Influence of Brand Image on Customer Loyalty: A Look from Bangladesh

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Abstract

The aim of this research is to explore the influence of brand image on customer loyalty especially in reference to banking companies in Bangladesh. Brand awareness and brand satisfaction are the two sub-constructs which are used to represent the brand image of the companies. The study served a structured questionnaire and collected data from 363 respondents from the clients of ten commercial banks of Bangladesh. Employing the structural equation model (SEM) with SmartPls, the study found significant influence of brand awareness and brand satisfaction on the customer loyalty of the surveyed banks. The findings of this study may be of interest to the high bank officials as well as to the institutional policy makers to revise the branding policy as marketing strategy for achieving sustainable growth.

Keywords: Brand image, Brand satisfaction, Customer loyalty, Bank

1. Introduction

The main goal of today's business is to create brand loyalty in order to retain their customers (Hsieh and Lindridge, 2005). Brand image is one of the main factors of brand equity, which reflects to a consumer's overall impression and sentiments to a brand (Caceres and Paparoidamis, 2007). Irrespective of the marketing strategies used by any organization, the primary goal of marketers' is to influence consumers' perception and attitude toward a brand. Every organization do marketing in order to establish the brand image in the mind of consumers and enhance consumers' actual purchasing behaviour of the brand, thus boosting sales, and developing brand equity through maximizing the brand market share (Bennet et al., 2004). According to Lahap et al. (2016), creating a positive brand image in the minds of consumers is an essential element that each company must accomplish in order to attain organizational excellence within the industry. As a result, for becoming successful company within the industry, companies must have the capacity to create positive brand image in the minds of their consumers. In today's business world every organization desire to create customer loyalty in order to get loyal customers to their organization. Earlier researchers (Wilson, 2018; Deng et al., 2010; Wong and Sohal, 2003) found influential effect of brand image on customer loyalty. Ismail and Yunan, (2016) claimed that one of the key components of an organization's ownership that directly correlates with its brand reputation and the quality of its customer service is customer loyalty. Consequently, if the company desires to compete with its competitors, they should offer high-quality goods and services. The overall perception of the brand is improved by product awareness and customer satisfaction. Customer satisfaction reveals how goods are given to the customers (Yeo et al., 2015). When a customer can get high-quality products at a reasonable price, he or she is satisfied. And when a consumer is satisfied, it improves the brand's reputation and create customer loyalty. Sondoh et al. (2007) conducted a study and surveyed 97 Malaysian female respondents in order to find out the impact of brand image on customer satisfaction and loyalty intention in the context of color cosmetics. Customer satisfaction was considered as a moderating variable in the research. The research disclosed that having a good brand image can increase customer loyalty and get them to buy more products or suggest them to others by up to 41.8%. Additionally, this study demonstrates a favourable correlation between brand image and consumer loyalty of up to 35.8%. Additionally, up to 21.1% of customers may become loyal if they are satisfied. The current research is designed with the intention to explore the influence of brand image on the brand loyalty specially in reference to the banking industry in Bangladesh. The findings of the research will

have a great contribution in understanding the association between corporate image of a particular brand with its loyalty. It will help the policy makers in the respective industry to make effective policy. In section 2, the research objectives are stated whereas, in section-3 the study reviewed the body of literature that has been published on the subject matter, and in section 4, the study's methodology was explained. The data analysis and interpretation were done in part 5, and the study's conclusions were made in section 6.

2. Objectives of the Study

The prime objective of the study is to explore the influence of brand image on the customer loyalty specially in reference to the banking industry in Bangladesh.

The specific research objectives of the research are:

1. To investigate the impact of brand awareness on the customer loyalty of banking industry in Bangladesh.

2. To investigate the impact of brand satisfaction on the customer loyalty of banking industry in Bangladesh.

3. Review of Related Literatures

3.1. Brand Image

Aaker & Equity (1991) characterized the concept of brand image as the combination of customers' perception and faith to a particular brand. The collection of perceptions for a certain brand makes up the brand's image. When a consumer is seeking for an alternative brand, this collection of perceptions is crucial to the buying decision-making process (Mishra & Datta, 2011). De Chertanony (1999) claimed that the corporate brand of any organization is considered as intangible asset for the business that are hard to reproduce, and they differ from product brands in that they place more emphasis on the significance of brand values. According to Ind (1997), consumers obtain a set of values from a company when they purchase goods from it in addition to the goods themselves. Corporate brands are a set of values that embody the company (Ind, 1997), and a strong corporate brand reputation not only helps businesses compete more effectively but also motivates customers to make repeat purchases (Porter & Claycomb, 1997). According to Hsieh and Lindridge (2005), a brand's image is how consumers perceive it when they associate it with a particular product or service. Sondoh et al., (2007) argued that the customers who are

regularly purchase a particular brand have a consistent perception of the brand. A product or service's physical look can be used to evaluate its brand image. The physical look of a particular good or services might lead to high-low perception in the customers minds that motivate them to repurchasing or not purchasing of that product (Martinez, 2004; Rahi, 2016).

3.2. Customer Loyalty

Many of the researchers (Zhou et al., 2009; Mosahab, et al., 2010; Kaura, Prasad and Sharma, 2015; Chao et al., 2015; Huang, 2020; Ismail and Yunan, 2016;) claimed that the customer loyalty as the most crucial aspect of a company's performance in the market which is defined by the customer's intention to re-visit and re-purchase a product or service from the same company. Customers consistently buy the same brand of items because the company places a high priority on their loyalty, which benefits them (Sriram et al., 2007). When a customer consistently purchases the same brand's goods, the brand has achieved brand loyalty (Zhou et al., 2009). Since customers who are loyal to a certain company tend to only buy a product or service from that company and have no interest in the equivalent products or services supplied by the competitors, customer loyalty has become a crucial component in evaluating a company's success in the industry. Therefore, loyalty might be seen as a customer's commitment to a business, in which the consumer will continue to use or repurchase goods or services from the business and refrain from doing so from competing businesses (Islam & Rahman, 2016; Baran, Strunk & Galka, 2008; Wilson, 2018). Three different techniques to define customer loyalty are frequently used: the behavioural approach (Grahn, 1969); the attitudinal approach (Jacoby, 1971; Syahfudin & Ruswanti, 2015; Bennett et al., 2002; Jacoby and Chestnut, 1978); and the integration of the attitudinal and behavioral approaches (Khoironi, 2018; Jacoby, 1971; Dick and Basu, 1994; Oliver, 1997; Jacoby and Chestnut, 1978). Repurchasing from a similar brand by a customer demonstrates behavioral loyalty. In order to analyze the elements influencing loyalty, prevent switching behavior, and forecast how long customers will stay loyal, attitudinal loyalty is useful (Caceres and Paparoidamis, 2007). As a result, considering loyalty as an attitude-behavior relationship enables an integrated analysis of the causes and effects of customer loyalty (Dick & Basu, 1994).

3.3. Brand Image and Customer Loyalty

Many of the earlier researchers (Chao et al., 2015; Huang, 2020; Wilson, 2018; Deng et al., 2010; Ismail and Yunan, 2016; Rahi et al., 2017; Yeo et al., 2015; Wong and Sohal, 2003) measures the brand image by the

brand awareness and brand uniqueness of that particular brand. Dam and Dam (2021) conducted a study and found that service quality positively affects the brand image, customer satisfaction, and customer loyalty. Tong and Hawley (2009) claimed that, when a customer is aware about a particular brand and believes that this brand is capable of fulfilling his/ her needs then he/ she decides to purchase that brand. On the other hand, brand satisfaction is the pleasure of customers from a particular brand. Customers who are aware of a brand are connected to that brand and they want to own the particular brand (Pouromid and Iranzadeh, 2012). The customer benefits from brand awareness when they make their purchasing decisions. The customer is able to make purchases with ease because they were well-informed about the brand and were aware of it. When a consumer uses a company's products, their brand awareness is at its best. The consumer chooses to acquire a brand when he is aware of its attributes and believes it can meet his demands (Tong and Hawley, 2009). Most frequently, it has been discovered that brand awareness is a crucial component of customer loyalty (Zeithaml et al., 2000). Many researchers' studies have found that awareness of the product and loyalty to it are frequently related. According to (Zeithaml et al., 2000), customers are advised to try to be satisfied with the services and goods and also give the less response towards the competitors' products that they are offering in the market. This is because consumers who are more satisfied with the product will purchase more the next time.

Additionally, a number of earlier researches (Simanjuntak, 2020; Rahi, 2016) demonstrate that when a customer is pleased with a brand, he develops a loyalty to that brand (Ismail et al., 2006). It reveals a strong link between brand satisfaction and customer loyalty. If the brand's goods and services satisfy the customer then the customers do appreciate that brand in publicly. Customers are less likely to switch brands since they are highly satisfied with the brand (Bennet et al., 2004). Some other studies have demonstrated the link between brand satisfaction and customer loyalty which comprises various customer intentions like, their desire to keep buying from the same brand. their desire to recommend the same brand that he uses to others (Kandampully and Suhartanto, 2000), their desire to repeatedly visit the same store (Bloemer et al., 1998). According to the study conducted by Szware, (2005), the main influential factor of customer loyalty is satisfaction towards the brand.
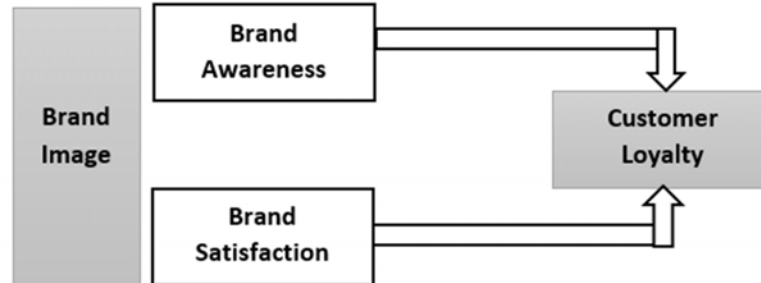
Figure 1. Conceptual framework

For conducting the study, researchers developed the following two hypothesis:

H₁= *There is statistically significant impact of brand awareness on customer loyalty of banking industry in Bangladesh.*

H₂= *There is statistically significant impact of brand satisfaction on customer loyalty of banking industry in Bangladesh.*

4. Methodology of the Study

The study is explanatory in nature which was basically designed to explore the influence of brand image on customer loyalty. For conducting the study researchers basically used primary data. The major sources of primary data were questionnaire survey, face to face conversation etc. The population of the study consist of the clients of Bangladeshi commercial banks. The respondents are chosen using a non-probability convenience sampling technique because the sample frame would be difficult to achieve. According to De Meyer and Petzer (2011), convenience sampling approach is a suitable method for choosing the sampling units when the sampling frame is unknown and unfamiliar. At the time of using convenient sampling technique, the samples are chosen just because they are readily available to the researcher. The sample size for the study was determined using the guidelines provided by Comrey and Lee (1992), who classified samples of 50 as poor, 300 as good, 500 as very good, and 1000 as excellent for analysis. These guidelines were used in this particular analysis together with a survey of 300 respondents from Dhaka, Bangladesh, who are clients of private commercial banks. Out of 300 responses 263 were found suitable for using in the study. Rest of the responses were ignored due to several reasons like, incomplete response, respondents reluctancy to participate in survey etc. During the data collection process all respondents were humbly

requested to participate in the survey on voluntary basis and assured them about the confidentiality of their data. A 5-point Likert scale questionnaire has been developed and served as a data collecting instrument. The questionnaire consists of two sections mainly. In the first section the demographic information of the respondents was given. The second section consists of information regarding brand image and customer loyalty. 10 specific statements were presented in section two under three variables. The rresponses were taken from the respondents in 5-point Likert scale format using five dimensions: Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5). Various statistical tools were employed to analyze the collected data. Smart PLS software version- 4 was used for analyzing the data. Descriptive statistics were shown to demonstrate the demographic characteristics of the respondents. Convergent validity and discriminant validity test have done to test the data reliability and suitability. Furthermore, structural model measurement and t-test were done to test the hypothesis assumed.

5. Data Analysis

5.1. Demographic Characteristics of the Respondents

Table 1. Sample profile

Characteristics	Frequency	Percentage
Gender (n=263)		
Male	179	68.06
Female	84	31.94
Age (n=263)		
Bellow 20 Years	23	8.74
21-35 Years	78	29.66
36-50 Years	73	27.76
More than 50 Years	89	33.84
Marital Status (n=263)		
Married	211	80.23
Unmarried	52	19.77

Table-1 represents the demographic characteristics of the respondents. Out of total 263 respondents 68.06% respondents were male and rest of the 31.94% respondents were female. Most of the respondents were aged over 50 years and lowest age level of the respondents was below 20 years. About 29.66% respondents have

age from 21-35 years. The marital status profile of the respondents shows that 80.23% respondents are married whereas rest of the 19.77% respondents are unmarried.

5.2. Demographic Characteristics of the Respondents

Table 2. Convergent validity test

Constructs	Items	Loadings	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Brand Awareness	BA-1	0.789	0.747	0.545	0.763	0.519
	BA-2	0.711				
	BA-3	0.654				
Brand Satisfaction	BS-1	0.596	0.714	0.531	0.755	0.511
	BS-2	0.788				
	BS-3	0.746				
Customer Loyalty	CL-1	0.723	0.797	0.615	0.768	0.556
	CL-2	0.744				
	CL-3	0.527				
	CL-4	0.688				

The convergent validity of the measurement is usually ascertained by examining the loadings, Average Variance Extracted (AVE) and also the composite reliability (CR) (Gholami et al., 2013; Rahman et al., 2015). Table-2 displayed that all the outer loadings values for the items are above or near about 0.70 of the constructs. AVE values for all the constructs are more than 0.5. The Cronbach's Alpha value of each construct are more than 0.70 which means that the collected data are internally consistent and valid for testing. The the composite reliabilities were all higher than 0.70 which shows the data's convergent validity and reliability.

5.3. Discriminant Validity Test

Table 3. Discriminant validity test

Fornell-Larcker Criterion	Brand Awareness	Brand loyalty	Customer Satisfaction
Brand Awareness (BA)	0.720		
Customer Loyalty (CL)	0.502	0.676	
Brand Satisfaction (BS)	0.431	0.606	0.715

Cross-loadings

BA-1	**0.789**	0.362	0.377
BA-2	**0.711**	0.422	0.318
BA-3	**0.654**	0.271	0.213
CL-1	0.365	**0.723**	0.455
CL-2	0.388	**0.744**	0.414
CL-3	0.247	**0.527**	0.319
CL-4	0.340	**0.688**	0.436
BS-1	0.296	0.369	**0.596**
BS-2	0.328	0.474	**0.788**
BS-3	0.300	0.449	**0.746**

Table-3 shows the discriminant validity of the constructs. As per the Fornell-Larcker criterion, the square root of each construct's AVE is higher than its correlation with the other construct and each item's load is highest on its associated construct. We have tested the discriminant validity using the new suggested method and the results are shown Table-3. If the HTMT value is greater than HTMT0.85 value of 0.85 (Kline, 2015), or HTMT0.90 value of 0.90 (Gold et al., 2001) then there is a problem of discriminant validity. As all the values passed the HTMT0.90 (Gold et al., 2001) and HTMT0.85 (Kline, 2015), indicating that discriminant validity has been ascertained.

5.4. Structural Model Measurement

The study used structural equation modeling to examine how brand image affects customer loyalty. The path coefficient value of beta and the coefficients of determination (R^2) have been examined. The significance and applicability of the bootstrapping path model have also been evaluated.

Figure 2. Path model

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The path modelling for brand awareness- customer loyalty relationship and brand satisfaction- customer loyalty relationship is shown in figure-2. The brand awareness and brand satisfaction are considered as independent variable whereas, the customer loyalty is considered as dependent variable. The causal association between the variables has been investigated using path diagram. The diagram depicts that the brand awareness and brand satisfaction have significant positive influence on customer loyalty. Here for the customer loyalty construct, value of (R^2) is 0.439, which means brand awareness and brand satisfaction explain 43.9% of the variance in customer loyalty.

5.5. Structural Path Model Significance

Table 4. Structural path model significance

Constructs	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Brand Awareness	0.294	0.304	0.087	3.397	0.001
Brand Satisfaction	0.479	0.489	0.081	5.922	0.000

A t-test with a subsample of 5000 people and a significance level of 5% was used to analyze the significance of the structural path. The path coefficient is considered significant, according to Sarstedt et al., (2017), if the T-statistics value is greater than 1.96 and the p-value is less than 0.05 at the 5% level of significance. According to Table 4, the value of T statistics for the association between "brand awareness to customer loyalty" is 3.397, which is greater than 1.96, and the p value (.001) is >0.05 at the 5% level of significance. So, the alternative hypothesis not to reject which means there Is statistically significant influence of brand awareness on customer loyalty of banking companies in Bangladesh. The table also shows that the value of T statistics for the association between "brand satisfaction to customer loyalty" is 5.922, which is greater than 1.96, and the p value (.000) is >0.05 at the 5% level of significance. So, the alternative hypothesis not to reject which means there Is statistically significant influence of brand satisfaction on customer loyalty of banking companies in Bangladesh.

6. Conclusion

The study investigates how corporate brand image impacts customer loyalty in Bangladeshi banking organizations. Two hypotheses were evaluated after the outcomes of the literature review and frameworks.

According to the findings of this study, there is a strong relationship between corporate brand image and customer loyalty. The study's results confirmed that hypothesis 1, which contends that brand awareness has a significant influence on customer loyalty. The study concludes that brand awareness might increase customer commitment and favourably affect consumers' loyalty to a product or service. The study determines the level of brand image relevance and its effect on businesses and their market offerings. According to the study, a strong brand reputation should increase consumer loyalty. The research finding is consistent with the findings of Johnson et al., (2001), Davies et al. (2003), Shi & Hjaltaso (2017), Mabkhot et. Al., (2015), Ulusu (2011), Akdeniz Ar & Kara (2014) and Al-Hawary (2013). For hypothesis-2, the results indicate that the brand satisfaction is a direct path and is a factor that significantly affects the customer loyalty. Therefore, this hypothesis is supported, and the result is consistent with the findings of Eakuru and Mat (2008), Ogba and Tan (2009), Hin et al., (2013), Akdeniz Ar & Kara (2014), Johnson et al., (2001); Martineau (1958) etc. This study has contributed for improving the brand awareness and brand satisfaction on customer loyalty in the setting of the banking industry. The current study has accomplished more than simply establishing the beneficial impacts of brand awareness and customer satisfaction on brand loyalty. This study shows that increasing brand satisfaction and brand awareness can boost consumer brand loyalty to the banking sector. The majority of the respondents were qualified young people. This study also noted that respondents were mostly impacted by their preferences in terms of brand and quality, which had a positive impact on brand perception and product fidelity. In order to develop a long-term, mutually profitable connection with a consumer and foster loyalty as competitive advantages in the market, businesses must therefore pay close attention to these characteristics.

6.1. Limitations and Future Research Directions

The study's research findings were restricted to Bangladeshi banking institutions and could not be applied to other businesses that are currently operating there. Another limitation of the study was that it only took into account the brand awareness and customer satisfaction to reflect the brand image, which was insufficient to track changes in the variables that were the focus of the investigation. The researchers may perform more extensive studies after selecting all organizations, both financial and non-financial in character, as a sample to address the shortcomings of the present study. Future researchers have the option to take into account more constructs to conduct in-depth study and produce more authentic findings.

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