

The Role of Brand Image and Customer's loyalty Towards Private Label Brands In Hubli-Dharwad Twin City of Karnataka

¹Mr. Basavaraj Sulibhavi, ²Dr. Shivashankar K

¹Research Scholar, (Visvesvaraya Technological University, Belagavi), IBMR Business-School, 4th Phase, Akshay Colony, Vidyanagar, HUBBALLI, Karnataka, INDIA.

¹*sulibhavibasavaraj@gmial.com*

Abstract - Brand image is all about present view of the customers about the brand. Customer's loyalty can be state of confusion with respect to purchase or consumption pattern of a product at a moment and leads to repeat purchase, intention of repurchase and word of mouth to others. This is possible to be achieved and measured through the effect of trust and satisfaction. The entire focus of this study is to find the relationship between the brand image, trust, satisfaction and customer's loyalty towards private label brands in Hubli-Dharwad city. This study consists of 413 valid questionnaires. The Baron and Kenny (1986) four step method of mediation is used to test the model which consists of trust and satisfaction as mediating between the brand image and customers loyalty and also to know effect of satisfaction on satisfaction. Linear regression method was used in measuring relationship between the dependent and independent variables. The result show that there exist a relationship between direct brand image and customer loyalty, between Brand image and satisfaction, between satisfaction and customers loyalty, between trust and customers loyalty and satisfaction mediates the relationship between the brand image and customers loyalty.

Key Words : *Private Label Brands, Brand Image, Trust, Satisfaction and Customers Loyalty.*

I. INTRODUCTION

Brand image is an important role in developing a positive impact of the perceiving the value associated with the brand and the offers associated with brand (Forozia, Zadeh & Gilani (2013)). Brand image is the reflection which is held in the mind of customers and if the brand is kept in front of customers what comes to the mind and the brand image takes in helping the markets in creating a space in the mind of customers in the form of positioning Saleem & Raja (2014). Brand image when created will be helping to meet the expectation from the brand and that leads to the satisfaction (Li Chien-Hsiung (2011)). The brand image play positive role in building trust and loyalty (Abdulla Alhaddad, 2015). The trust is logically and experientially a critical variable in relationship (Komunda .M and Osarenkhoe A (2012)).The measurement of brand loyalty can be done from different sources like satisfaction and trust with the brand and they have direct impact on brand image and customers loyalty. Brand image and satisfaction are most important variable in helping the brand to get loyal customers (Nichay Kumar & shiplap (2014)). If brand gets loyalty from customers then it will help company in retaining customers and will be barrier for customers to switching the (Reichheld F (2003)). The brands with holds high trust gain more advantage in getting higher purchase power and greater sales (Thorbjorsen, H and SupphellenM

(2011)). Trust is more important factor to enhance loyalty among the customer's (Ying-Kai Liao, 2015).

Brand Image:

Brand image positively influence customers loyalty (Wu P.C, Yen G .Y .Y & Hsiao C .R (2011)).Brand Image has an influence on satisfaction (Johanudin Lahap, Nur safiah & Shelle Mohad Radzi (2016)). Brand image positively influence customers loyalty (Wu P.C, Yen G .Y .Y & Hsiao C .R (2011)). Brand image supports in creating satisfaction and loyalty for the brand (Satendra & Singh 2012). Certain researches have also showed that satisfaction and loyalty among customers for the brand is by creating brand image (Koo D .M (2003), Kandampully J & Suhartanto D (2000)). Brand image has specified impact on loyalty intentions that is customer repurchase intentions. Social, confident and special brand image has positive impact on loyalty intention.(Vazquez-Carrasco R & G .R Foxall (2006).

Symbolic, affective and trade off benefits work as indicator for purchase value of brand and has positive relationship on loyalty intention. Brand image also drives loyalty (Johnson M .D, Gustafsson .A, Andreassen T .W, Lervik .L & Cha .J(2001)). Many research have showed and conformed that favourable image will lead to loyalty(Koo and also lead to purchase behaviour and performance D .M(2003), Kandampully J & Suhartanto D (2000)).

Trust:

(Ming T.T & Ismil H. B, Rasiah D, (2011)) Brand image creates positive effect on brand trust. (Delgado Ballester, E & Munuera Aleman (2005)) their research says that when trust is introduced and given the importance as a core in relationship variable will help in predicting and assessing market and also in understanding the buying behaviour of customers. (Delgado Ballester (2005)) Introduction of trust affects purchase behaviour and leads to successful relationship between customers and brand. (Esch F R, Langner T, Schmitt B H, Geus P (2006)) Brand image has direct impact on brand trust. (Ming T.T & Ismil H. B, Rasiah D, (2011)) brand image has positive effect on brand trust. (Rajpopal (2010)) the research argued that higher the brand dimensions, including brand emotion, brand associations, brand image and brand reputation will result in higher brand trust which can further promote brand loyalty. Identified trust as a drive to consumer behaviour which leads loyalty and trust is an antecedent to loyalty there is a direct link between trust and loyalty (Chaudhuri .A & Holbrook M .B (2001) they found that trust is antecedent to loyalty and important factor in building customers loyalty

(Bart y, V. Shankar, F. Sultan and G. L. Urban (2005)) Trust acts as fundamental factor which explains brand loyalty, purchase behaviour and word of mouth. (Komunda .M and Osarenkhoe A (2012)) Trust is logical and experientially variable in building relationship. (Thorbjorsen, H and SupphellenM (2011) Trust leads to loyalty. (Rio, R and Riquelem, H 2008) trust is positively related loyalty.

Satisfaction:

Satisfaction and brand image in positive sense collectively affect consumer's loyalty and leads to sustainable growth (Dilek ceti, Ash Kuscu, DilekOzcam & Yusuf Can Erdem (2016)). Satisfaction is strongly correlated with the loyalty in repurchase, recommending others and it is intrinsic in the behaviour of customers (Ovidiu & Brad Allen (2010)). (Yu-Te, Wang T.C & H C. Chang (2012)) Brand image has direct effect on satisfaction loyalty among customers and also the satisfaction has a great mediating effect between brand image and customers loyalty. (Kwat, Mcdaniel & Kim 2012) the satisfaction has influences on brand loyalty and also mediated. (Bowen J .T and Shoemaker S (2003)) satisfaction leads to positive word of mouth communication by customers. Perception of brand image will give importance of brand image on customer's satisfaction. (Ismail I, Hasnah H, Ibrahim D.N and Isa S. (2006), Da Silva R.V & Syed Alwi S.F (2006) there exists a positive relationship between customer satisfaction and loyalty intention. Customer will repurchase the product if it satisfies the customers (Bennet R & Rundle- Thiele S. (2004)).

Customers Loyalty:

Brand Image and satisfaction contributes to the loyalty intention (NIchay Kumar & shiplap (2014)). With loyal customers company will get benefit were loyalty customers willing to purchase more frequently, spend more money on products and services, recommend products and services to others and suggest sincerely to others.

Loyalty is used as barrier to switching brands and these repeat actions can be based on inertia that generates not to switch to other brands (Reichheld F (2003)). (Bondesson (2012)). Attitudinal loyalty tells that how customer's psychology will work in suggesting brand to others and behavioural loyalty indicates actual repeat purchase behaviour. He also suggested that in spite of situational influence and marketing efforts customers will not switch to other brands if deep commitment, trust and loyalty are there to repurchase particular preferred brand in future.

Satisfaction and Trust:

Exchange aspects of a personal relationship involve economic factors and offer primarily utilitarian benefits. Exchange relationships are concerned with how much they receive for what they give. The primary positive outcome of an exchange relationship is satisfaction. On contrast, communal aspects of a relationship involve feelings about other people; they transcend self-interest. Trust is an essential outcome of such relationships. In prior research, it has been shown to be the cornerstone of close relationships, both in psychology and marketing (Delgado-Ballester, 2004; Garbarino and Johnson, 1999; Morgan and Hunt, 1994). Brand trust is affect-based, referring to a feeling that is the outcome of a communal relationship with a brand.

That is both brand satisfaction and brand trust require brand Image unless a consumer has a representation of the brand in memory including awareness and a positive image he or she cannot be satisfied by the brand or trust the brand.

Research Gap: The importance of the Private Label Brands with is importance in constructing the brand image and developing loyalty is not know in Hubli-Dharwad cities and due to the growth of the same is giving more challenge to the MNC's FMCG products in organized retail markets. This study tries to understand the mediation of satisfaction and trust in developing the relationship between the brand image and customers loyalty for the private label brands in the give area. Study also tries to understand the relationship between satisfaction and trust which need to test for their relationship in influencing each other and their impact on study.

Objectives:

1. To examine the relationship between brand image and customer's loyalty in private label brands in Hubballi - Dharwad cities.

2. To examine mediating effect of satisfaction on the relationship between brand image and customer's loyalty.
3. To examine mediating effect of trust on the relationship between brand image and customer's loyalty.
4. To examine the relationship between satisfaction and trust.

II. HYPOTHESIS

HYPOTHESIS I

H0: There is a positive linear relationship between brand image and customer's loyalty

H1: There is no positive linear relationship between brand image and customer's loyalty

HYPOTHESIS II

H0: There is a mediating effect of satisfaction on the relationship between brand image and customer's loyalty

H1: There is no mediating effect of satisfaction on the relationship between brand image and customer's loyalty

HYPOTHESIS II-A

H0: There is a linear relationship between brand image and customer satisfaction.

H1: There is no linear relationship between brand image and customer satisfaction.

HYPOTHESIS II-B

H0: There is a linear relationship between customer satisfaction and customer's loyalty

H1: There is no linear relationship between customer satisfaction and customer's loyalty

HYPOTHESIS III

H0: There is a mediating effect of trust on the relationship between brand image and customer's loyalty

H1: There is no mediating effect of trust on the relationship between brand image and customer's loyalty

HYPOTHESIS III-A

H0: There is a linear relationship between brand image and trust.

H1: There is no linear relationship between brand image and trust.

HYPOTHESIS III-B

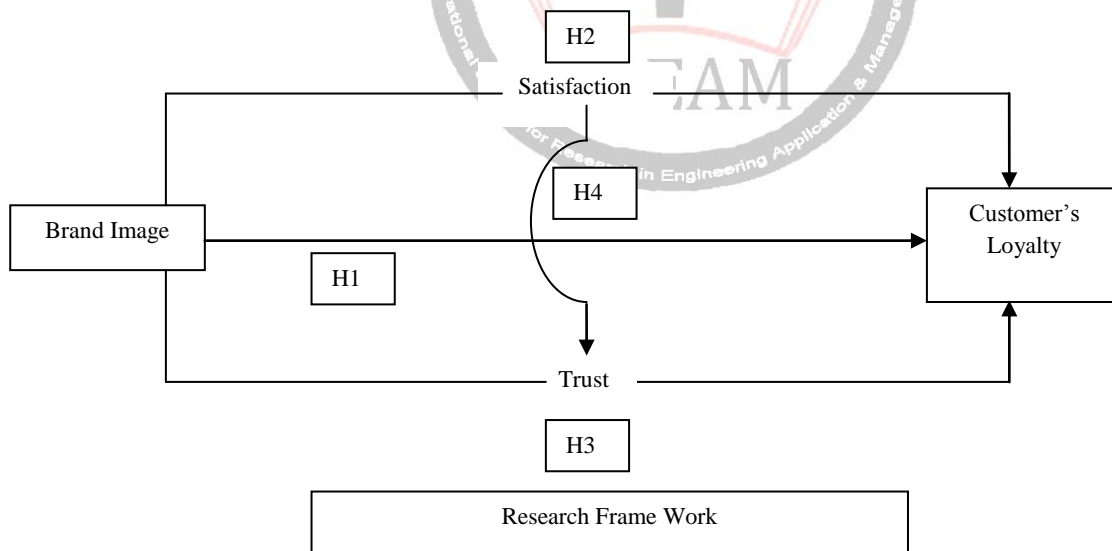
H0: There is a linear relationship between trust and customer's loyalty

H1: There is no linear relationship between trust and customer's loyalty

HYPOTHESIS IV

H0: There is a linear relationship between Brand Satisfaction and brand Trust.

H1: There is no linear relationship between Brand Satisfaction and brand Trust.



III. RESEARCH METHODOLOGY

Descriptive research design was adopted for the study considering the nature and scope of the study. Emphasis was given on studying The Role of Brand Image and Customer's loyalty Towards Private Label Brands In Hubli-Dharwad Twin City of Karnataka.

Primary data was collected by taking response on different aspects with respect to the role of Brand Image and customer's loyalty towards Private Label Brands and the mediating role of satisfaction and trust with help of structured questionnaire from

450 out of which 37 were rejected due to incomplete questionnaire. Secondary data was elicited from different websites and journals and Newspaper for the study.

The data collected was analyzed by using the statistical software viz., IBM SPSS 20 was used as statistical software. The Croanbach alpha reliability test conducted to test the reliability and to identify the relationship and mediating effect the liner regression method was used. Baron and Kenny (1986) method of mediation was used to test the model which is referred by Samaan & Abdullah (2016), Xinshu, John & Qimei (2010) in their research articles.

MEASURING INSTRUMENTS:

VARIABLE	CONSTRUCT	REFERENCE
Brand Image	15 Items 5	Tsai S. P (2005), Sweenev J .C & Soutar G. N (2001), Del Rio A.B, Vazquez .R & Iglesias .V (2001), Park C .W, Jaworski B .J & MacInnis D .J (1986) & Stephen L. Sondoh Jr., Maznah Wan Omar, Nabsiah Abdul Wahid Ishak Ismail and Amran Harun (2007) Self Constructed Keller (1993)
Brand Satisfaction	5 Items	Grace .D & O’cass .A (2005), Taylor S .A & Baker T .L (1994) Oliver R. L (1980),
Brand Trust	5 Items	Matzler al, (2008) & Chouday and Holbrook (2001)
Customers Loyalty	4 Items	Zeithmal V .A, Berry L .L & Parashuraman .A (1996)

IV. RESULT AND DISCUSSION

Reliability Test: Croanbach alpha reliability test was applied to check the reliability of all the items into the questionnaire. Universally it is considered that the reliability value if it is more then 0.7. The reliability of all the constructs values was found to be more the then standard value for the current study.

CONSTRUCT NAME	ITEMS IN CONSTRUCT	CRONBACH'S ALPHA RELIABILTY
Brand Image	20	0.913
Satisfaction	5	0.929
Trust	5	0.899
Customers Loyalty	4	0.839

ANALYSIS & DISCUSSION:

Baron and Kenny (1986) method of mediation is used which suggests that 1. There is direct relationship between brand image and customers loyalty. 2. The relationship between brand image and satisfaction. 3. The relationship between satisfaction and customer’s loyalty. 4. The relationship between brand image, satisfaction and customer’s loyalty. 5. The relationship between brand image and trust. 6. The relationship between trust and customer’s loyalty. 7. The relationship between brand image, trust and customer’s loyalty.

H1: There is a positive linear relationship between brand image and customer’s loyalty

Liner regression method was used to test the effect of relationship between brand image and satisfaction as independent variables on customer’s loyalty as dependent variable.

From the model summary the adjusted R square value was found for brand image to be 0.405 indicating that brand image have 40.5% variance on customers loyalty.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	75.342	1	75.342	281.435	.000 ^a
	Residual	110.028	411	.268		
	Total	185.370	412			

a. Predictors: (Constant), Brand_Image

b. Dependent Variable: Customers_Loyalty

The goodness fit for the model was tested using ANOVA and the F value brand image found to be 281.435 which was significant for 0.000 level of significant and model is fit.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.722	.190		3.793	.000
	Brand_Image	.826	.049	.638	16.776	.000

a. Dependent Variable: Customers_Loyalty

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable brand image was found to be 0.638, which was tested through t-value which was found to be 16.776 which is significant at 0.00% level of significance. This shows that brand image significantly contributes to customer's loyalty and the null hypothesis is accepted.

H2: There is a mediating effect of satisfaction on the relationship between brand image and customer's loyalty

From the model summary the adjusted R square value was found for brand image to be 0.430 indicating that brand image have 43% variance on Satisfaction.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.287	2	40.143	156.627	.000 ^a
	Residual	105.083	410	.256		
	Total	185.370	412			

a. Predictors: (Constant), satisfaction, Brand_Image

b. Dependent Variable: Customers_Loyalty

The goodness fit for the model was tested using ANOVA and the F value for Brand Image and satisfaction found to be 156.627 which was significant for 0.000 level of significance and model is fit.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.802	.187		4.285	.000
	Brand_Image	.641	.064	.495	10.010	.000
	satisfaction	.170	.039	.217	4.392	.000

a. Dependent Variable: Customers_Loyalty

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable brand image was found to be 0.495, which was tested through t-value which was found to be 10.010 which is significant at 0.00% level of significance and the Beta value for independent satisfaction was found to be .217, which was tested through t-value which was found to be 4.392 which is significant at 0.00% level of significance. This shows that both brand image and satisfaction are significantly contributes to customer's loyalty but brand image is still significant after introduction of satisfaction then there exist mediation and the null hypothesis is accepted.

H2a: There is a linear relationship between brand image and customer satisfaction.

From the model summary the adjusted R square value was found for brand image to be 0.432 indicating that brand image have 43.2% variance on satisfaction.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	130.432	1	130.432	314.716	.000 ^a
	Residual	170.336	411	.414		
	Total	300.767	412			

a. Predictors: (Constant), Brand_Image

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	130.432	1	130.432	314.716	.000 ^a
	Residual	170.336	411	.414		
	Total	300.767	412			

b. Dependent Variable: satisfaction

The goodness fit for the model was tested using ANOVA and the F value brand image found to be 314.716 which was significant for 0.000 level of significant and model is fit.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.469	.237		-1.980	.048
	Brand_Image	1.087	.061	.659	17.740	.000

a. Dependent Variable: satisfaction

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable brand image was found to be 0.659, which was tested through t-value which was found to be 17.740 which is significant at 0.00% level of significance. This shows that brand image significantly contributes to satisfaction and the null hypothesis is accepted.

H2b: There is a linear relationship between customer satisfaction and customer's loyalty

From the model summary the adjusted R square value was found for satisfaction to be 0.293 indicating that brand image have 29.3% variance on customer loyalty.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.604	1	54.604	171.624	.000 ^a
	Residual	130.765	411	.318		
	Total	185.370	412			

a. Predictors: (Constant), satisfaction

b. Dependent Variable: Customers_Loyalty

The goodness fit for the model was tested using ANOVA and the F value satisfaction found to be 171.624 which was significant for 0.000 level of significant and model is fit.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.314	.123		18.748	.000
	satisfaction	.426	.033	.543	13.101	.000

a. Dependent Variable: Customers_Loyalty

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable satisfaction was found to be 0.543, which was tested through t-value which was found to be 13.101 which is significant at 0.00% level of significance. This shows that brand satisfaction significantly contributes to customer's loyalty and the null hypothesis is accepted.

H3: There is a mediating effect of trust on the relationship between brand image and customer's loyalty

From the model summary the adjusted R square value was found for brand image to be 0.599 indicating that brand image have 59.9% variance on trust.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.397	2	55.698	308.711	.000 ^a
	Residual	73.973	410	.180		
	Total	185.370	412			

a. Predictors: (Constant), Brand_Trust, Brand_Image

b. Dependent Variable: Customers_Loyalty

The goodness fit for the model was tested using ANOVA and the F value for Brand Image and trust was found to be 308.711 which were significant for 0.000 level of significant and model is fit.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.384	.158		2.427	.016
	Brand_Image	.443	.049	.342	9.112	.000
	Brand_Trust	.470	.033	.531	14.136	.000

a. Dependent Variable: Customers_Loyalty

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable brand image was found to be 0.342, which was tested through t-value which was found to be 9.112 which is significant at 0.00% level of significance and the Beta value for independent trust was found to be .531, which was tested through t-value which was found to be 14.136 which is significant at 0.00% level of significance. This shows that both brand image and trust are significantly contributes to customer's loyalty but brand image is still significant after introduction of trust then there exist mediation and the null hypothesis is accepted.

H3a: There is a linear relationship between brand image and brand trust

From the model summary the adjusted R square value was found for satisfaction to be 0.308 indicating that brand image have 30.8% variance on trust.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	73.254	1	73.254	184.370	.000 ^a
	Residual	163.299	411	.397		
	Total	236.553	412			

a. Predictors: (Constant), Brand_Image

b. Dependent Variable: Brand_Trust

The goodness fit for the model was tested using ANOVA and the F value satisfaction found to be 184.370 which was significant for 0.000 level of significant and model is fit.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.721	.232		3.105	.002
	Brand_Image	.815	.060	.556	13.578	.000

a. Dependent Variable: Brand_Trust

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable brand Image was found to be 0.556, which was tested through t-value which was found to be 13.578 which is significant at 0.00% level of significance. This shows that brand image significantly contributes to brand trust and the null hypothesis is accepted.

H3b: There is a linear relationship between brand Trust and customer loyalty.

From the model summary the adjusted R square value was found for brand image to be 0.519 indicating that brand image have 51.9% variance on trust.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	96.416	1	96.416	445.484	.000 ^a
	Residual	88.953	411	.216		
	Total	185.370	412			

a. Predictors: (Constant), Brand_Trust

b. Dependent Variable: Customers_Loyalty

The goodness fit for the model was tested using ANOVA and the F value brand image found to be 445.484 which was significant for 0.000 level of significant and model is fit.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.436	.118		12.118	.000
	Brand_Trust	.638	.030	.721	21.106	.000

a. Dependent Variable: Customers_Loyalty

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable brand image was found to be 0.721, which was tested through t-value which was found to be 21.106 which is significant at 0.00% level of significance. This shows that brand trust significantly contributes to customers' loyalty.

H4: There is a linear relationship between Brand Satisfaction and brand Trust.

From the model summary the adjusted R square value was found for brand image to be 0.606 indicating that brand image have 60.6% variance on trust.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	143.552	1	143.552	634.398	.000 ^a
	Residual	93.001	411	.226		
	Total	236.553	412			

a. Predictors: (Constant), satisfaction

b. Dependent Variable: Brand_Trust

The goodness fit for the model was tested using ANOVA and the F value satisfaction found to be 634.398 which was significant for 0.000 level of significant and model is fit.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.289	.104		12.382	.000
	satisfaction	.691	.027	.779	25.187	.000

a. Dependent Variable: Brand_Trust

Contribution of individual independent variable was evaluated through computing Beta value. The Beta value for independent variable satisfaction was found to be 0.779, which was tested through t-value which was found to be 25.187 which is significant at 0.00% level of significance. This shows that brand trust significantly contributes to trust and the null hypothesis is accepted.

V. CONCLUSION

The study results revealed that there is a positive relationship between the brand image and customers loyalty in private label brands. Satisfaction and trust plays vital role in mediating the relationship between brand image and customer's loyalty towards private label brands. The satisfaction has an impact on the trust building and has a positive relationship between them. So both satisfaction and trust can be used in developing the relationship between brand image and customers loyalty. The managers implication is that they have to concentrate developing the satisfaction and trust in customers using the advantage of brand image and satisfaction towards Private Label Brands. Future studies can also be tested with other mediating variable and affecting relationship between brand image and customers loyalty, even the relationship can also be affected by the moderating variable and this need can raise the future study of the research and managers in the field of retailing.

REFERENCES

- [1] Bart y, V. Shankar, F. Sultan and G. L. Urban(2005), "Are the drivers and roles of online trust the same for all web sites and consumers? A large Scale Exploratory empirical study ", journal of marketing, vol.69 No.4:133-152.
- [2] Bennet R & Rundle- Thiele S. (2004). *Customer satisfaction should not be the only goal*. Journal of Service Maketing, 18(7), 514-523
- [3] Bowen J .T and Shoemaker S (2003). *Loyalty: A Strategic Commitment. Cornel Hotel and Restaurant Administration Quarterly*, 44(5), 31-46
- [4] Chaudhuri .A & Holbrook M .B (2001), *The Chain effecet from brand trust and brand effect to brand performance: the role of Brand Loyalty*. Journal of Marketing, 65, 31-93
- [5] Da Silva R.V & Syed Alwi S.F (2006). *Cognitive, Effective and cognitive behavioral responses In retail corporate building*. Journal of Product and Brand Management, 15(5), 293-305
- [6] Delgado Ballester, E & Munuera Aleman (2005). "Does Brand Matters to Brand Equity?" Journal of Product and Brand management 14, 187-196
- [7] Delgado-Ballester, E. (2004), "Applicability of a brand trust scale across product categories: a multigroup invariance analysis", European Journal of Marketing, Vol. 38 Nos 5/6, pp. 573-92.
- [8] Dilek ceti, Ash Kuscu, DilekOzcam & Yusuf Can Erdem (2016). Brand Image, satisfaction and brand loyalty- How effective are they in the automotive industry market share. Vol 8, no.7.
- [9] Forozaia, A., Zadeh, M. S., & Gilani, M. H. (2013). *Customer satisfaction in hospitality industry: Middle East tourists at 3 star hotels in Malaysia*. Research Journal of Applied Sciences, Engineering and Technology, 5 (17), 4329-4335.
- [10] Grace .D & O'cass .A (2005). *Examining the effect of service brand communicatios on brand evaluation*, Journal of Product and Brand Management, 14(2), 106-116
- [11] Garbarino, E. and Johnson, M.P. (1999), "The different roles of satisfaction, trust, and commitment in customer relationship", Journal of Marketing, Vol. 63, pp. 70-87.
- [12] Ismail I, Hasnah H, Ibrahim D.N and Isa S. (2006). *Service quality, client satisfaction and laoyaty towards audit firms. Perception of Malaysian public listed companies*. Managerial Auditing Lournal, 22(7), 738-756
- [13] Johanudin Lahap, Nur safiah & Shelle Mohad Radzi (2016). *A study of brand image towards customer satisfaction in Malaysian Hotels Industry*. Social and Behavioural science, ScienceDirect , IRSSM-6 (2015)
- [14] Komunda .M and Osarenkhoe A (2012). *Remedy or Cure for service failure? Effect of service recovey on customer satisfaction and loyaty*. Business Process Management Journal Vol.18 No. 1, 82-103
- [15] Matzler K, Krauter S. G and Bidmon S (2008). *Risk aversion and brand loyalty: the mediating role of brand trust and brand effect*. Journal of Product and Brand Management, 17(3), 154-162.
- [16] Ming T.T & Ismil H. B, Rasiah D, (2011). *Hierarchical Chain Consumer Based Brand Equity: A Review from the Fast Food Indusy*, International Business & Economics Research Journal 10(9): 67-80
- [17] Moorman, C., Deshapande R., & G. Zaltman (1992), *Factors affecting trust in market research relationships*, Journal of Marketing, 57, 1: 81-10.
- [18] Nishay Kumar & Shilpa Sanpal (2014). *Effect of brand image on customer satisfaction and loyalty intention and role customer*. Research Gate Journal, 2014
- [19] Ovidiu I. Moiescu & Brad Allen (2010). *The relationship between the dimensions o brand loyalty. An Empirical investigation among Romania Urban Consumers. Management and Marketing Challenges for Knowledge Society*. Vol 5, No.4, pp 83-98.
- [20] Reichheld F (2003). *The One Number You Need to Grow*. Harward Business Review, 81(12), 46-54.

[21] Stephen L , J Sondel W, O. Maznah A .W, Nabish, I Ishak & H. Aman (2007). “*The effect of rand image on overall loyalty intention in the context of color cosmetics*”. Asian Academy of Management Journal. Pp:83-107

[22] Saleem, H., & Raja, N. S. (2014). *The impact of service quality on customer satisfaction, customer loyalty*. Middle-East Journal of Scientific Research, 19(5), 706-711.

[23] Satendra Thakue & Dr. A P Singh (2012). *Brand Image, customer satisfaction and customers loyalty intention: A Study on the context of cosmetic Product among the peoples of central India*. EXCEL International Journal of Multidisciplinary Management Studies. Vol.2, Issue 5.

[24] Samaan & Abdullah (2016) *Customer satisfaction and loyalty in Hotel industry: the mediating role of relationship marketing*, Quest Journal of Research in Business Management, Vol.4, Issue 5, P:32-42

[25] Sweeney J .C & Soutar G. N (2001). *Consumer Perceived Value: The development of multiple item Scale*. Journal of Retailing, 77, 203-220.

[26] Thorbjorsen, H and SupphellenM (2011). “*Determinants of core values behaviour in service brands*” journal of service marketing Volume- 25.

[27] Del Rio A.B, Vazquez .R & Iglesias .V (2001): *The role of brand name in obtaining differential advantages*. Journal of Product and Brand Management, 10(7), 452-465.

[28] Stephen L. Sondoh Jr., Maznah Wan Omar, Nabsiah Abdul Wahid Ishak Ismail and Amran Harun (2007)”*The effect of brand image on overall satisfaction and loyalty intention in the context of color cosmetic*” Asian Academy of Management Journal, Vol. 12, No. 1, 83–107.

[29] Xinshu, John & Qimei (2010). *Reconsidering Baron and Kenny: Myths and Truths about mediation Analysis*. Journal of Consumer Research, Vol 37.

[30] Yu-Te, Wang T.C & H C. Chang (2012). *Corporate brand image and customers satisfaction on Loyalty: An Empirical study of starbucks coffee in Taiwan*. Journal of Social and Development Science. 24-32.

