitual of bargaining over price. Hence consumers do not trust the price, quality and the product itself, while dealing from e-market. However e-loyalty mediates the customer satisfaction which further mediates and trust which in result predicts the brand loyalty.

**Regression Table (3.1) – E-loyalty**

| Antecedent | M1 | | | M2 | | | Dependent | | |
|---|---|---|---|---|---|---|---|---|---|
| | Coef | Se | P | Coef | Se | P | Coef | Se | P |
| E-Loyalty | .3224 | .0827 | .0001 | .1488 | .0980 | .1310 | .0748 | .1014 | .0237 |
| Satisfaction | - | - | - | - | - | - | .4279 | .1050 | .0001 |
| Trust | - | - | - | - | - | - | .2307 | .0886 | .0102 |
| Constant | 2.4715 | .2656 | .0000 | 2.8921 | .3147 | .000 | .9567 | .4184 | .4618 |
| | R=.3052, R-square=.0932, F= 15.2024, P=.0001 | | | R=.1239, Rsquare= .0153, F=2.3067, P=.1310 | | | R=.4849, R-square=.2352, F=14.9639, P=.0000 | | |

**Regression Table (3.2) Brand Image**

| Antecedent | M1 | | | M2 | | | Dependent | | |
|---|---|---|---|---|---|---|---|---|---|
| | Coef | Se | P | Coef | Se | P | Coef | se | P |
| Brand Image | .3906 | .0525 | .0000 | .3700 | .0631 | .0000 | .9520 | .3566 | .0084 |
| Satisfaction (M1) | - | - | - | - | - | - | .3426 | .1088 | .0020 |
| Trust (M2) | - | - | - | - | - | - | .1706 | .0906 | .0618 |
| Constant | 2.0086 | .2031 | .0000 | 1.9559 | .2438 | .0000 | .1951 | .0821 | .0187 |
| | R=.5213, R-square=.2718 F=55.2389, P=.0000 | | | R=.4343, R-square=.1886 F=34.3977, P=.0000 | | | R=.5108, R-sq=.2609, F=17.1818, P=.0000 | | |

The table (3.2) depicts the values calculated as "Regression (2)", shows the significance of the model with the brand image as the independent variable. Brand image predicts the brand loyalty via customer satisfaction and customer loyalty. The direct effect of X on Y is 19.51% whereas the path of influence is above the level of zero (.0329 to .3573). The first indirect effect of X on Y via M1 is recorded to be .1338 which is significant because the path of influence is above the level of 0 (.0329 to .3573). The second indirect effect which is the influence of X on Y via M2 was recorded. The results depicted that via M2, X effects Y by 6.31% which is insignificant because the level of bootstrap confidence of path of influence is not different from zero (-.0249 to .1385). The third indirect effect which is the total effect was recorded to be 19.69% which is very much similar to the direct effect of X on Y. The brand image directly and indirectly influences the brand loyalty. The second regression table depicts partial mediation. Brand image influences Brand loyalty in both ways. Either it can affect directly or indirectly.

The table (3.3) of regression depicts the significance of the model with respect to the influence of self-congruity on brand loyalty via M1 and M2. The first effect shows that X influences Y by 8.47% which is insignificant because the path of influence is below zero. In the first indirect process X affects Y by

18.39% via M1. This is significant because the path of influence is greater than zero (.0710 to .3225). The second indirect effect of X on Y via M2 was recorded to be 9.40% which is insignificant because the path of influence is below the level of zero. The third indirect effect shows a significance of the model in which X effects Y by 27.80% via M1 and M2. The model depicts a complete mediation. Self-image congruity of the brand satisfies the customer. The satisfaction builds the customer's trust in brand which in further retains the customer.

### Regression Table (3.3) – Self-Congruity

| Antecedent | M1 | | | M2 | | | Dependent | | |
|---|---|---|---|---|---|---|---|---|---|
| | Coef | Se | P | Coef | Se | P | Coef | Se | P |
| Self-Congruity | .4548 | .0554 | .0000 | .4708 | .0653 | .0000 | .0847 | .0959 | .3788 |
| M1 | - | - | - | - | - | - | .4063 | .1120 | .0004 |
| M2 | - | - | - | - | - | - | .1997 | .0951 | .0374 |
| Constant | 1.8646 | .2025 | .0000 | 1.6685 | .2387 | .0000 | 1.0692 | .3598 | .0035 |
| | R=.5574, R-sq .3107, F=66.7220, P=.0000 | | | R=.509, R-sq=.25097, F=51.9316, P= .0000 | | | R=.4862, R-sq=.2364 F=15.0659, P= .0000 | | |

### Regression Table (3.4) – Sales Promotion

| Antecedent | M1 | | | M2 | | | Dependent | | |
|---|---|---|---|---|---|---|---|---|---|
| | Coef | Se | P | Coef | Se | P | Coef | Se | P |
| Sales promotion | .2651 | .0480 | .0000 | .3038 | .0545 | .0000 | .1495 | .0663 | .0256 |
| M1 | - | - | - | - | - | - | .3823 | .1036 | .0003 |
| M2 | - | - | - | - | - | - | .1699 | .0913 | .0646 |
| Constant | 2.5443 | .1709 | .0000 | 2.2743 | .2001 | .0000 | 1.0218 | .3529 | .0044 |
| | R=.4143, R-sq=.1709, F=30.5130, p=.0000 | | | R=.4166, R-sq=,1766 F=31.36, P=.0000 | | | R=.5081, R-sq=.2581 F=16.9351, P=.0000 | | |

The table (3.4) of the regression shows the significance of the model when the sales promotion will affect the brand loyalty. The direct effect of the model was recorded to be X effecting by 14.95% over Y. The direct effect is significant as the path of influence is above the level of zero (.0185 to .2805). The first indirect process was measured to be significant as the table depicts 10.13% effect of X on Y via M and the path of influence above the level of zero. The second indirect process shows a 5.16% effect of X on Y via M2. The process of influence via M2 is considered to be insignificant as the path of influence is below the level of zero. The total influence of the model shows a 15.30% effect of X on Y which is significantly similar to the direct effect of X on Y (14.95%). The model is partially mediated as there is similarity with the direct effect of X on Y.

The overall regression analysis had shown the results of direct and indirect effects of X on Y. The regression analysis was computed individually for each independent variable. The regression analysis significantly justifies the model. The results drawn, depicts that none of the independent variable has been proven to be significantly influencing brand loyalty via the mediating role of customer trust. The result so far drawn significantly justifies and proves that e-loyalty, brand image, self-congruity and sales promotion when provided, satisfies the customer (M1), and customer's satisfaction (M1) further builds customer trust (M2) over a brand. Customer's trust (M2) advancing further results in retaining the customer (brand loyalty, Y) towards a product.

**DISCUSSION AND LIMITATIONS**
The results computed have shown a significance of the model. The study proves H1 hypothesis as e-loyalty is positively significant with customer satisfaction. The relation between e-loyalty and customer trust is insignificant. The consumers in Pakistan do not buy products from online business markets. The reason is that the product offered at online marketing store is different from the product that actually exists. The concept of e-loyalty is at essential stage. The consumer's prefer the web stores of the brands to gather the information regarding their product, but are likely to buy the product by visiting the outlet of the brand. The concept of e-loyalty in Pakistan so far is considered to be the source of information rather than globalization of business world which allows customer to buy the product without being physically involved. Consumer gathers information from web and physically buys the product, and if the gathered information is according to the expectations then the consumer is satisfied and trusts the brand. Therefore the consumers in Pakistan seek for e-loyalty as a source of information. H1 is accepted as e-loyalty mediates customer trust (M1) and M1 mediates customer trust M2. The H2 hypothesis is also proved however the result drawn indicates a partial mediation. Brand image do have a direct as well as indirect effect on brand loyalty via mediating customer satisfaction. H3 is also proven from the results drawn. Congruent point of consumer expectation and the benefits received from the use of utilitarian product satisfies the customer. H4 is also proved as there is a significant relation between the sales promotion and the satisfaction of the customer. Brands offering sales promotion satisfy the customer at that time, when the consumer receives the desired benefits from the product after the reduction from price. Slight change in price results in consumer satisfaction which further built trust and as result, customer retains to the brand. If the product is offered at a low price, but it doesn't fulfill the desired need of the product, the customers trust over a brand will not be built. H5 is also proven by the results drawn so far. When the customer will be satisfied after these factors, the trust of customer will be stronger over the brand. H6 is also proven as the trust of a customer over brand will naturally stick him/her to the brand. All of the hypotheses are accepted.

**Limitations**
Brand loyalty is a vast topic hailing from the field of consumer behavior. The aim of the study was to determine the factors which influence the loyalty and helps the situation to take place in which customer switch from one brand to another. Brand loyalty is not consistent to specific factors predicting it. The reason for including these factors was that they were not yet considered in the business environment of Pakistan. Brand loyalty can also be explored in the area of psychology. Psychological factors also play a vital role in predicting the customer's loyalty.

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