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Research Article

THE EFFECTS OF BRAND IMAGE ON CUSTOMER SATISFACTION AND
LOYALTY INTENTION IN RETAIL SUPER MARKET CHAIN UK

Ramesh Neupane

Greenwich London College, London

Email for Correspondence: eric_neupane1@hotmail.com

Abstract

The main purpose of this research is to examine the effects of brand image on customer satisfaction and loyalty intention. It also examines the relationships between the brand image and customer satisfaction, brand image and loyalty intention as well as customer satisfaction and loyalty intention on the context of retail supermarket chain in UK. The hypotheses were formed on the basis of existing literatures and data was collected to test the hypotheses so it is deductive research. The survey strategy is used to collect information from the customers of the main six retailers based on London through structured closed ended questionnaires at a point of time and so it is cross-sectional research. A sample of 120 customers was selected through convenience sampling technique. The statistical and mathematical tools such as percentage analysis, correlation and regression analysis are used for data analysis through SPSS 20.

This study asserts that the overall brand image has significant effects ($P = 0.000$ and $\beta = 0.880$) on customer satisfaction. Similarly, the overall brand image has significant effects ($p = 0.000$ and $\beta = 0.780$) on overall customer loyalty intention; and also customer satisfaction has significant positive effects ($p = 0.000$ and $\beta = 0.859$) on customer loyalty intention in an organisation.

However, this study considered just five variables of brand image and five variables of customer satisfaction. There may have other important factors which may influence the findings. A small sample size of just 120 customers from just six stores of the main retailers may not represent the vision of all retail customers. Thus, it is recommended that a large scale research with more variables, large sample size with more stores from different parts of the UK to validate these findings.

Keywords: Brand Image; Customer Satisfaction; Loyalty Intention; Retailers

Introduction

In the current competitive business environment, the brand image of a company is very important like products or services offered. Most of the business organisations consider a brand image as a powerful asset for their success. A trusted and recognised brand identity provides confidence for customers to use the products offered by that brand. Therefore, the successful organisations always work hard to build strong brand and represent it in a consistent and clear way (Egan, 2014).

Customer loyalty and customer satisfaction are also widely accepted issues for all the companies, which is applied as a marketing benchmark for the performance of the company (Bennett and Rundle -Thiele, 2004). It is important to illustrate that if a customer is happy with the product or services then he is interested to show loyal attitude towards the brand i.e. willing to pay more, willing to provide positive word of mouth and to display loyal behaviours (Bennett and Rundle -Thiele, 2004; Schultz, 2005). In the current business atmosphere, all the organisations have provided focus on 4ps i.e. product, price, place and

promotion and further applying 3ps i.e. process, physical layout and people for service marketing. According to Kotler (2001), organisational success is a direct consequence of brand image and which is measured as a significant feature of current marketing strategy. The product differentiation is associated with the symbolic value of a brand. In fact, according to Rundle-Thiele (2005) and Kapferer (2005), currently, all of the successful companies have considered that most of the customers are not loyal about particular brand. Moreover, the current business environment is to increase the entry of new product and competition and service leads consumers to choose particular product or services among the group of alternatives (Ballantyne *et al.*, 2011). It is therefore important for the companies to focus on differentiating their product from their competitors.

In order to attract new customers and retain the existing customers for any organisation, the brand image is very important because of the fact that the customers always seek for branded products or services in this current competitive market environment. It is therefore, the companies are facing intense challenges in maintaining and enhancing

customer satisfaction, brand image and customer loyalty. The impression of a brand's total personality is brand image which might be imaginary and real shortcomings and qualities in the mind of associated customers. According to Wheeler (2013), brand is the name, term, symbol or any other features that differentiate one product from other companies' products. The brand image should be managed carefully because it is an important asset for the organisation in order to create values for the shareholders and other associated groups.

Background

Building a reputed brand image and attracting new customers remains a complicated task for the marketing managers in any organisation. Nevertheless, the companies should also focus on customer retention with profitable long-term relationships. The foundation of customer retention is higher level of their satisfaction towards the products and services which they received as well as higher value by customers. According to Schult, (2005), happy customers are more likely to show more loyalty towards the company like willingness to provide positive words of mouth, repurchase the products as well as willingness to pay more for the products because of trust. A reputable brand with higher customer loyalty possesses a higher market share and capacity to imply higher cost for their products or services.

The successful companies have concentrated their attention on higher quality services or products in best competitive price in a suitable place to attract more customers and enhance their brand image. The associated symbolic value of brand image distinguishes the services or products from the products offered by competitors. The customers have a nature of comparing one product with the competitors' product and attracted towards the highly reputed brands that offer their products in competitive price.

Brand loyalty is ideally measured as the health of the organisation (Bennett and Rundle-Thiele, 2005) and it is a "marketers' Holy Grail" (Kapferer, 2005). Researchers have reported that a 5% increment in customer retention can produce 25-95% profitability over 14 industries, for instance in software, auto service chain and credit card companies (Reichheld and Detrick, 2003). In addition, these loyal consumers are more likely to be the promoter of the brand and recommend it to their friends, relatives and other potential customers (Schultz, 2005).

The competition among the key retailers such as Tesco, ASDA, Morrison, Sainsbury, Co-Operative Groups, and Iceland etc. is highly increasing to attract customers. Different organisations have their own identity of their brands in the UK market. They are adopting different strategies to capture high market share, enhance customer satisfaction level, customer loyalty as well as brand image in the competitive market. In this context, this topic of "The Effects of Brand Image on Customer Satisfaction and

Loyalty Intention in the Context of retail supermarket chain" is chosen for research.

Aims and Objectives of the Study

The main aim of this research is to examine the effects of brand image benefits on customer satisfaction and customer loyalty in the context of retail supermarket chain UK. The subsidiary aim of this research is to enhance knowledge and understanding of brand image, customer satisfaction as well as customer loyalty. The main objectives of this research are as follows:

- To critically examine the relationship between brand image and customer satisfaction.
- To critically evaluate the relationship between brand image and customer loyalty intention.
- To investigate the relationship between customer satisfaction and customer loyalty intention.

Literature Review

Brand Image

"A brand is a term, design, name, symbol or any other features that distinguish one company's product to the others" (American Marketing Association, 2013). Branding procedures was initially adopted to differentiate one individual's cattle from other's by means of distinct sign burned into the cattle's skin with a hot stamp made by iron and was subsequently applied in marketing, business as well as advertising. One of the well-known examples of a brand is  which belongs to Apple Company. Similarly, as mentioned by Keller (2003), it is a set of mental associations in customers' perceptions which increase the value of products or services. The brand is an intangible and conditional asset for a company which has a capability to generate profitability of the firm and compromise the functional and emotional value (Martisiute *et al.*, 2010). Moreover, Nandan (2005) stated that brand is a symbol in every people's mind and it can be illustrated as visible name or symbol which can distinguish the products from the competitors' products. A brand is as well negotiation of product, packaging, promotion, advertisements and its whole presentation besides to a particular name (Pepe *et al.*, 2011). From customer perspectives, brand is a guarantor of reliability and equity in consumer products (Roman *et al.*, 2005). Moreover, Fennis and Pruyn (2006) asserted that customer would desire to buy and use products from reputed brand name to draw attention to their behaviours in different situational perspectives.

Brand image is a unique set of associations in the mind of customers regarding what a brand stand for and the implied promises the brand makes. According to Business Dictionary (2013), "the impression in the mind of customers of a brand's total personality which may be imaginary or real shortcomings and qualities is called brand image". It is developed through advertising campaigns with consistent theme over time, and is validated through the direct

experiences by the customers. The reputable brand image enables the customers to distinguish their needs that the brand fulfils and it differentiates the company from others and enhances the customer performance over the brand (Hess and Story, 2006). The favourable brand image in the mass market is very important in order to enhance market share of the company. According to Keller (2003), "brand image is the set of beliefs, ideas and impression that a person holds regarding to an object" (p. 23). In addition, Koo (2003) added that brand image is useful to drive loyalty, brand equity, brand performance and purchasing habits of customers.

According to Faircloth *et al.* (2001), brand image has been conceptualised and operationalised in many ways. It has been assessed based on brand values/benefits (Hsieh *et al.*, 2004; Bhat and Reddy, 1998), and attributes (Koo, 2003; Kandampully and Suhartano, 2000) or using brand image scale proposed by Malhotra (1981). The measurement of brand image based on the above facts could assist organisation or marketers to identify the strengths and weaknesses of the particular brand and perceptions of consumers towards their services or products as well. The benefits of image can be divided into experiential, functional and symbolic advantages. The experiential advantages indicate to 'what it felt like to use the services or products and generally associated with product related attributes' (Nandan, 2005). The functional benefits are associated with the intrinsic benefits of services or products consumption and generally associated to the attributes related to products. Similarly, the symbolic advantages were related to the underlying needs for individual expression or social approval and outer-directed self-esteem which generally associated to the attributes which are not related to the products (Sondoh Jr. *et al.*, 2007).

Currently, there is an extensive range of options for the customers to choose the particular service or product while entering to shopping complex or via online. It is observed that emotion of customers is one of the major factors which influence the purchasing behaviours of customers (Berry, 2000). A study by Dick and Basu (1994) asserted that the success of brand could generate customers' awareness regarding dignity of the brand and so optimise the profitability of the company due to their purchase of products and services from the company. Conclusively, brand image can produce values in terms of assisting consumers to precede information, generating reasons to purchase, differentiating the brand from the competitors, provides positive feelings, and offers a basis of extensions. Generating and maintaining a successful brand image is an important role of a company's marketing strategy and branding strategy.

The Characteristics of Successful Brands

There are a lot of great traits of successful brands. The successful brand might be entirely distinct in character; they communicate something in common, for instance, well-

price product, consistent quality, memorable, reliable and unstoppable (Murphy, 1998). Successful brand is memorable due to the fact that it is interesting. Customers are drawn into it because it is different and unique. The successful brands are reliable because they are consistent, the customers are confident about what they will experience after using this brand because they are dependable and trustworthy. In addition, successful brands are unstoppable due to the fact that they are multi-dimensional, customers can never get enough of them since they are confident and strong. For instance, Apple continues to verify that it is not only a computer company. It has a lot of exciting products, which customers stand in a long queue at the shopping centres waiting patiently to spend their money. A high competition, recession, tension in the Middle East – nothing prevents them from enhancing. The company generated \$65 billion revenue and \$14 billion profits in 2010 (Cohan 2011).

Morgan (2012) claimed that a successful brand is innovative, focused, passionate, consistent, flexible, competitive, leadership and distinction. He added that great brands always focus on innovation which prevents becoming complacent and stagnant. They never break off pushing. For instance, Samsung, Apple, Coca-Cola, McDonald etc got high success in the market. However, they do not stop innovation; they continue to focus on improvement and innovation. Truly remarkable brands always keep them most focused and know what they do and they focus on doing it well. Successful brands have passion which keeps them pushing and moving forward; they not only love what they do they also love what they are doing. The remarkable brand is consistent; customer can rely and trust on them. If a brand is not consistent, it means the company is opening a door for the customers to move somewhere else (DeLong *et al.*, 2004). Great successful brands are always willing to adopt and change; which have strong competitive spirit that is applied to motivate them. It is assumed that competition is great for customers and good for a business because it makes the companies step up their game and enhance their quality of service/product (Gelder, 2005).

As claimed by Hsieh *et al.* (2004), "*a successful brand image enables customers to identify the needs that the brand satisfies and to differentiate the brand from its competitors and consequently increases the likelihood that customers will purchase the brand*" (P. 252). A business organisation of its services or products which continuously holds a favourable image by the customers, would absolutely obtain a competitive position in the marketplace, increase market share, gain competitive advantages, as well as enhance organisational performance. Moreover, many empirical studies have asserted that favourable image (i.e. store/retail, brand) will lead to customer loyalty (Kandampully and Suhartano, 2000; Koo, 2003), purchase behaviour (Hsieh et

al., 2004), brand equity (Faircloth *et al.*, 2001), and brand performance (Roth, 1995).

Brand Equity

Brand equity refers to a set of assets and liabilities associated with brand, together with its name, symbol that can perform beneficial or detrimental effects on the values obtained from products or services offered by a company (Yasin *et al.*, 2007). Similarly according to Keller (2003), brand equity refers the unique consequences of marketing enforced by particular brand. Referring to the positive influence of brand equity, it occurs when customers are willing to spend more for the equivalent quality due to the attractiveness of the symbol connected to the service or products (Bello and Holbrook, 1995). Nevertheless, brand equity might be destroyed because of improper management. For example, poor customer service or product quality could inversely affect the image of the brand which leads decrease in volume of sales.

One of the typical instances about brand as a type of equity is the obligation of laws to preserve intellectual property. In many countries, the values of brand have been recognised to both the producers and consumers with their well-established legal system. Many countries have set up legal system to protect, copyright, designs and trademarks in order to tackle with piracy. According to Murphy (1998), brand is also a tradable product having computable financial worth. We can see the name of favourable brands in the list of stock market which can be sold or bought. Some reputable brands such as Tesco, Sainsbury, Vodafone, Marks and Spencer, Lloyds Group etc. are listed in the index of FTSE 100 (London Stoke Exchange, 2014). The volatility of stoke market may affect the purchasing moods of customers but not accounted for the decline or growth of retail sales. These instances emphasise the values of brand equity for organisation and the customers both. For the organisation, brand equity might be a source to generate revenue through cash flow. For example, the merger of Reebok and Adidas in 2005 has helped to compete with Nike in the US sports market, increased their revenue and assisted to attract more customers to reverse to the large company with higher aptitudes (Kiley, 2005). For customer perspectives, brand equity might offer important information regarding the brand which increases their confidences while making purchasing decision. If a customer has good perceptions about a brand then he/she will certainly repurchase the product from that brand. In addition brand equity may also helps to gain higher margins through charging premium prices and decreased dependence upon promotional activities (Aaker and Biel, 2013). If the customers have positive image then they no longer focus on short-term promotional offers but the image of a brand as a whole. The concept of brand equity can be further divided into four sub areas: brand awareness, brand loyalty, brand associations and perceived quality.

Brand Awareness: One of the main determinants of brand equity is brand awareness. It indicates to the capability of potential customers to recognise and recall the brand, connecting the brand with its equivalent product class. It is essential for the customers that they should be aware about brand value of a product so that which could become their buying choice. It is therefore the products need to enter the awareness set before it appears as the set of consideration (Blackwell *et al.*, 2001) and enhance awareness of brand is favourable to higher probability of entering the consideration set (Nedungadi, 1990). So, a brand with high awareness could have higher probability to be purchased (Yasin *et al.*, 2007).

There are many elements such as geographical location and political influences can alter the level of brand awareness. A research by Delong *et al.* (2004) claimed that owing to geographical differences, the consumers from China cannot distinguish European brand from US apparel brand. Moreover, because of their political separations, brands from Hong Kong and Taiwan are confused sometime. Celebrity endorsement and advertisement could be some functional tools for increasing brand awareness. According to Tsai *et al.* (2007), attitude of advertisement is attributable to the influence on attitudes of brand which affects intention of consumers to purchase.

Brand Loyalty: Brand loyalty is also one of the key factors of brand equity that directly and positively influences brand equity (Atilgan *et al.*, 2005). It refers that an individual purchases products or services from the same brand frequently rather than from other brands. Customers continue to purchase the brand under the influence of brand loyalty, regardless of the superior features, convenience owned by competitors and prices. The repurchase intention is one of the significant indicators of brand loyalty. However, such measures may not be always accurate because some customers make habitual purchase towards a specific brand just as consequences of its effective promotions and prominence in stock.

Brand loyalty includes customers' commitment to repurchase the product or continue to use the same brand and can be confirmed by frequent purchase of services or products as well as other positive attitudes like positive words of mouth to others (Dick and Basu, 1994). The customers may also repurchase a brand because of lack of viable alternatives, situational constraints, or out of conveniences (Jones *et al.*, 2002). A real brand loyalty could exist when consumers have high relative behaviours towards the brand which can be seen through their repurchase intention.

Brand Associations: Brand association is defined as the particular connection between the brand and the memory (Aakar, 1991). In addition, Yasin *et al.* (2007) added that brand equity is highly supported by associations of customers towards the brand that influence the particular brand image. According to Yoo *et al.* (2000), brand

association is a complex thought which associates one another, including multiple episodes, ideas, facts and examples which generate knowledge of brand network. The intangible qualities such as distinctiveness and innovativeness are also considered as brand associations. According to Keller (2003), brand association can be divided into three sub-divisions, namely benefits, attributes and attitudes. The benefits may be functional, symbolic and experimental. Functional benefits related to basic or physical benefits; symbolic benefits related to signal effects that a brand may execute on the consumers; and experimental benefits associated to emotional feelings of customers.

Various brands have various brand associations to their probable consumers which can provide supports for them to make a decision of repurchase. The brand association can generate value for the company and also to its customers in many ways like they help consumers for purchase decisions. Brand association may also trigger the consumers to review their previous experience and making them remember the brand by heart (Kumar, 2009). It can also help to differentiate one brand from other and also generate positive feelings.

Perceived Quality: Perceived quality refers to the perceptions of customers of the superiority or overall quality of the service or product (Yasin, *et al.*, 2007). It is a type of intangible overall feeling of the customers towards the brand. It has a subjective nature and therefore the understanding of actual specifications of the product could have less association with perceived quality. A brand's perceived quality can generate values through offering essential reason to purchase, charging premium price, differentiating the brand position, and motivating members of the channels to do well. In addition, it helps to create extensions into categories of new brands. According to Delong *et al.* (2004), perceived quality has the highest importance in determining repurchase intention and brand loyalty. However, it is extremely complex to get satisfactory level of perceived quality because of the reality that continuous and fast product innovation has already enhanced expectations of customer regarding the product quality.

Customer Satisfaction

According to Oliver (1997), "*satisfaction is the consumers' fulfilment response. It is a judgement that a product or service features, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related satisfaction including levels of under-or over-fulfilment*" (P. 13). Similarly, Szymanski and Henard (2001) stated that earlier studies on customer satisfaction emphasised basically on the effects of expectations, performances, disconfirmation of expectations, affects as well as equity on satisfaction. As mentioned by Dietz *et al.* (2004), expectations of customers are pre-trial beliefs regarding the product which works as reference point or comparison

standard against which product presentation is judged. The paradigm of expectancy disconfirmation recommends that customers are satisfied if the products or services perform better than their expectation (i.e., positive disconfirmation), dissatisfied if expectations of customers exceeded real performance from the products or services (i.e., negative disconfirmation), and neutral satisfaction if the performance of the products or services exactly matched their expectations (i.e. zero confirmation/disconfirmation) (Oliver, 1997). Some other researchers have identified some potential predictors of satisfaction like service/products quality (Sivas and Baker-Prewitt, 2000), service hospitality experiences design (Pullman and gross, 2004), perceived value (Yang and Peterson, 2004), retail store image (Koo, 2003) and customer relationship benefits (Reynold and Beauty, 1999).

As mentioned by Hill *et al.* (2007), "*Customer satisfaction is a measure of how your organisation's total product performs in relation to a set of customer requirements*". Similarly, Griffiths (2006) has defined customer satisfaction by separating it from customer loyalty as "Satisfaction is defined by what people say; loyalty is defined by what they do" (Cited in Sunder, 2011). Nevertheless, satisfaction is an extent of achievement of some expectations, desire, goals, needs or any other satisfying situation of transaction between customers and the company.

According to Vavra (2002), customers can obtain satisfaction from overall service or product; particular performance of the product; representatives of the company or department; various transactions like presentation of sales, delivery of products, repair service, after sale service, complaints handling; and post-purchase and pre-purchase relationships generated by a company with their customers. According to Cochran (2003), customer satisfaction is the fundamental goal for organisations. There are no any other higher accomplishments other than pleasing customers. However, it does not mean that the company should abort its competitive sense of business and become a non-profit company. Moreover, customer satisfaction is an investment which is essential due to the fact that the process of customer satisfaction often don't generate outcomes in very short-term. Remunerations more often are recognised in the medium or long-run. Various resources should be used in order to understand the requirements of customers, data collection regarding customers' perceptions, and examining such data. The resources requires for these functions is the essential investment for customer satisfaction.

A research by B2B International (2014) asserted that many companies lose 45% - 50% consumers in each period of five years; gaining new consumers might be 20 times more expensive than current customer retention. The confidence and trust will increase when the customers get higher level of satisfaction. If there is enhanced trust and confidence

then there will be a very few customers likely switch to the other companies (Hill *et al.*, 2007).

Different literatures regarding customer satisfaction primarily focused on expectations and needs of customers towards the services or products offered by a company. Some researchers have also emphasised on capabilities of innovation and advanced technologies that significantly enhance customer services. Some others indicated on the importance for companies to focus on level of customer service (Saxby, 2006).

Measurement of Customer Satisfaction

Different companies adopt different mechanism to measure customer satisfaction. According to Cacioppo (2000), assessment of customer satisfaction is one of the key mechanisms for successful organisations in the current economy in the world. Measurement of customer satisfaction can help to hold existing customer and may provide directions about how to attract new customers from the competitive business environment. As mentioned by Chen (2004), measurement of customer satisfaction and understanding the extent may help organisations to improve their customer services. It is argued that a satisfied customer certainly recommend the product or service to their relatives and friends. It is therefore, the marketing strategies should be focused on increasing customer satisfaction level. According to Oliver (1997), satisfaction of customer is their evaluation after purchasing the products or services as it meets or exceeds their expectations. Nevertheless, customer satisfaction cannot be bounded into after purchase evaluation but it could be their overall experiences of purchasing and consuming experiences.

Because of high competitions and other environmental issues, customer satisfaction and quality of service become a fundamental marketing strategy for the business companies. Enhancing service quality is essential for long term sustainability and growth due to the fact that it could help to deal with threats and challenges in the competitive environment. The service quality is the extent to which the services offered by an organisation meet or exceed customer expectations (Eshghi *et al.*, 2008). However, the service quality is complicated to measure because customers and service providers are from different backgrounds and sometime same customer may act in different manner with equivalent services or products (Kang and James, 2004).

The first model to examine service quality is proposed by Gronroos 1982 which focused on three factors: technical quality, functional quality and image quality (Cited in Neupane, 2012). In this model, the technical quality referred what is delivered, functional quality indicated process of service delivery, and the image quality indicated achieved image by functional and technical quality. One of the famous models for customer satisfaction measurement is SERVQUAL proposed by Parasuraman *et al.* (1985) which focuses on service quality as difference between the

expectations of customers on offered service or product and their perceptions about purchased services or products. The service quality evaluation is based on the evaluation of service delivery and service outcomes. If the service or product quality exceeds customer expectations then it is believed as a good service quality. Parasuraman *et al.* (1991) reduced their previous ten dimension of service quality in to five dimensions which are given below.

Tangibles: It is related to various physical equipments such as counters, shelves, lights, computers, and physical environments of the service providing company and the neatness of the employees. .

Reliability: It concerns with capability to perform the promised service accurately and dependably. In addition, it also relates to capability of problem solving, time limits, and service rights of the customers.

Responsiveness: It is related to willingness to help customer, prompt services, easily achievable information and responding the request of the customers.

Assurance: It regards to courtesy, knowledge and understandings of employees and their capability to stimulate confidence and trust to the customers.

Empathy: It is connected with caring personal attention, operating hours, personal service and understanding the specific needs of the customers.

Different scholars have different argument regarding the importance and significance of SERVQUAL model. According to Cronin and Taylor (1992), the assessment of quality of service on the basis of SERVQUAL model is not sufficient which has more explanatory power then the evaluation of gap between performance and expectations. Similarly, Kang and James (2004) argued that this model has focused more on delivery of service than other expects like technical dimension. A similar argument was proposed by Chang *et al.* (2003), he claimed that it is popular tool for the measurement of service quality but the psychometric properties are not yet created.

On the other hand, Buttle (1996) asserted that the SERVQUAL dimension is applied by a lot of scholars to assess customer satisfaction in different institutions such as banking, retailing, restaurants, hospitals, telecommunications, educations and hotels. A similar view was proposed by Ladhari (2009), he asserted that it is a good scale to use and assess the quality of service in particular company however, it is important to select the most meaningful tool that associates the assessment of specific service to confirm valid and reliable outcomes. In this context, this researcher adopts this model to evaluate customer satisfaction level at the retailers in the UK.

Loyalty Intention

Different scholars have defined brand loyalty in many ways. In this regard, Jacoby and Chestnut (1978) have asserted over fifty operational definitions of brand loyalty, which can be divided as attitudinal, behavioural and the composite approach. In their work, they found more than 60% loyalty

measure are behavioural terms. The repeat purchase frequency or proportion of purchase is considered as behavioural loyalty, whereas attitudinal brand loyalty comprised “*stated preferences, commitment or purchase intentions of the customers*” (Mellens *et al.*, 1996). However, all of those above behavioural definitions are criticised by Oliver (1999) and Jacoby and Chestnut (1978) as problematical. For instance, Oliver (1999) argued that “*all of these definitions suffer from the problem that they recorded what customer did, and none tapped into the psychological meaning of loyalty*” (P. 34). The composite meaning of loyalty focused on two dissimilar loyalty approaches: attitudinal and behavioural concepts, which was at first recommended by Jacoby and Chestnut (1978) and afterwards by Oliver (1997).

According to Oliver (1997), customer's loyalty is defined as “*a deep held commitment to repurchase or re-patronise a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and making efforts that have the potential to cause switching behaviours*” (P.34).

A few scholars suggested that adopting a behavioural and attitudinal approach can provide a more influential meaning of brand loyalty (Jacoby and Chestnut, 1978; Dick and Basu, 1994). All the above approaches are criticised by many researchers and they may have many limitations. According to Jacoby and Chestnut (1978), the behavioural assessment simply corresponds to the static result of a dynamic decision procedure. It is therefore; this approach makes no attempt recognise the elements essential brand loyalty buying and not sufficient to make clear the causal factors which ascertain why and how brand loyalty modified or developed. The attitudinal assessment are related with feelings of customers towards a brand and definite intentions like willingness to recommend and repurchase the service or product from that brand (Schiffman and Kanuk, 2004). The repurchased intention can be examined through asking the customers regarding their intentions to repurchase a given service or products in the future (Jones and Sasser, 1995). In addition, they added that organisations can obtain this information of repurchase intention while measuring customer satisfaction, intent to repurchase can also be examined at any time in the process of customer relationship makes it valuable for companies with a long cycle of repurchase, and repurchase intention is a strong indicator of their future intention.

According to East *et al.* (2005), in relation to loyalty, the association between behaviour and attitude approach was found to be weak. For example, Hennig-Thurau and Khee (1997) asserted that these researches who used actual behavioural outcomes indicated a weak relationships and a negative relationship with satisfaction. Conversely, Rundle-Thiele and Bennett (2001) claimed that the measure of attitudinal loyalty is appropriate to predict upcoming

brand loyalty under the situations of: where there is a propensity towards sole brands; where the market is not stable; and where there is a high participation and high perceived risks.

Links between Brand Image and Customer Loyalty

It is accepted that positive brand image contributes to enhance customer loyalty and also, customer loyalty has great roles in building strong brand image of a company. It is therefore, brand image is essential for companies to gain lifetime customer loyalty which leads to gear up organisational efficiency (Hess and Story, 2005). According to Bloemer and Ruyter (1997), the effects of store image associates to store satisfactions. Other factors like social motives, relationships with customers have inverse effects on customer loyalty (Bloemer *et al.*, 1998). If we consider the committed relationships between organisation and customers, there is a strong link between brand image and customer loyalty. The influences from corporate image are much superior to those from overall satisfaction. A research by Zins (2001) found that there is no significant link between satisfaction and loyalty. But according to Kandampully, and Suhartanto (2000), corporate image is positively associated to customer loyalty. In addition, they added that customer satisfaction and corporate image with the organisational performance significantly illustrate the variance of customer loyalty. However, Andreassen and Lindestad (1998) found that corporate image associated with other elements like satisfaction has no significant effects on loyalty. According to Cretu and Brodie (2007), brand image has specific effects on customer loyalty and perceptions of customer value. In this regard, Blamer (2001) considers that the reputation of a company is associated with organisational values, purpose and visions which can be expected as wider influences. The reputations connected with the name of company may act as the umbrella brand for the range of services or products categories, whereas the brand image is specific to the certain category of products. Therefore, the reputation could lead customer loyalty because of trust that a customer can get through public relation (Cretu and Brodie, 2007).

According to Ballester and Aleman (2001), the higher level of brand trust leads to more commitments from the customers and similarly, the higher level of customer commitments leads to higher price tolerance that can create higher brand loyalty. If there is a favourable brand image then proactive public relation obtained by customers is more congruent to organisational reputations and customers are well capable to maintain positive attitudes, beliefs and behaviours. Consequently, the favourable brand image can increase public relation effects and enhance customer loyalty. Conversely, unfavourable brand image leads to inverse influence on other brand associations which might be because of lack of customers' trust in the company. A negative behaviour may also come from scepticism over a

company's fairness and honesty while performing public relations activities (Hsieh and Kai, 2008).

Links between Customer Satisfaction and Loyalty

A lot of researches have confirmed that customer satisfaction has positive influence on customer loyalty (Ismail *et al.*, 2006; Da Silva and Alwi, 2006; Chiou *et al.*, 2002; Yang and Peterson, 2004). If the customers are satisfied with the services or products offered by a brand then they have more willingness to recommend the services or products to others; have less probability to switch other brands, and more likely to repurchase from the same brand (Bennett and Rundle-Thiele, 2004). Various empirical researches in retail/store image have verified that customer satisfaction has strongly affected loyalty intention such as intention to repurchase (Kandampully and Suhartano, 2000) intention to recommend (Nguyen and Leblanc, 1998); and intention to revisit the store (Bloemer and DeRuyter, 1998). Various literatures on customer satisfaction and loyalty suggests that customer satisfaction is the key determinant of customer loyalty (Yang and Peterson, 2004). Both the concepts have often appeared to be confused by academic as well as professionals (Szwarc, 2005). A study by Richard and Detrick (2003) demonstrated that customers claiming to be highly satisfied may still stop to become loyal for the company. And on the contrary, the loyal customers are not necessarily to be satisfied even though the customers who are satisfied tend to be more loyal to the company (Gommans *et al.*, 2001).

Theoretical Framework and Hypotheses Development

Based on the above reviewed literatures on brand image, customer satisfaction, customer loyalty, and their relationships, the following conceptual framework is developed which demonstrates the relationships between brand image benefits, customer satisfaction and loyalty intention. The considered factors of brand image are functional, symbolic, social, experiential, and appearance enhances (Fig 1).

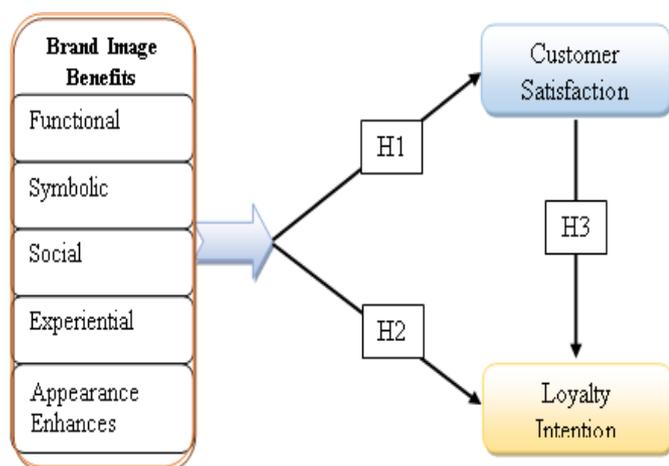


Fig. 1: Conceptual Framework

The following hypotheses are generated from the above literatures.

- H1:** There is a positive relationship between brand image benefits and customer satisfaction.
- H2:** There is positive relationship between brand image and customer loyalty intention.
- H3:** There is a positive relationship between customer satisfaction and loyalty intention.

Research Methodology

This study is based on positivism philosophy which states that “*Social world exists externally, and its properties should be measured through objective methods, rather than being inferred subjectively through sensation, reflection or intuition*” (Easterby-Smith *et al.*, 2012). In this research, the observer is independent, explanations show causality, human interest are irreverent, the progress of research goes through hypotheses and deductive approach and the results are generalised through statistical tools.

This study follows deductive approach which involves testing the existing theory and in natural science, it is a dominant research approach, in which laws offer the foundation of explanation, predict their occurrence, allow the expectation of phenomenon and so allow them to be controlled (Collis and Hussey, 2003). The necessary data was collected in order to test the hypotheses, and conclusions are derived on the basis of analysing data and hypotheses testing. This study begins with existing theories and literatures then moves towards development of hypotheses, observation and confirmation of the theories.

A strategy of survey is adopted in the current study because of the fact that it is widely used in social sciences and business research by many researchers and is one of the most common quantitative strategies. The strategy of survey allows us to gather quantitative data which can be analysed using inferential and descriptive statistic through quantitative techniques. The survey strategy provides more control over the process of research, if the sampling technique is applied; it is possible to develop results which represent the entire population at the lower cost that gathering data from the entire population to be studied (Saunders *et al.*, 2009). Readily available analysis software such as Statistical Package for Social Sciences (SPSS) can be used to analyse and interpret the data. The structured closed-ended questionnaires are used to collect data from the respondents from different retailers in the UK. The survey was conducted by using a series of questionnaires to collect necessary data from the participants.

Data Collection

All the necessary data are collected through primary and secondary sources. The primary data are collected through structured questionnaires survey from the customers different retail companies based on London. The main retailers such as Tesco, ASDA, Sainsbury, Morrison, The Co-Operative Group and Iceland are included in this survey.

This tool is used because it is a strong method to gather the attitudes and opinions of the respondents in an economic way. The necessary secondary data are obtained from different secondary sources such as journals, research papers, newspaper articles, books, company reports in this research.

This study followed convenience sampling technique which is a non-probability sampling method because of nature of current study and other constraints of the researcher such as limited time frame and limited resources. The participants are selected on the basis of their availability and their interest. The data are collected from the six retail stores which all are based on London. In every store, the respondents are picked from the exit corner of the store according to their availability and interest. At first, the researcher has obtained consent from the each store manager to collect data from their customers; introduced himself with every customer who came out from the store after shopping from the respective store, and provided a pen and a set of questionnaires to answer the questions. The researcher himself helped answering questions for some participants as their interest and accessibility. A sample of 120 customers is chosen from the different six retail stores based on London. This small sample is considered due to the time constraints and limited resources of the researcher. The different retailing brands are considered in the survey in order to obtain the participants from different backgrounds in which some participants may also be commuters, visitors, job holders and so on.

A set of closed-ended questionnaires is used in this survey which includes the questions related to brand image, customer satisfaction and customer loyalty intention. Brand image consists of five variables with 15 questions; customer satisfaction also consists of five variables with 22 questions and loyalty intention consist 6 questions. All the questions regarding brand image, customer satisfaction and loyalty intention followed five-point likert scale in which 1-strongly disagree, 2-disagree, 3- neutral, 4-agree and 5-strongly agree.

A pilot study was conducted to test the relevance, clarity, validity of questionnaires, test the adverse factors and finalise the appropriate sample size before conducting entire research. That feasibility study consists of 12 participants from a Tesco store situated in Woolwich, London. This study recommended that the questionnaires are understandable, acceptable, have an appropriate clarity and could be answered by the respondents in about 7 minutes. The reliability of the current research instrument is examined through Cronbach's alpha (α) from the outcomes of feasibility test. The results of the pilot test are demonstrated in the following Table 1.

From Table 1 we see that the value of Cronbach alpha (α) lies in between 0.735 and 0.834 for the elements of brand image, and the value of alpha for overall brand image is 0.843. Similarly, the value of alpha for the variables of

customer satisfaction is ranged from 0.720 to 0.823 and overall customer satisfaction is 0.791. Finally, the value of alpha for the 6 questions of loyalty intention is 0.815. These all values of alpha are greater than 0.700 which indicates that the research instrument is reliable and the scale used in the questionnaires has also higher reliability.

Table 1: Internal Reliability Analysis

Variables	No. of items	Cronbach's Alpha (α)
Functional	4	0.735
Symbolic	3	0.812
Social	2	0.739
Experiential	3	0.785
Appearance Enhances	3	0.834
Overall Brand Image	15	0.843
Tangible	4	0.732
Reliability	5	0.823
Responsiveness	4	0.792
Assurance	4	0.751
Empathy	5	0.720
Overall Customer Satisfaction	22	0.791
Overall Loyalty Intention	6	0.815

Data Analysis Techniques and Tools

Brand Image Benefits

The five variables of brand image benefits: experimental, social, symbolic, functional and appearance enhances are used in this research. The elements used for measuring social and experiential benefits are adopted from Sweeney and Soutar's (2001) scales, symbolic benefits elements are adopted from Tsai (2005), whereas the elements of functional benefits are taken from Del Rio *et al.* (2001) and also self-developed one question to match the definition given by Park *et al.* (1986). Finally, the appearance enhance second elements is obtained from Sweeney and Soutar's (2001) and other two questions are self-developed. Thus, there are 15 questions for the evaluation of brand image benefits which are asked to the customers on a rating scale of 1 to 5 in which 1-strongly disagree and 5-strongly agree.

Customer Satisfaction

Customer satisfaction is measured through the items from SERVQUAL model developed by Parasuraman *et al.* (1991). This tool has five elements: tangible, reliability, responsiveness, assurance and empathy with 22 questions which are asked to the customers on a rating scale of 1 to 5 in which 1-strongly disagree and 5-strongly agree.

Loyalty Intention

There are six items used in order to assess loyalty intention. Out of this, four items: intention to repurchase, willingness to recommend are adopted from Zeithaml *et al.* (1996). And the remaining two questions are self developed which are

also asked to the customers on a rating scale of 1 to 5 in which 1-strongly disagree and 5-strongly agree.

Process of Data Analysis

The collected secondary data will be based on the judgement analysis on the basis of preliminary literatures. But the collected primary data from the current survey is analysed through mathematical and statistical tools. The primary data collected from the participants is first entered into Statistical Package for Social Science (SPSS 20), then analysed through correlation, regression, bar diagram percentage analysis and pie chart. The Pearson’s coefficient of correlation is used to examine the relationship between brand image benefits and customer satisfaction; relationships between brand image and loyalty intention; and customer satisfaction and loyalty intention. The regression analysis is used to assess the effects of brand image and customer satisfaction as well as effects of brand image on customer loyalty. The related hypotheses were tested through correlation and regression analysis.

Data Analysis, Findings and Discussion

Relationships between Brand Image and Customer Satisfaction

Correlation:

The following Table 2 shows the inter correlations between brand image variables and customer satisfaction variables. The inter correlations between the variables is assessed through Pearson’s coefficient of correlation (r) obtained from SPSS.

From the Table 2, we see that the Pearson’s coefficient of correlation between functional benefits and tangibles is 0.729, functional benefits and reliability is 0.723, functional benefits and responsiveness is 0.634, functional benefits and assurance is 0.580, and functional benefit and empathy is 0.779 which all are positive and highly significant at the 0.01 level. Similarly, the correlation coefficient between functional benefits and overall customer satisfaction is also 0.779 which is too positive and highly significant at the 0.01 level.

Similarly, the correlation coefficient between symbolic benefits and tangibles is 0.726, symbolic benefits and reliability is 0.639, symbolic benefits and responsiveness is 0.691, symbolic benefits and assurance is 0.721, symbolic benefits and empathy is 0.779, and symbolic benefits and overall customer satisfaction is 0.804 which all are positive and highly significant at the 0.01 level.

Next, the correlation coefficient between social benefits and tangibles is 0.764, social benefits and reliability is 0.626, social benefits and responsiveness is 0.681, social benefits and assurance is 0.683, social benefits and empathy is 0.713, and social benefits and overall customer satisfaction is 0.782 which all are positive and highly significant at the 0.01 level.

Similarly, the correlation coefficient between experiential benefits and tangibles is 0.774, experiential benefits and reliability is 0.636, experiential benefits and responsiveness is 0.732, experiential benefits and assurance is 0.771, experiential benefits and empathy is 0.717, and experiential benefits and overall customer satisfaction is 0.817 which all are positive and highly significant at the 0.01 level.

Table 2: Inter co-relations between Variables of Brand Image and Customer Satisfaction

	Functional	Symbolic	Social	Experiential	Appearance	Overall BI	Tangible	Reliability	Responsiveness	Assurance	Empathy	Overall CS
Functional	-											
Symbolic	.894**	-										
Social	.831**	.879**	-									
Experiential	.708**	.781**	.883**	-								
Appearance	.706**	.774**	.772**	.901**	-							
Overall BI	.893**	.932**	.951**	.926**	.889**	-						
Tangibles	.729**	.726**	.764**	.774**	.828**	.830**	-					
Reliability	.723**	.639**	.626**	.636**	.759**	.734**	.858**	-				
Responsive.	.634**	.691**	.681**	.732**	.812**	.770**	.740**	.779**	-			
Assurance	.580**	.721**	.683**	.771**	.780**	.766**	.644**	.632**	.891**	-		
Empathy	.779**	.796**	.713**	.717**	.698**	.805**	.694**	.717**	.661**	.722**	-	
Overall CS	.779**	.804**	.782**	.817**	.875**	.880**	.893**	.904**	.916**	.869**	.853**	-

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

Next, the correlation coefficient between appearance enhances and tangibles is 0.828, appearance enhances and reliability is 0.759, appearance enhances and responsiveness is 0.812, appearance enhances and assurance is 0.780, appearance enhances and empathy is 0.698, and appearance enhances and overall customer satisfaction is 0.875 which all are also positive and highly significant at the 0.01 level.

Finally, the correlation coefficient between overall brand image and overall customer satisfaction is 0.880, which is also highly positive and significant at the 0.01 level. This indicates that brand image and customer satisfaction has significant positive relationships. This means that the enhancement of one variable has direct influence for the enhancement of other variable.

Regression Analysis: The effect of brand image benefits on customer satisfaction is assessed through regression analysis in which the overall brand image benefit is predictor variable and overall customer satisfaction is dependent variable. The following Table 3, Table 4 and Table 5 respectively show the model summary, ANOVA and coefficients of regression."

Table 3: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880 ^a	.775	.773	.25175

a. Predictors: (Constant), Overall Brand Image

The above model summary shows that coefficient of determination 'R Square' indicates 77.3% of validity in customer satisfaction due to brand image benefits in MandS.

The Table 5 shows the coefficients of regression. Unstandardised coefficient B tells the intercept and coefficient for every predictor variable. The sig. (P-value) indicates the measure of likelihood that the different in outcome occurred by chance'

Table 4: ANOVA

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	25.740	1	25.740	406.137	.000 ^b
Residual	7.479	118	.063		
Total	33.219	119			

a. Dependent Variable: Overall Customer Satisfaction

b. Predictors: (Constant), Overall Brand Image.

Table 5: Coefficients of Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t-stat	Sig. (P-value)
	B	Std. Error	Beta (β)		
(Constant)	0.958	0.159	-	6.014	.000
Overall Brand Image	0.774	0.038	0.880	20.153	.000

a. Dependent Variable: Overall Customer Satisfaction

In the above regression model, we see that overall brand image has significant effects on customer satisfaction where P = 0.000 which less than 0.05. The effects of overall brand image show 0.774 point changes in the management of brand image for each point change in customer satisfaction. Thus, the regression analysis indicates that overall brand image has significant effects (P = 0.000 and β = 0.880) on customer satisfaction.

Relationships between Brand Image and Customer Loyalty

Correlation:

The following Table 6 shows the inter correlations between brand image variables and customer loyalty intention. The Pearson's coefficient of correlation is used to assess the relationships between the variables.

Table 6: Inter co-relations between Variables of Brand Image and Customer Loyalty

	Functional	Symbolic	Social	Experiential	Appearance	Overall BI	Overall Loyalty
Functional	-						
Symbolic	.894**	-					
Social	.831**	.879**	-				
Experiential	.708**	.781**	.883**	-			
Appearance	.706**	.774**	.772**	.901**	-		
Overall BI	.893**	.932**	.951**	.926**	.889**	-	
Overall Loyalty	.720**	.764**	.673**	.767**	.758**	.780**	-

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

The Pearson’s coefficient of correlation between functional benefits and overall customer loyalty is 0.720, symbolic benefits and overall loyalty is 0.764, social benefits and overall customer loyalty is 0.673, experiential benefits and overall customer loyalty is 0.767, and appearance enhances and overall customer loyalty is 0.758 which all are highly positive and highly significant at the 0.01 level. Similarly, the correlation coefficient between overall brand image and overall customer loyalty is 0.780 which is also positive and highly significant at the 0.01 level. Thus, correlation analysis indicates that overall brand image and customer loyalty intention are positively correlated with $r = 0.780$, which is significant at the 0.01 level.

Regression Analysis:

The influence of overall brand image on customer loyalty intention is assessed through regression analysis in which overall brand image is predictor variable and customer loyalty intention is dependent variable. The Table 7, Table 8, and Table 9 shows model summary, ANOVA and coefficients of regression respectively.

Table 7: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780 ^a	.608	.605	.42709

a. Predictors: (Constant), Overall Brand Image

The model summary in the above table shows that coefficient of determination ‘R Square’ indicates 60.5% of validity in customer loyalty intention is due to overall brand image of the company.

Table 8: ANOVA

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	33.415	1	33.415	183.195	.000 ^b
Residual	21.523	118	.182		
Total	54.939	119			

a. Dependent Variable: Loyalty Intention

b. Predictors: (Constant), Overall Brand Image

In the Table 9, unstandardized coefficient B tells the intercept and coefficient for each independent variable. The sig (P – value) shows the measure of likelihood that the different in outcomes occurred by chance.

The above regression model shows that the overall brand image has significant effects on overall customer loyalty intention in which $p = 0.000$ which is less than 0.05. The effect of overall brand image shows 0.881 point change on

overall brand image management for each point increase in customer loyalty intention.

Thus, the above regression model between overall brand image and customer loyalty intention indicates that overall brand image has significant effects ($p = 0.000$ and $\beta = 0.780$) on overall customer loyalty intention.

Table 9: Coefficients

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.526	.270		1.946	.054
1 Overall Brand Image	.881	.065	.780	13.535	.000

a. Dependent Variable: Loyalty Intention

Relationships between Customer Satisfaction and Customer Loyalty

Correlation:

The correlations between customer satisfaction variables: tangibles, reliability, responsiveness, assurance and empathy, and overall customer loyalty intention is assessed through Pearson’s coefficient of correlation. The Table 10 shows the inter correlation between customer satisfaction and customer loyalty.

The correlation table 10 shows that the Pearson’s coefficient of correlation between tangibles and overall customer loyalty is 0.682, reliability and overall customer loyalty is 0.765, responsiveness and overall customer loyalty is 0.801, assurance and overall customer loyalty is 0.765, and empathy and overall customer loyalty is 0.804 which all are highly positive and highly significant at the 0.01 level.

Similarly, the correlation coefficient between overall customer satisfaction and overall customer loyalty intention is 0.859 which is also highly positive and highly significant at the 0.01 level.

Thus, correlation analysis shows that overall customer satisfaction and customer loyalty intention are positively correlated with $r = 0.859$ and significant at the 0.01 level.

Regression Analysis:

The effect of customer satisfaction on overall customer loyalty intention is assessed through regression analysis in which overall customer satisfaction is a predictor or independent variable and overall loyalty intention is the dependent variable. The following table 11, table 12, and table 13 show the model summary, ANOVA and coefficients of regression respectively.

Table 10: Inter-Correlations between Customer Satisfaction and Customer Loyalty

	Tangibles	Reliability	Responsiveness	Assurance	Empathy	Overall CS	Overall Loyalty
Tangibles	-						
Reliability	.858**	-					
Responsiveness	.740**	.779**	-				
Assurance	.644**	.632**	.891**	-			
Empathy	.694**	.717**	.661**	.722**	-		
Overall Customer Satisfaction	.893**	.904**	.916**	.869**	.853**	-	
Overall Customer Loyalty	.682**	.765**	.801**	.765**	.804**	.859**	-

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

Table 11: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.859 ^a	.738	.736	.34943

a. Predictors: (Constant), Overall Customer Satisfaction

In the above model summary, the coefficient of determination ‘R Square’ indicates that 73.8% of validity in customer loyalty intention due to overall customer satisfaction within the company.

Table 12: ANOVA

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	40.531	1	40.531	331.939	.000 ^b
Residual	14.408	118	.122		
Total	54.939	119			

a. Dependent Variable: Loyalty Intention

b. Predictors: (Constant), Overall Customer Satisfaction

Table 13: Coefficients of Regression

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.422	.253		-1.669	.098
Overall Customer Satisfaction	1.105	.061	.859	18.219	.000

a. Dependent Variable: Loyalty Intention

The above Table 13 shows the coefficient of regression in which unstandardized coefficient B represents the intercepts and coefficient for each independent variable and the sig. p – value shows the measure of likelihood which the difference in outcome occurred by chance.

The model shows that overall customer satisfaction has significant effects on loyalty intention in which p = 0.000 which is less than 0.05.

Thus, regression analysis indicates that customer satisfaction has significant positive effects (p = 0.000 and β = 0.859) on customer loyalty intention in an organisation.

Discussion of the Main Findings

This study examined the effects of brand image on customer satisfaction and customer loyalty intention on a case of super market chain. The results shows that brand image and customer satisfaction have strong positive correlation; brand image and customer loyalty have also strong positive correlation, and customer satisfaction and customer loyalty have also strong positive correlation.

The correlation coefficient between overall brand image and overall customer satisfaction is 0.880, which is also highly positive and significant at the 0.01 level. This indicates that brand image and customer satisfaction has significant positive relationships. This means that the enhancement of one variable has direct influence for the enhancement of other variable. Similarly, the regression analysis indicates that overall brand image has significant effects (P = 0.000 and β = 0.880) on customer satisfaction. This fact supports **hypothesis 1: There is a positive relationship between brand image benefits and customer satisfaction.** This means that H1 is accepted. This result is consistent with the results obtained by Hess and Story (2006), they asserted that the reputable brand image enables the customers to distinguish their needs that the brand fulfils and it differentiates the company from others and enhances the customer performance over the brand. Similarly, this outcome is also consistent with the results by Dick and Basu (1994), they found that the success of brand could generate customers’ awareness regarding dignity of the brand which helps to enhance their satisfaction from the purchase of particular brand and so optimise the profitability of the company due to their purchase of products and services from the company.

The correlation coefficients in between overall brand image benefits and overall customer loyalty intention is r = 0.780, which is highly positive and highly significant at the 0.01 level. Similarly, the regression model between overall brand image and customer loyalty intention indicates that overall

brand image has significant effects ($p = 0.000$ and $\beta = 0.780$) on overall customer loyalty intention. These facts supports hypothesis 2: ***There is positive relationship between brand image and customer loyalty intention.*** This means that H2 is accepted. This result is consistent with many empirical studies they have asserted that favourable image (i.e. store/retail, brand) will lead to customer loyalty (Kandampully and Suhartano, 2000; Koo, 2003), purchase behaviour (Hsieh et al., 2004). In addition, Koo (2003) and Hess (2004) added that brand image is useful to drive loyalty, brand equity, brand performance and purchasing habits of customers. These findings are further consistent with the results obtained by Cretu and Brodie (2007). They found that brand image has specific effects on customer loyalty and perceptions of customer value. Similarly, according to Cretu and Brodie (2007), the reputations connected with the name of company may act as the umbrella brand for the range of services or products categories, whereas the brand image is specific to the certain category of products. Therefore, the reputation could lead customer loyalty because of trust that a customer can get through public relation.

Finally, the correlation analysis between customer satisfaction and loyalty intention indicates that they are positively correlated with $r = 0.859$ and significant at the 0.01 level. Similarly, regression analysis indicates that customer satisfaction has significant positive effects ($p = 0.000$ and $\beta = 0.859$) on customer loyalty intention in an organisation. These facts supports **hypothesis 3: *There is a positive relationship between customer satisfaction and loyalty intention.*** This means H3 is also accepted. This result is consistent with the results obtained by many researchers they have confirmed that customer satisfaction has positive influence on customer loyalty (Ismail et al., 2006; Da Silva and Alwi, 2006; Chiou et al., 2002; Yang and Peterson, 2004). Similarly, according to Bennett and Rundle-Thiele (2004), if the customers are satisfied with the services or products offered by a brand then they have more willingness to recommend the services or products to others; have less probability to switch other brands, and more likely to repurchase from the same brand.

Conclusion

This study is guided by positivism philosophy; cross-sectional approach so that the necessary data was collected at a single point of time rather than frequent observation over the same sample. The primary data was collected through structured closed ended questionnaires by conducting a survey. The five elements of brand image: functional, symbolic, social, experiential and appearance enhances with 15 questions are considered in this survey. Similarly, five elements of customer satisfaction from SERVQUAL dimension: tangibles, reliability, responsiveness, assurance and empathy are considered with 22 questions; and five questions of loyalty intention are

considered in the questionnaires survey. The collected data were analysed through statistical and mathematical tools through SPSS 20. The correlation and regression analysis between brand image and customer satisfaction; brand image and customer loyalty intention; and customer satisfaction and loyalty intention were used to assess the relationships between the variables.

Main Findings

The correlation coefficient between overall brand image and overall customer satisfaction is 0.880, which is also highly positive and significant at the 0.01 level. This indicates that brand image and customer satisfaction has significant positive relationships. This means that the enhancement of one variable has direct influence for the enhancement of other variable. Similarly, the regression analysis indicates that overall brand image has significant effects ($P = 0.000$ and $\beta = 0.880$) on customer satisfaction. It is therefore, overall brand image has significant positive effects on customer satisfaction.

The correlation coefficients in between overall brand image benefits and overall customer loyalty intention is $r = 0.780$, which is highly positive and highly significant at the 0.01 level. Similarly, the regression model between overall brand image and customer loyalty intention indicates that overall brand image has significant effects ($p = 0.000$ and $\beta = 0.780$) on overall customer loyalty intention. Therefore, overall brand image has significant positive effects on customer loyalty intention.

The correlation analysis between customer satisfaction and loyalty intention indicates that they are positively correlated with $r = 0.859$ and significant at the 0.01 level. Similarly, regression analysis indicates that customer satisfaction has significant positive effects ($p = 0.000$ and $\beta = 0.859$) on customer loyalty intention in an organisation. This precisely means that customer satisfaction has significant positive impacts on customer loyalty.

Implications of the Study

This research concluded that overall brand image has significant positive effects on customer satisfaction as well as customer loyalty intention; and also customer satisfaction in an organisation has significant positive effects on customer loyalty. These findings added some strength of brand image in marketing literature. As brand image has positive influences on customer satisfaction and customer loyalty, it has meaningful theoretical importance while formulating the brand strategy in an organisation. These findings further enhance the strengths of brand image to maintain higher level of customer satisfaction and loyalty. The propose research instrument of brand image benefits can be used to study about the brand issues by the researchers, marketers as well as organisations. In addition, these instruments can be applied by the retailers themselves to understand the perceptions of their customers regarding brand image of the company, customer satisfaction and

customer loyalty intention. These results may have practical implications for the organisations while making the policies in order to enhance brand image customer satisfaction and customer loyalty.

Moreover, these findings and research instruments may have practical use for the upcoming researchers in the field of brand image, customer satisfaction and customer loyalty. However, further researchers can investigate other elements of customer satisfaction, brand image and loyalty intention.

Limitations

This research was conducted in a limited time of about 12 weeks with limited resources and so it may have some limitations. There was a voluntary participation of the respondents from just main six retailers which all are based on London only. The study may not represent the real vision of all retail customers in the UK. A large scale research is expected to validate these results.

This research is conducted through cross-sectional research design in which the necessary data is collected at the single point of time which cannot allow observing cause and effects relationships. The five variables of brand image, five variables of customer satisfaction and five statements regarding loyalty intention are considered in this study. There may have other important elements that might have significant effects on the research findings. The closed ended questionnaires instrument is used to conduct the survey to collect data from the retailers. Questionnaires may have some limitations as it does not allow the in-depth answer from the respondents.

A sample of 120 customers were selected through convenience sampling technique, which is a non-probability sampling method and it may not preserve equal chance of selecting each unit from the population to be studied. The small sample size from non-probability sampling method may have sampling errors and which may not represent the real vision of all retail customers. It is therefore, a large sample test with more stores from different areas of the UK and exploring more variables is necessary.

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