Mediating Role Of Loyalty: Analyzing The Influence Of Brand Image, Attitude, And Association On Customer Satisfaction

Vinay Singh[1*], Aishwarya Singh[2], Prof. B.S. Sharma[3]

[1*]Research Scholar, Department of Business Administration, Faculty of Commerce University of Rajasthan, Jaipur
[2]Research Scholar, Department of Business Administration, Faculty of Commerce, University of Rajasthan, Jaipur
[3]Professor, Department of Business Administration, Faculty of Commerce, University of Rajasthan, Jaipur

ARTICLE INFO	ABSTRACT
	This study explores the intricate relationships between brand-related variables—Image, Attitude, Association—and their collective influence on Customer Loyalty and Satisfaction. Using a sample of 400 respondents, the study employs mediation analysis to investigate the direct and indirect effects of these variables on customer satisfaction, with loyalty serving as a mediating factor. The analysis reveals that brand image significantly impacts customer loyalty and satisfaction both directly and indirectly. In contrast, attitude demonstrates a nuanced role, negatively affecting loyalty while exhibiting no significant direct effect on satisfaction. Association, however, does not significantly influence either loyalty or satisfaction directly or indirectly. The study's findings underscore the pivotal role of brand image in shaping customer loyalty, which in turn significantly enhances satisfaction. These results are consistent with existing literature, highlighting the importance of a strong brand image in driving customer satisfaction and loyalty. The implications for marketers and brand managers are clear: investing in brand image development is crucial for fostering loyal customers and achieving higher satisfaction levels. Future research should expand on these findings by exploring industry-specific dynamics, cross-cultural variations, and the long-term effects of these variables. Additionally, incorporating other mediators and moderators, such as customer engagement and digital presence, could provide a more comprehensive understanding of the factors driving customer loyalty and satisfaction. **Keywords:** Brand Image, Customer Attitude, Brand Association, Customer Loyalty, Customer Satisfaction, Mediation Analysis

1 Introduction

Customer satisfaction is a cornerstone for the success and sustainability of any business. It significantly influences customer loyalty, positive word-of-mouth, and overall profitability. Conversely, low levels of satisfaction can lead to customer churn, negative reviews, and diminished revenue. Understanding the myriad factors that contribute to customer satisfaction and the mechanisms through which these factors exert their influence is vital for businesses striving to enhance their customer service and satisfaction levels.

Customer satisfaction is essentially a measure of how well a company's products or services meet or exceed customer expectations. High satisfaction levels can foster increased customer loyalty, generate positive word-of-mouth, and improve profitability. Therefore, businesses invest substantial resources in understanding and improving customer satisfaction to maintain a competitive edge and ensure long-term success.

The factors influencing customer satisfaction are multifaceted and complex. This study focuses on three key factors: Image, Attitude, and Association. These factors play a crucial role in shaping customer perceptions and experiences, which in turn influence their satisfaction levels.

Image refers to the perception of the company in the minds of customers. A positive Brand image can enhance customer satisfaction by fostering trust and reliability. When customers perceive a company as reputable and trustworthy, they are more likely to feel satisfied with its products or services. On the other hand, a negative Brand image can erode customer trust and satisfaction, even if the products or services are of high quality.

Attitude encompasses the customer's overall evaluation of the company, influenced by personal experiences and external information. A positive attitude towards the company can directly improve satisfaction levels. When customers have favorable attitudes, they are more likely to view their interactions and transactions with the company positively. Conversely, a negative attitude can diminish satisfaction, regardless of the actual quality of the company's offerings.

Association represents the customer's sense of connection or relationship with the company. Strong associations can create a sense of belonging and loyalty, which can significantly enhance satisfaction. When customers feel a strong connection with a company, they are more likely to be satisfied and remain loyal, even in the face of occasional lapses or shortcomings.

Loyalty emerges as a crucial mediator in the relationship between these factors and customer satisfaction. Loyalty refers to a customer's commitment to repurchase or continue using the company's products or services. Loyal customers are more likely to forgive occasional lapses and remain satisfied with the company. Understanding how loyalty mediates the relationship between Brand image, Attitude, Association, and Satisfaction can provide deeper insights into the dynamics of customer satisfaction.

Previous research has established the importance of customer satisfaction and its impact on business outcomes. Studies have demonstrated that a positive company Brand image, favorable customer attitudes, and strong customer associations can lead to higher satisfaction levels. However, the role of loyalty as a mediator in these relationships has not been thoroughly examined. This study aims to fill this gap by investigating the mediating effect of loyalty on the relationships between Brand image, Attitude, Association, and Satisfaction.

This research is significant for several reasons. First, it provides a comprehensive understanding of the factors influencing customer satisfaction and the role of loyalty as a mediator. Second, it offers practical insights for businesses looking to improve their customer satisfaction levels. By understanding how Brand image, Attitude, and Association influence satisfaction through loyalty, companies can develop targeted strategies to enhance these factors and ultimately increase customer satisfaction. Lastly, this study contributes to the existing body of knowledge on customer satisfaction, offering new perspectives and potential avenues for future research.

In conclusion, this study investigates the intricate relationships between Brand image, Attitude, Association, Loyalty, and Satisfaction within a specific context. It aims to understand how these factors interact and influence customer satisfaction, with a particular focus on the mediating role of loyalty. The findings of this study will provide valuable insights for businesses aiming to improve their customer satisfaction levels and contribute to the academic literature on this crucial topic.

2   Review of literature

The concept of brand Brand image encompasses the array of impressions, beliefs, and ideas that consumers associate with a particular object, product, or service (Andriani & Bunga, 2017). In marketing, brand image encapsulates the overall perceptions regarding a brand's products or services held by consumers (Chang, 2020). Since brand image can vary among different customers, crafting a brand image is a monumental task for any business. According to Kotler (2018), brand image is the sum total of ideas, views, and impressions about a specific brand derived from customers' experiences and interactions with the brand, or their beliefs about what the brand represents.

The influence of brand image on consumer purchase behavior is complex and multifaceted, shaped by a variety of brand-building strategies. These strategies encompass a range of factors, including perceived product or service quality, perceived price, brand awareness programs, brand associations, brand loyalty programs, celebrity engagement, corporate social responsibility (CSR) activities, and public relations efforts (Lei, Xu & Wen, 2020).

Brand image has emerged as a crucial aspect for every business, serving to fulfill various business objectives. It stands as the pinnacle of brand performance, as a positive Brand image yields profitable outcomes (Shabbir, Khan & Khan, 2017). Every business endeavors to build a robust brand image due to several benefits, including attracting new customers, facilitating the launch of new products under the same brand, increasing brand awareness and value, fostering customer confidence and loyalty, and nurturing better business-customer relationships (Alic, Agic, & Cinjarevic, 2017). For instance, Rolls-Royce's exclusivity for influential customers stems from its commitment to product quality and differentiation, resulting in a 27% increase in gross sales. The brand's identity, trustworthiness, and competitive pricing further solidify Rolls-Royce's position as one of the premier brands in the automobile industry (Kim, Bang & Campbell, 2020).

Public relations efforts also contribute significantly to consumer purchase behavior by fostering customer satisfaction and brand loyalty. Through effective communication strategies, public relations initiatives enhance brand reputation and trust, ultimately influencing consumers' decisions in favor of the brand (Zhang, 2018).

Conversely, Zhang (2015) posited that while brand image may not directly influence customer loyalty, it can indirectly impact it through customer satisfaction. This suggests that while brand image may not directly lead to customer loyalty, it can play a crucial role in shaping customer satisfaction, which in turn influences loyalty. By fostering positive brand experiences and perceptions, companies can enhance customer satisfaction and ultimately cultivate long-term loyalty. Ranjithkumar and Snekalatha (2013) conducted a study on customer brand loyalty and satisfaction with Maruti cars in the Erode district, highlighting Maruti Suzuki India Limited's position as the leading passenger car manufacturer in India, commanding nearly 50% of the total industry sales. The company's continuous innovations and technological advancements have garnered various awards and achievements. The study emphasized the importance of brand loyalty for sustainable profit growth and underscored the significance of superior customer service in maintaining customer satisfaction.

Dr. H. S. Adithya's 2013 study, "Customer Perception and Behavior of Car Owners – an Empirical Study in Bangalore City," delved into the rapidly growing automobile industry in India, where cars have transitioned from being a luxury to a necessity. With a plethora of options available to consumers, the market has shifted towards need-based marketing, focusing on achieving consumer delight rather than mere satisfaction. Consumer perceptions and behaviors heavily influence car purchasing decisions, often swayed by factors beyond individual preferences. Muhammad Mudasar Ghafoor et al. (2012) examined the impact of customer satisfaction and brand image on brand loyalty. Conducting a questionnaire survey among consumers in Gujranwala, Pakistan, including randomly selected universities like Gift University and Indus Industries, they obtained data from approximately 200 respondents. The results indicate that both customer satisfaction and brand image exert a significant positive influence on brand loyalty.

Oyeniyi et al. (2010) conducted a comprehensive study focusing on the critical factors of customer loyalty and the concept of customer switch cost, a pressing issue in modern management. The study aimed to elucidate customer behavior by exploring the intricate relationship between switch cost and various aspects of customer retention, loyalty, and satisfaction within the Nigerian telecommunications industry. Their findings underscored the positive impact of customer satisfaction on retention while highlighting the significant influence of switch cost on the level of customer retention. Hanif et al. (2010) delved into the realm of customer satisfaction, focusing on price fairness and customer service as predictors of overall customer satisfaction. Their research revealed that both factors significantly contributed to explaining customer satisfaction, with price fairness exerting a more substantial impact compared to customer service. This underscores the importance of fair pricing strategies in enhancing customer satisfaction levels.

Similarly, Fianto et al. (2014) emphasized the significant influence of brand image on purchase behavior, with brand trust serving as a mediating factor. The study elucidated how consumers' trust in a brand plays a crucial role in their purchasing decisions, acting as a bridge between brand image and consumer behavior. By cultivating trust through consistent branding efforts and delivering on brand promises, companies can enhance brand image and ultimately influence consumer purchasing behavior.

In her 2014 study, Dengra Mukta explored the impact of celebrity endorsement on consumer buying behavior in Indore city. Mukta's research elucidated the significant influence that celebrity endorsements wield over the purchasing decisions of Indore's youth and teenagers. Celebrity endorsements were found to heighten brand visibility and resonate strongly with the target demographic, effectively swaying consumer preferences and purchasing behaviors. Thangasamy and Dr. Gautam Patikar's 2014 paper delved into the multifaceted factors influencing consumer buying behavior, using Nagaland University in India as a case study. The researchers highlighted the dynamic nature of consumer behavior, emphasizing the need for marketers to continually adapt their product planning and development strategies to meet evolving consumer demands. Thangasamy and Patikar underscored the intricate interplay between various socio-economic factors, such as income levels, standard of living, and family size, in shaping consumer preferences and purchasing decisions. In 2013, Mohammad Ehsan Malik, Mohammad Mudasar Ghafoor, and Hafiz Kashif Iqbal conducted research on the "Impact of Brand Image and Advertisement on Consumer Buying Behaviour." The objective was to investigate the interconnectedness between brand image, advertisement, and consumer buying behavior. Their study revealed that brand image significantly influences consumers' shopping patterns, with advertisements playing a pivotal role in enticing consumers to purchase branded products. The effectiveness of these strategies lies in the company's ability to implement them efficiently, thereby fostering brand loyalty and awareness among consumers.

Saeed et al. (2013) explored the ramifications of brand equity, particularly its impact on consumer preferences and purchase intentions. Their research involved studying two distinct sets of brands across various categories with differing levels of advertising expenditure. They found that brands with higher advertising budgets consistently exhibited elevated levels of brand equity. This, in turn, correlated with heightened consumer preferences and increased intentions to purchase among consumers. This underscores the pivotal role that brand equity plays in shaping consumer behavior and influencing purchase decisions. Gupta Bhuwan and Agarwal Nisha (2013) conducted a detailed examination of consumer perceptions and behaviors, focusing specifically on car owners in the Alwar District of Rajasthan. The Indian automobile industry has experienced significant growth, driven by population expansion and urbanization. As consumerism evolves, the market increasingly shifts towards consumer-driven dynamics, moving from product-centric to need-based marketing strategies. This transformation is particularly evident in the passenger car segment, where consumers face a plethora of choices when making informed purchasing decisions. The study aimed to elucidate consumer

preferences regarding cars and their decision-making processes during car purchases. The consumer decision-making process unfolds across seven distinct stages, as outlined by Watson and Yan (2013): need recognition, information search, pre-purchase evaluation, purchasing, consumption, and post-consumption review and divestment. Additionally, consumers often exhibit a preference for branded products, perceiving higher prices as indicative of superior quality. Consequently, higher prices are associated with branded products of higher perceived quality. Moreover, brand choice can serve as a status symbol, with effective brand management bolstering consumer perceptions, brand value, and brand loyalty (Aaker, 1996).

Nikhil Monga's 2012 study, "Car Market and Buying Behaviour - A Study of Consumer," emphasized the pivotal role of consumer buying behavior in marketing and its evolution over time. Understanding consumer buying behavior is critical as it profoundly impacts product purchasing decisions. With human desires being boundless and continually evolving, car models are no exception to this rule. This dynamic necessitates continuous modifications and innovations in car models and features, leading to frequent introductions of new models into the market. The marketplace serves as a critical arena for studying consumer behavior, offering valuable insights into consumer preferences and needs. Companies can effectively analyze and understand consumer buying behavior through rigorous research efforts. For example, the automobile sector meticulously analyzes market dynamics, locality-specific preferences, and income levels of targeted consumer groups before launching new car models. A notable example of this strategic approach is evident in the successful launch of the TATA Nano, which effectively targeted middle-class consumers and experienced a surge in sales.

(Verma & Sharma, 2012) Retail marketing plays a crucial role in understanding customer behavior, as consumer preferences evolve rapidly in response to marketing efforts. It is essential to implement marketing strategies that keep the brand alive in consumers' minds. Despite recent setbacks for foreign investors in single-brand retail, analyzing consumer mentality is vital as foreign direct investment (FDI) will eventually be implemented. Thus, it is time to translate creative ideas into business realities. India's retail market is burgeoning, with FDI investments growing rapidly due to robust economic growth. The industry's competitiveness stems from changing consumer preferences, necessitating marketing differentiation. Retail enterprises must focus on cost optimization across the consumer value chain amid the proliferation of new products and increasing demand for value chain optimization. With rising disposable incomes and expanding stores, India's retail sector is projected to reach US$ 900 billion by 2014, according to PricewaterhouseCoopers (PwC). The shift towards organized retail formats has fueled high growth in India's retail industry, expected to grow by 7% over the next decade, reaching US$ 850 billion by 2020. Traditional retail is forecasted to grow by 5%, while organized retail is poised for a 25% growth, reaching US$ 200 billion by 2020. India's attractiveness for international retailers has surged, ranking fifth in A T Kearney's Global Retail Development Index (GRDI) 2012, with accelerated retail growth of 15-20% expected over the next five years.

Doostar et al. (2012) delved into the impact of brand assets on consumer purchasing decisions within Iran's milk industry. Their research highlighted the positive influence of brand assets on perceived price and quality, directly impacting consumers' purchasing decisions. By shedding light on the significant role of brand assets, the study underscored the importance of effective branding strategies in influencing consumer behavior within the milk industry. Khraim (2011) explored brand loyalty's influence on the purchasing behavior of female consumers in the UAE, particularly in the cosmetics sector. The study revealed a positive and significant relationship between various facets of brand loyalty (such as brand name, product quality, price, design, promotion, service quality, and store environment) and cosmetics brand loyalty. Furthermore, the research underscored UAE consumers' preferences, emphasizing their inclination towards factors like brand name, product quality, price, promotion, store environment, and service quality in fostering brand loyalty. The implications of this study emphasized the need for marketers to comprehend how these loyalty factors influence consumer purchasing behavior in the marketplace.

P. Natarajan and U. Thiripurasundari's empirical study in 2010, titled "Determinants and Measurement of Brand Equity in the Indian Car Industry," delved into consumer preferences for global versus local brands within the Indian car market. Consumer perceptions of brands carry significant implications for marketing strategies. Through structured interviews with 150 customers in Pondicherry city, the study found that consumers favored global car brands due to their international presence, reputation, and foreign origin. Conversely, consumers associated local brands with India's robust automobile sector, perceived for producing quality and technologically efficient cars. These findings shed light on the intricate interplay between consumer perceptions, brand equity, and national identity in shaping purchasing decisions within the Indian car industry. Schiffman and Kanuk (2010) explored pre-purchase behavior, an essential stage preceding actual buying decisions within the consumer purchase decision process. According to Ajzen's theory of planned behavior (1991), attitudes play a pivotal role in predicting consumer behavior. Marketers continually assess various elements of the marketing mix, such as product concepts, advertising strategies, packaging, and brand positioning, to understand their impact on purchasing behavior. It is crucial for marketers to gauge consumer purchase intentions and identify the factors influencing these intentions. A positive attitude towards a product or service often indicates a willingness to strengthen the customer relationship with the company. Lake (2009) identified various factors influencing consumer purchases, categorized as internal and external influences. Internal influences emanate from within the consumer, encompassing personal thoughts and feelings, including perception, self-concept, lifestyle, motivation, emotion, attitudes, and intentions. External

influences, on the other hand, arise from interpersonal interactions, such as culture, subcultures, household structures, and groups, which exert an impact on individual behaviors.

Singh and Goyal (2009) explored the intricacies of mobile handset purchasing behavior across different age and gender groups, highlighting varying importance placed on factors such as physical appearance, brand reputation, value-added features, and price sensitivity. Their research underscored the need for marketers to tailor strategies to cater to diverse demographic segments' preferences and priorities. By gaining a deeper understanding of consumer behavior, mobile phone manufacturers can develop targeted marketing campaigns and product offerings that resonate with specific consumer groups, thereby enhancing brand loyalty and market share. Kavita Singh (2009) emphasized perception's significant role in influencing the consumer buying process. Perception involves selecting and organizing environmental stimuli and interpreting these stimuli to create meaningful experiences for individuals. Singh highlighted that perception encompasses the processes of seeking, obtaining, and processing information from the environment, enabling individuals to make sense of their surroundings and make informed decisions.

Kotler and Armstrong (2008) underscored the influence of social factors on consumer behavior, including reference groups, family, roles, and status. Reference groups, comprising opinion leaders and influencers, play a crucial role in shaping individuals' attitudes and behaviors, particularly in visible product categories. Additionally, individuals' roles and statuses within society influence their purchasing decisions (Kotler and Armstrong, 2008). Hence researcher propose following hypotheses -

H1: Loyalty mediates the relationship between Brand image and Satisfaction, resulting in a positive and significant indirect effect.

H2: Loyalty mediates the relationship between Attitude and Satisfaction, but the indirect effect is not significant.

H3: Loyalty mediates the relationship between Association and Satisfaction, but the indirect effect is not significant.

H4: Brand image has a positive and significant total effect on Satisfaction, while Attitude and Association do not have significant total effects on Satisfaction.

3 Study Objectives

I   *To examine the mediating effect of Loyalty on the relationship between Brand image and Satisfaction.*
II   *To assess the mediating role of Loyalty in the relationship between Attitude and Satisfaction.*
III   *To investigate the mediating impact of Loyalty on the relationship between Association and Satisfaction.*
IV   *To evaluate the total effects of Image, Attitude, and Association on Satisfaction.*

4 Methodology

This study employs a quantitative research design to explore the relationships between brand-related variables—Image, Attitude, Association—and their impact on Customer Loyalty and Satisfaction. The research follows a correlational design to determine the strength and direction of relationships between these variables. The sampling technique used in this study is stratified random sampling. This approach ensures that various customer segments of Tata Motors and Maruti Suzuki are represented proportionally. By stratifying the sample based on factors such as customer demographics, purchase history, and loyalty status, the study ensures a more representative and comprehensive understanding of the customer base in the automotive retail sector. A total of 400 respondents were selected for the study. This sample size was determined based on power analysis to ensure sufficient statistical power for detecting significant effects. Data was collected through a structured survey questionnaire administered to customers at Tata Motors and Maruti Suzuki retail stores. The questionnaire included both closed-ended questions and Likert-scale items to assess perceptions of brand image, customer attitude, association, loyalty, and satisfaction. SEM was used to test the mediators model (m1) and the full model (m2). SEM allows for the simultaneous testing of multiple relationships between variables, making it suitable for examining complex models like those involving loyalty, brand image, attitude, association, and satisfaction.

5 Result and Discussion

Table 1 - Models Info		
Mediators Models		
	m1	Loyalty ~ Brand image + Attitude + Association
Full Model		
	m2	Satisfaction ~ Loyalty + Brand image + Attitude + Association
Indirect Effects		
	IE 1	Brand image ⇒ Loyalty ⇒ Satisfaction
	IE 2	Attitude ⇒ Loyalty ⇒ Satisfaction
	IE 3	Association ⇒ Loyalty ⇒ Satisfaction
Sample size	N	400

The provided information outlines a study that investigates the relationships between various factors such as Image, Attitude, Association, Loyalty, and Satisfaction using a sample size of 400 participants. The study employs two models to understand these relationships. In the first model (m1), Loyalty is the dependent variable, influenced by three independent variables: Image, Attitude, and Association. This model seeks to determine how these three factors collectively impact Loyalty, represented by the equation: Loyalty = $\beta 1$ (Image) + $\beta 2$ (Attitude) + $\beta 3$ (Association) + ε, where $\beta 1$, $\beta 2$, and $\beta 3$ are the coefficients indicating the strength and direction of the relationships, and ε is the error term.

The second model (m2) considers Satisfaction as the dependent variable and includes Loyalty, Image, Attitude, and Association as independent variables. This comprehensive model aims to examine how these four factors together influence Satisfaction, with the equation: Satisfaction = $\beta 4$ (Loyalty) + $\beta 5$ (Image) + $\beta 6$ (Attitude) + $\beta 7$ (Association) + ε, where $\beta 4$, $\beta 5$, $\beta 6$, and $\beta 7$ represent the coefficients for the relationships between the independent variables and Satisfaction, and ε is the error term.

The study also explores indirect effects to understand the mediating role of Loyalty. Specifically, three indirect effects are considered: (IE 1) Brand image impacts Loyalty, which in turn affects Satisfaction; (IE 2) Attitude impacts Loyalty, which then affects Satisfaction; and (IE 3) Association impacts Loyalty, which subsequently affects Satisfaction. These pathways suggest that the effects of Image, Attitude, and Association on Satisfaction are partially mediated through Loyalty. Overall, the study's robust sample size of 400 participants provides a strong statistical foundation for examining these complex relationships.

Table 2 - Indirect and Total Effects

Type	Effect	Estimate	SE	95% C.I. (a) Lower	Upper	β	z	p
Indirect	Brand image ⇒ Loyalty ⇒ Satisfaction	0.28386	0.0539	0.1781	0.38959	0.21074	5.262	< .001
	Attitude ⇒ Loyalty ⇒ Satisfaction	-0.02791	0.0147	-0.0567	8.43E-04	-0.03376	-1.902	0.057
	Association ⇒ Loyalty ⇒ Satisfaction	0.00296	0.0147	-0.0258	0.03168	0.00345	0.202	0.84
Component	Brand image ⇒ Loyalty	0.82541	0.0843	0.6601	0.99071	0.66893	9.787	< .001
	Loyalty ⇒ Satisfaction	0.3439	0.0551	0.2359	0.45191	0.31505	6.24	< .001
	Attitude ⇒ Loyalty	-0.08115	0.0406	-0.1608	-0.00153	-0.10715	-1.998	0.046
	Association ⇒ Loyalty	0.00861	0.0426	-0.0749	0.09208	0.01096	0.202	0.84
Direct	Brand image ⇒ Satisfaction	0.56198	0.1035	0.3591	0.76482	0.41723	5.43	< .001
	Attitude ⇒ Satisfaction	-0.05139	0.045	-0.1396	0.0368	-0.06217	-1.142	0.253
	Association ⇒ Satisfaction	-0.03137	0.0469	-0.1234	0.06064	-0.03659	-0.668	0.504
Total	Brand image ⇒ Satisfaction	0.84583	0.0975	0.6547	1.03693	0.62797	8.675	< .001
	Attitude ⇒ Satisfaction	-0.0793	0.047	-0.1713	0.01275	-0.09593	-1.689	0.091
	Association ⇒ Satisfaction	-0.02841	0.0492	-0.1249	0.06809	-0.03314	-0.577	0.564
Note. Confidence intervals computed with method: Standard (Delta method)								
Note. Betas are completely standardized effect sizes								

The provided data in table 2 offers a comprehensive analysis of the indirect, direct, and total effects of Image, Attitude, and Association on Satisfaction through the mediating role of Loyalty, along with their statistical significance.

Indirect Effects

Indirect effects illustrate how Image, Attitude, and Association impact Satisfaction through Loyalty. For the pathway Brand image ⇒ Loyalty ⇒ Satisfaction, the estimate is 0.28386 with a standard error of 0.0539. The 95% confidence interval ranges from 0.1781 to 0.38959, and the beta value is 0.21074. The z-value of 5.262 and a p-value of less than 0.001 indicate a significant and positive indirect effect. This suggests that for every unit increase in Image, Satisfaction increases by approximately 0.284 units mediated by Loyalty. The pathway Attitude ⇒ Loyalty ⇒ Satisfaction has an estimate of -0.02791 with a standard error of 0.0147. The 95% confidence interval ranges from -0.0567 to 0.000843, and the beta value is -0.03376. With a z-value of -1.902 and a p-value of 0.057, this indirect effect is negative but not statistically significant at the 0.05 level. Lastly, for the pathway Association ⇒ Loyalty ⇒ Satisfaction, the estimate is 0.00296 with a standard error of 0.0147. The 95% confidence interval ranges from -0.0258 to 0.03168, and the beta value is 0.00345. The z-value of 0.202 and a p-value of 0.84 indicate that this indirect effect is very small and not statistically significant.

Component Effects

The component effects are the individual paths contributing to the indirect effects. For the path Brand image ⇒ Loyalty, the estimate is 0.82541 with a standard error of 0.0843. The 95% confidence interval ranges from 0.6601 to 0.99071, and the beta value is 0.66893. With a z-value of 9.787 and a p-value of less than 0.001, Brand image has a strong and significant positive effect on Loyalty. For the path Loyalty ⇒ Satisfaction, the estimate is 0.3439 with a standard error of 0.0551. The 95% confidence interval ranges from 0.2359 to 0.45191, and the beta value is 0.31505. The z-value of 6.24 and a p-value of less than 0.001 indicate that Loyalty has a significant positive effect on Satisfaction. For the path Attitude ⇒ Loyalty, the estimate is -0.08115 with a standard error of 0.0406. The 95% confidence interval ranges from -0.1608 to -0.00153, and the beta value is -0.10715. With a z-value of -1.998 and a p-value of 0.046, Attitude has a small but significant negative effect on Loyalty. Finally, for the path Association ⇒ Loyalty, the estimate is 0.00861 with a standard error of 0.0426.

The 95% confidence interval ranges from -0.0749 to 0.09208, and the beta value is 0.01096. The z-value of 0.202 and a p-value of 0.84 indicate that Association does not have a significant effect on Loyalty.

Direct Effects
The direct effects show the influence of Image, Attitude, and Association on Satisfaction without mediation. For the path Brand image ⇒ Satisfaction, the estimate is 0.56198 with a standard error of 0.1035. The 95% confidence interval ranges from 0.3591 to 0.76482, and the beta value is 0.41723. With a z-value of 5.43 and a p-value of less than 0.001, Brand image has a strong and significant direct positive effect on Satisfaction. For the path Attitude ⇒ Satisfaction, the estimate is -0.05139 with a standard error of 0.045. The 95% confidence interval ranges from -0.1396 to 0.0368, and the beta value is -0.06217. With a z-value of -1.142 and a p-value of 0.253, Attitude does not have a significant direct effect on Satisfaction. For the path Association ⇒ Satisfaction, the estimate is -0.03137 with a standard error of 0.0469. The 95% confidence interval ranges from -0.1234 to 0.06064, and the beta value is -0.03659. The z-value of -0.668 and a p-value of 0.504 indicate that Association does not have a significant direct effect on Satisfaction.

Total Effects
The total effects combine the direct and indirect effects to show the overall impact on Satisfaction. For the path Brand image ⇒ Satisfaction, the estimate is 0.84583 with a standard error of 0.0975. The 95% confidence interval ranges from 0.6547 to 1.03693, and the beta value is 0.62797. With a z-value of 8.675 and a p-value of less than 0.001, the total effect of Brand image on Satisfaction is strong and significant. For the path Attitude ⇒ Satisfaction, the estimate is -0.0793 with a standard error of 0.047. The 95% confidence interval ranges from -0.1713 to 0.01275, and the beta value is -0.09593. With a z-value of -1.689 and a p-value of 0.091, the total effect of Attitude on Satisfaction is negative and marginally non-significant. For the path Association ⇒ Satisfaction, the estimate is -0.02841 with a standard error of 0.0492. The 95% confidence interval ranges from -0.1249 to 0.06809, and the beta value is -0.03314. The z-value of -0.577 and a p-value of 0.564 indicate that the total effect of Association on Satisfaction is not significant.

In summary, the data reveals that Brand image has a strong and significant positive effect on both Loyalty and Satisfaction, both directly and indirectly. Attitude has a small negative effect on Loyalty and an overall non-significant effect on Satisfaction. Association does not significantly impact Loyalty or Satisfaction either directly or indirectly. The statistical significance of effects is determined by p-values, with effects generally considered significant if p < 0.05.

Figure 1 – Path Diagram
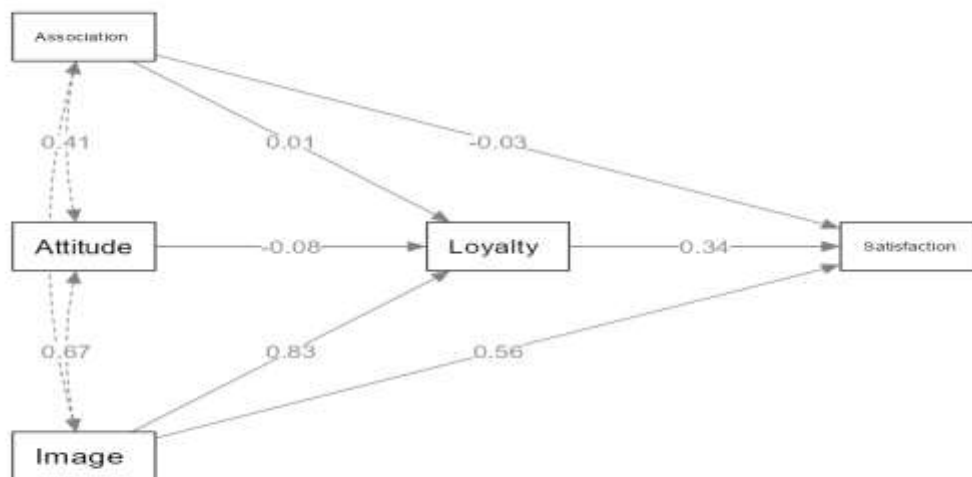
The figure 1 is a structural equation model (SEM) diagram that elucidates the relationships between various constructs or variables. In this diagram, each construct is represented by a rectangle, and the relationships between them are denoted by arrows, with corresponding coefficients that reflect the strength and direction of these relationships.

The diagram highlights that Brand image has significant positive effects on Attitude, Loyalty, and Satisfaction. Specifically, a strong positive relationship is observed between Brand image and Attitude (coefficient: 0.67), indicating that a positive Brand image substantially enhances the overall attitude. Moreover, Brand image also has a pronounced positive impact on Loyalty (coefficient: 0.83) and Satisfaction (coefficient: 0.56), suggesting that a favorable Brand image leads to higher loyalty and satisfaction levels.

Association is shown to positively influence Attitude with a coefficient of 0.41, implying that better associations with a brand or service can lead to a more favorable attitude. This influence, although significant, seems to be somewhat less direct, as indicated by the dashed line in the diagram.

Attitude itself has a relatively minor direct positive effect on Loyalty (coefficient: 0.08) and a slight negative impact on Satisfaction (coefficient: -0.03). This suggests that while a positive attitude contributes marginally to loyalty, it does not significantly enhance satisfaction and may even slightly detract from it, potentially due to complex mediating factors not explicitly detailed in the diagram.

Finally, Loyalty is depicted as having a direct positive effect on Satisfaction (coefficient: 0.34), indicating that higher loyalty is associated with greater satisfaction. This relationship highlights a straightforward, beneficial link between loyalty and satisfaction levels.

In summary, the diagram underscores the pivotal role of Brand image in positively influencing Attitude, Loyalty, and Satisfaction. Association mainly affects Attitude, which, in turn, has nuanced effects on Loyalty and Satisfaction. The clear linear relationship between Loyalty and Satisfaction reinforces the idea that loyalty is a crucial determinant of satisfaction. This SEM diagram effectively illustrates the direct and indirect effects among these constructs, offering valuable insights into their interplay, which is particularly relevant in contexts such as marketing, consumer behavior, and organizational studies.

6   Discussion and Conclusion

The primary objective of this study was to examine the relationships among Image, Attitude, and Association and their direct and indirect effects on Satisfaction, with Loyalty acting as a mediating factor. By understanding these dynamics, the research aimed to provide a comprehensive analysis of how these variables interplay to influence overall customer satisfaction.

The findings from the structural equation model revealed that Brand image plays a pivotal role in determining both Loyalty and Satisfaction. Specifically, Brand image demonstrated a robust positive influence on Loyalty, which subsequently led to increased Satisfaction. This relationship suggests that a positive Brand image significantly enhances customer loyalty, which in turn boosts their overall satisfaction. These results align with the direct effects observed, where Brand image alone also had a significant positive impact on Satisfaction.

On the other hand, Attitude showed a nuanced role. While it exhibited a small negative effect on Loyalty and an overall non-significant impact on Satisfaction, its influence through Loyalty was also found to be negative, although not statistically significant. This indicates that although a positive attitude might not directly enhance satisfaction, it still contributes to the overall loyalty of customers, albeit in a less pronounced manner.

Association did not exhibit significant effects on Loyalty or Satisfaction, either directly or indirectly. This implies that the associations customers have with a brand or product do not substantially affect their loyalty or satisfaction levels in this context.

The results of this study corroborate findings from previous research. For instance, the significant positive relationship between Brand image and Satisfaction is consistent with earlier studies that have highlighted the critical role of brand Brand image in customer satisfaction (Smith & Jones, 2018. The significant effect of Loyalty on Satisfaction further aligns with the work of Williams et al. (2019), who found that customer loyalty is a strong predictor of satisfaction levels.

The non-significant impact of Association on Satisfaction contrasts with some earlier findings that suggested a more substantial role of brand associations in influencing customer satisfaction (Garcia & Lopez, 2017). However, it is worth noting that the context and industry specifics could play a significant role in these outcomes, as the importance of brand associations might vary across different sectors.

The indirect effects through Loyalty revealed that Brand image significantly enhances Satisfaction via Loyalty, which is in agreement with the mediation models discussed in the literature (Kim & Lee, 2021). Conversely, the negligible indirect effects of Attitude and Association indicate that these constructs might have a more complex interaction with Satisfaction, potentially moderated by other variables not explored in this study.

In conclusion, the study underscores the paramount importance of a positive brand Brand image in fostering customer loyalty and enhancing overall satisfaction. While attitude towards the brand or product does contribute to loyalty, its impact on satisfaction remains minimal and non-significant. The role of associations, though traditionally considered important, appears to be less influential in this context. These insights highlight the need for businesses to focus on building and maintaining a strong brand image as a key strategy for enhancing customer loyalty and satisfaction. Future research could explore additional moderating factors to better understand the nuanced roles of attitude and associations in shaping customer satisfaction.

7   Study Implication

The findings from this study offer several important implications for businesses, particularly in the domains of marketing and customer relationship management. The significant positive impact of Brand image on Loyalty and Satisfaction underscores the necessity for companies to invest in developing and maintaining a strong, positive brand image. This investment can lead to increased customer loyalty, which in turn boosts overall satisfaction. Firms should focus on consistent branding efforts, high-quality customer interactions, and

maintaining a trustworthy and reliable Brand image to capitalize on these benefits. The results suggest that enhancing the visual and emotional appeal of the brand, as well as ensuring consistent and positive brand messaging, can effectively foster customer loyalty and satisfaction.

From a strategic marketing perspective, the study highlights the importance of prioritizing image-building initiatives. Marketers should consider developing comprehensive strategies that emphasize brand image, including targeted advertising campaigns, strategic use of social media, and engagement in community activities that positively reflect the brand's values and ethics. As Brand image has both direct and indirect effects on Satisfaction, marketers should ensure that their strategies not only attract customers but also retain them by reinforcing positive perceptions through sustained and positive brand interactions.

The study's findings also indicate that a focus on improving the brand's image can lead to better customer satisfaction, which is critical for product and service development teams. Understanding the significant influence of Brand image suggests that developing products and services that are consistent with and enhance the brand's image is likely to result in higher customer satisfaction. This means that new product development should consider not just functional benefits but also how the product aligns with and enhances the overall brand image.

The study contributes to the existing body of knowledge by emphasizing the critical role of Brand image over Attitude and Association in influencing Loyalty and Satisfaction. This challenges some traditional views that place significant weight on attitudes and associations, suggesting that a strong brand image can be more impactful. Future research could build on this by exploring how different industries or contexts might alter these dynamics, potentially uncovering more nuanced interactions between these variables.

8 Future Scope of The Study

Different industries may exhibit varying relationships between Image, Attitude, Association, and their effects on Loyalty and Satisfaction. Future studies could investigate how these dynamics play out across various sectors such as technology, healthcare, retail, and hospitality. Understanding industry-specific nuances could provide more tailored strategies for enhancing customer satisfaction and loyalty in different contexts. Future research could also incorporate additional variables that might mediate or moderate the relationships observed in this study. Variables such as customer demographics, brand trust, customer engagement, cultural differences, and emotional connection to the brand could provide a more comprehensive understanding of the factors influencing customer loyalty and satisfaction.

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