



Brand Credibility: Navigating the Pathway to Customer Satisfaction and Loyalty

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ARTICLE INFO

Article History:

Received: October 10, 2023

Revised: November 22, 2023

Accepted: November 24, 2023

Available Online: November 25, 2023

Keywords:

Brand

Customers

Brand Credibility

Customer Satisfaction

Customer Loyalty

Funding:

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

ABSTRACT

Customers are a very valuable asset for any company or brand. Brand credibility is playing a key role in developing customers' behavioral patterns. The credibility and integrity of a company play an essential role in making its customers contended with the services and also in maintaining their customers for a prolonged time. Considering the importance of customers and brands in marketing any product(s) or service(s), this study aims to analyze the influence of brand credibility on customer satisfaction and loyalty as well as to explicate the association between customer satisfaction or gratification and customer loyalty or devotion. The study was quantitative in nature and a close-ended questionnaire was distributed amongst the drawn sample to assess the influence of credible brands on clients' satisfaction, devotion, and loyalty towards the brand. A convenient sampling procedure was adopted for acquiring data from the target population of Islamabad/Rawalpindi and the sample size was 160 respondents using the banking services of any public or private sector bank of Pakistan and residing in Islamabad and Rawalpindi. It was found that brand credibility is positively associated with customer loyalty and satisfaction. Besides, the findings also acknowledged a positive association of customer satisfaction with customer devotion and loyalty. This means that the more a brand is credible, the more customer satisfaction is achieved, which consequently influences customer loyalty trust, and devotion toward the brand in a positive manner.

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1. Introduction

Customers are the major concern of every company or organization as they perform a vital role in the success of any business. The significance of customers has been highlighted in various studies by different researchers around the globe. Companies show a great deal of dependence on their customers. Companies consider their customers as the main reason behind whatever they do. In short, customers are the prime need of every company and without customers, a company cannot survive. If a company disregards its customer's significance, then it can confront serious results for their future, and security can be put in danger. For this reason, companies are now centering their attention on client gratification, devotion, loyalty, and retention (Zairi, 2000). Satisfaction is a client's conduct towards a source or brand providing any service or product, or it can be an expressive response resulting from the consistency between clients' expectations and actual acquisition, concerning the achievement of some want goal, or need (Hansemark & Albinsson, 2004). Customer devotion or loyalty is both an attitudinal as well as behavioral propensity to pick and stay loyal to one brand over others due to customer's gratification and satisfaction, familiarity and comfort with

that brand, or due to the better performance by the specific brand. Customer loyalty is basically the consequence of customer gratification and satisfaction. If the client is contented with the service or product of a company or brand, then the customer's commitment to the brand is made achievable, which in turn reduces the chance of switching towards the other brand (Rizwan, Javed, Aslam, Khan, & Bibi, 2014). One of the crucial aspects that is mandatory in determining consumer loyalty and satisfaction and helps to satisfy and retain customers is the brand and its credibility. A brand is a name/tag/sign/symbol or amalgamation of symbol and name that represents uniqueness and benefits being provided by a company to consumers. It also lets the customer identify the difference between the same product and services being offered by different companies. A customer judges a brand by its attributes, personality, benefits, and credibility as well as goes both, with past experiences and new attractions of brands. Therefore, it is essential for companies to create a positive brand image and make their brands credible to influence the clients' loyalty and satisfaction. According to Thomas, Blattberg, and Fox (2004), a company's brand or name is its most valuable asset. For customers, a brand can streamline the decision process, guarantee quality, and reduce hazards Keller and Lehmann (2006) and it also triggers regular purchasing by its customers (Aaker, 1996).

Credibility is very crucial for the companies. Companies are aware that the success of a brand essentially depends on their customers' satisfaction and loyalty. Moreover, customers' satisfaction and loyalty further depend on the trustworthiness and expertise of the brand i.e., brand credibility (Aaker & Joachimsthaler, 2000). Therefore, the trend of brand credibility and brand advertising is common in the present-day world. According to Fombrun (1996), the brand advertising trend was significantly increased throughout the 1990s. In 1997, the rate of using brand advertising increased up to 13 from 1992 and it was reported to be 63 %. At that time, brand advertising expenditures were 16 % of the total advertising in the USA (Gregory, 1998). The competition among various brands in the market has increased significantly and now it has become a challenge for every brand to retain their existing customers rather than attract new customers. The current study's purpose is to consider the increasing significance of brands and customers in the prevailing marketing milieu. Since the demand for branded products has increased significantly, every brand is making an attempt to fulfill their customers' demands and needs and make them loyal customers of their brand. So, it is essential to study that how credible brands attract, satisfy and retain their customers. This paper explores that how brand credibility and trustworthiness impact the customer loyalty and satisfaction, Moreover, the study also inspects the relationship between customer loyalty and satisfaction with the brand. Since the study is quantitative in nature, therefore survey methodology was adopted to obtain data from all the males and females using the services of any public or private sector banks of Pakistan. The study employed close-ended questionnaire for relevant data collection to inspect the brand credibility's impact on customer loyalty and satisfaction. Furthermore, signaling theory is employed in the current study to theoretically explicate the association among brand trustworthiness, customer loyalty and satisfaction.

Besides, the study contributes in the marketing arena and it will also assist the firms to understand the significance of brand credibility and let them know how they can satisfy and retain their customers through brand credibility. Additionally, it will enable the firms to focus on their brand image and credibility, which will subsequently increase customer loyalty and satisfaction the study is unique and it will enable the companies to pay attention to their customer's satisfaction and keep them satisfied with good services. Companies should not waste their money on TV ads, billboards, etc. to attract their customer because customer satisfaction and loyalty is not achieved through advertisements; rather it is achieved through providing better and improved services to the customer. Thus, companies should focus on maintaining the existing customers, instead of attracting new customers. Also, companies should make their brands credible and believable in order to achieve the long-term commitment of their customers and avoid such actions that may result in the reduction of brand credibility. Brand credibility is an essential component of brand reputation. Companies should take proactive actions to maintain and improve their brand credibility because it has a direct impact on customer loyalty and satisfaction.

1.1. Objectives

The study's objectives are as follows:

- To investigate the association between brand credibility and customer satisfaction.
- To identify the association between brand credibility and customer loyalty.
- To explore the association between customer loyalty and customer satisfaction

1.2. Hypotheses

H1: A positive association exists between brand credibility and customer satisfaction.

H2: A positive association exists between brand credibility and customer loyalty

H3: There is a positive association between customer satisfaction and customer's loyalty with the brand

2. Literature Review and Theoretical Framework

2.1. Brand Credibility

A brand is a distinctive tag/symbol or amalgamation of both that is utilized to create a unique image of a company that recognizes an item or a product and differentiate it from its rivals (business dictionary). Brands serve as believable and authentic signs. They enable the companies to be truthful regarding their services or products and manage the grievances of customers regarding their services (Sweeney & Swait, 2008). Credibility is the quality of being trusted and believed in. There are two aspects of credibility; expertise and trustworthiness (Ohanian, 1990). Source credibility is basically the trust in the source as the provider of unbiased and authentic information which affects the receiver's acceptance of the message. Credible sources of information attract the audience to the advertisements; thus credibility is considered valuable (Sternthal, Phillips, & Dholakia, 1978). Source credibility is categorized into two types; brand credibility and endorser credibility. The credibility of the brand is the shopper's perception regarding its expertise and trustworthiness. The credibility of any brand plays a substantial part in making its marketing and branding strategies successful. High credibility enhances the commercial value of the brand whereas lack of credibility renders the validity of claims by a company questionable (Aaker & Joachimsthaler, 2000).

Believing in the features of a brand's product information is referred to as brand credibility. It consists of three components: trustworthiness, attractiveness, and proficiency. Erdem and Swait (2004) described these elements as Trustworthiness: How reliable or honest the source of information, Proficiency: Knowledge, expertise, and skills of the entity and Attractiveness: The extent to which personality features (conduct, goal, etc.) value an entity. Lis and Post (2013) analyzed the impact of celebrity trustworthiness and brand image on TV program consumption. In their study, they focused on media brands and referred to brand image as the attributes and symbolic meanings that consumers relate to a particular TV show. Consumers attach these meanings to a specific TV program on the basis of their experience and advertising of the TV show. The more prestigious and unique the brand in terms of its attributes, the higher the motivation, and hence the audience will be driven to consume that specific TV program. Another factor that influences the viewers' TV show consumption is celebrity credibility. Celebrity endorsement is one of the influencing advertising strategies used by advertisers to persuade the audience to consume a specific TV program. If the perceived celebrity credibility is higher (i.e., the celebrity is perceived to possess remarkable persuasive skills, be proficient in delivering and communicating messages, and be trusted by the general public), then the celebrity will be able to influence and mold public opinion towards a specific TV program and hence the audience will be motivated to consume that particular TV program. Shimul, Faroque, and Cheah (2023) demonstrated in their study that brand credibility and brand attachment mitigate the impact of brand crisis on customers' product evaluation which in turn leads to enhanced purchase intentions. The more the brand is credible, expertise and the more the customer is attached to the brand, the less the impact of brand crisis on the customer's brand evaluation (i.e. the customer will evaluate the services provided by the brand positively) and hence the customer will continue to purchase from the specific brand despite of the crisis.

Naehyun Jin, Lee, and Jun (2015) in their study assessed the brand credibility's influence on consumers' behavioral intentions (i.e., repurchasing and positive word of mouth) via some constructs including brand preference, brand prestige, and information cost saved. Luxury restaurants were focused in the study and the sampling technique employed was convenient in nature. Two surveys were conducted for this purpose; one was an online survey and the other was a pilot test in which 60 customers were selected as the sample population.

They found that brand credibility and trustworthiness affect brand preference, brand prestige, and information cost saved in a positive manner. The higher the trustworthiness and integrity of the brand, the higher be consumer's inclination towards the services of that specific brand as compared to the services of other brands (i.e. brand preference). Similarly, higher brand credibility indicates that the brand provides high-quality and high-priced products and services which means the brand is prestigious (i.e. brand prestige).

2.2. Customer Satisfaction

Satisfaction is an indication of being content with a specific service or product. Satisfaction is the evaluation of the general proficiency and expertise of the brand or service provider on the basis of their interaction with the brand till the current time, and satisfaction is used by customers to forecast the future expertise of the brand (Crosby, Evans, & Cowles, 1990). Customer satisfaction is regarded as an essential condition for the retention of the customer and it helps the company or brand in achieving economic goals such as an increase in sales and revenue along with a reduction in turnover (Zeithaml, Berry, & Parasuraman, 1993).

Ghorban (2012) examined the association between brand credibility and customer satisfaction and also debated the consequences of satisfaction. She argues that brand credibility facilitates companies and enables them to improve their relationship with existing customers and hence it would result in higher satisfaction and an enduring commitment to the brand or company. According to Ghorban (2012), a positive association exists between brand credibility and customer satisfaction, commitment, loyalty, and continuance commitment. When customers have confidence in the reliability, credibility, and expertise of the brand, they become more contented and committed to the brand. Hence, the degree of clients' satisfaction depends upon the perceived trustworthiness of the brand. If the level of perceived credibility by the customers is augmented, then it will also intensify the level of satisfaction with the brand's services. Latif, Bunce, and Ahmad (2021) found that there is a direct relationship between the satisfaction and trust of customers in the service provider. If the customer highly trusts the service provider, it would lead to a higher level of satisfaction with the particular service provider. They also concluded that a positive relationship exists between the brand experience and customer satisfaction, trust, and loyalty to the brand. If the customer's past experience with the brand was good and it benefited the customer, then the customer's satisfaction will be increased and a higher level of satisfaction would lead to a higher level of brand loyalty and commitment. Thaichon and Quach (2015) discussed the effect of marketing communications on client satisfaction, confidence, and customer retention. Marketing communications is the promotion part of the marketing mix strategy and it includes marketing the brand using either conventional media (radio, TV, or newspapers) or its extensions (social media) They found that marketing communications has a direct impact on brand personality, brand image and brand awareness as it promotes a brand and develop a positive image of the brand as well as it creates awareness among the customer about the brand. It also shapes the customer's perceptions and expectations regarding the brand and reinforces brand trust. Marketing communications generate awareness about the brand and hence shape the customer's perceptions and opinions related to the brand. Customers become satisfied if the brand succeeds in fulfilling the demands as well as meeting the expectations of the customers. Customer satisfaction, in turn, results in developing trust in the brand and increased brand value. Consequently, it leads to customer retention and the brands are able to sustain their customers and establish enduring relationships with them on the basis of effective marketing communications.

2.3. Customer Loyalty

Customer loyalty is basically the outcome of customer satisfaction. On the basis of past experiences, a customer establishes an attachment towards a brand and this attachment lets him/her repurchase the same brand, and despite of strong advertisements by competitors of a brand, the consumer goes for the same brand (Oliver, 1999). This is customer loyalty. Loyalty towards a specific brand involves dedication, commitment, and repeated purchasing of the same brand's product. According to Bloemer and Kasper (1995), loyalty is not a consequence of repeated purchasing behavior that is actually continuous buying of a brand's product; rather it is an actual trustworthiness and dedication towards the brand. Zeithaml et al. (1993) declared loyalty as a multidimensional aspect which is a combination of both positive and

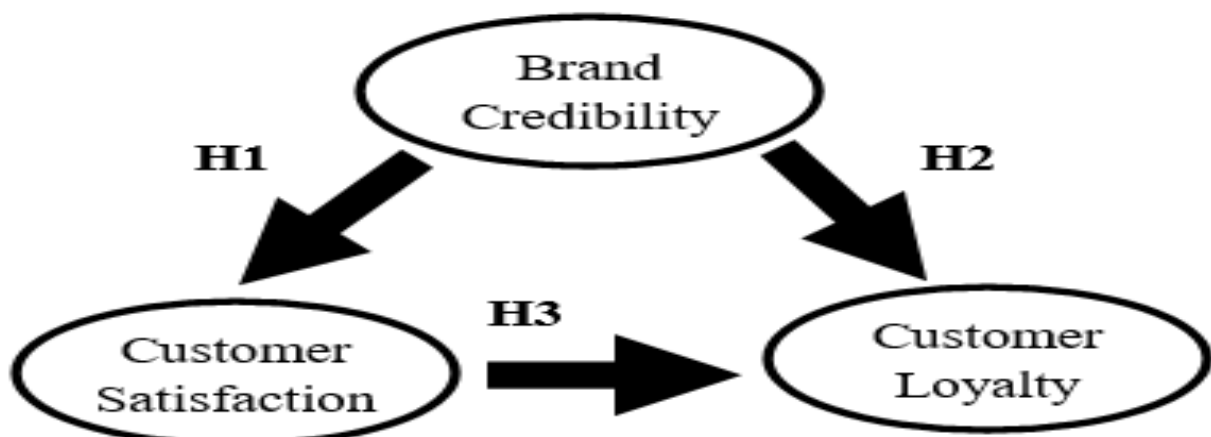
negative reactions, rather than being a single construct. Sweeney and Swait (2008) indicated in their research that a brand can be used as a tool to retain the current customers and make them loyal to the brand along with attracting new customers. In their study, they showed that it is more difficult and expensive for a brand to attract new customers than to maintain an enduring association with its already existing customers. Therefore, it is imperative for a brand to make its existing customers loyal to the brand and it is only possible if the brand is designed according to the demands of customers. This will make patrons contented with the services being offered by the brand and hence loyalty would be guaranteed i.e. customers will develop an enduring connection with the brand which will augment the revenue and profit of the firm. Malik and Ahmad (2014) explored the association of brand credibility with consumer devotion and loyalty while attitude towards the brand served as a mediator. The more a brand is reliable and trustworthy, the more it will attain the customers' faithfulness. There is a positive association between brand credibility or trustworthiness and consumer devotion and loyalty. The attitude towards the brand has an essential role as a mediator between these two variables. A favorable attitude towards the brand makes the consumers loyal and devoted to such an extent that they stay faithful to the specific brand even in case of a price hike. Only those companies succeed in making their customers loyal, pay more attention to expertise, and strive to make their brand attractive and unique to let the consumer select their brand. Expertise will let the consumer trust the brand and make a positive attitude to be loyal to the same brand. Caruana, Money, and Berthon (2000) declared expertise and provision of quality service as the only key factors that could make customers satisfied and loyal with the brand.

Naeyhun Jin, Line, and Merkebu (2016) conducted a study on Luxury restaurants in order to find out the value of brand value or prestige and its effect on customer loyalty. They found that prestigious brands have a profound influence on clients' loyalty as high and distinct quality services provided by a prestigious brand lead to customer's commitment to the brand for a long-term period. Brand loyalty reduces the probability of switching and this results in customer's willingness to accommodate the higher costs offered by the brand. Conversely, the brand prestige negatively influences the perceived risk i.e. when consumers perceive a certain brand to be of better and higher quality, the perceptions regarding the risk of losses are considerably reduced. Previous empirical researchers on customer satisfaction and loyalty have only focused on how to retain customers through brand credibility. However, the current research not only investigates the relationship of brand credibility with customer retention, but it also explains that how a brand can attract new customers through existing customer s' satisfaction.

3. Conceptual Framework

The conceptual framework below is anticipated to exhibit that brand credibility effects on variable of customer satisfaction Ghorban (2012) and customer loyalty (Malik & Ahmad, 2014). Additionally, customer satisfaction further impacts the loyalty and devotion of customers towards the brand (Rizwan et al., 2014).

Figure 1: Conceptual Framework of Study



3.1. Theoretical Framework

Signaling theory is an economics theory that was originally proposed by an economist, Michael Spence in 1973. Although signaling theory is the theory of economics, but it has also been adopted in the field of marketing communications as well and explains the framework of brand credibility especially its impact on customer satisfaction and loyalty. This theory is based on the supposition that while interacting in the market, customers always have less information about the product or service than the sellers and this inconsistent level information between the customers and the company or firm is the root cause of information asymmetry i.e., the customer is unaware regarding the quality and worth of products offered by the firm and hence they are incapable to distinguish the first-rate products from the low-quality and lousy products. In such circumstances, brands serve as the signals to communicate unobservable quality to their customers. According to Rao, Qu, and Ruekert (1999), a signal or indicator is an action that a firm takes for the conveyance of information regarding an unobservable product's worth and quality to the purchaser. The signaling theory advocates that credible brands are a signal for the customers because credibility and trustworthiness is the most important determinant of any brand which passes on authentic information regarding dependability, trustworthiness, reliability, and value and tends to avoid asymmetric understanding. This information is critical to counter information asymmetry which arises because consumers do not have comprehensive awareness if services or products delivered by a brand. The brands reduce this information asymmetry via their credibility and consistent encounters with customers, which consequently boosts the customer's contentment with the brand's services. Positive brand signaling not only enhances immediate gratification and contentment, moreover it also lays the groundwork for long-term loyalty and devotion, as customers are more likely to stick with a company that is reliable and persistent in its delivery efforts. Besides, the customers' uncertainty regarding the unobservable product's quality is reduced when credible brands convey authentic information about their products. Consequently, the customers will consume the products of the specific brand and hence it leads to satisfaction when the company actually delivers what was claimed and promised. The enhanced satisfaction will result in a boost in the clients' devotion and loyalty to the brand and hence the company will be able to maintain its relationship with the potential customers.

4. Research Methodology

The current study assessed the association among the key constructs (brand credibility, customer satisfaction, and customer loyalty) using the survey methodology.

4.1. Research Design

The study was descriptive. The research design was quantitative and survey methodology was adopted as a research tool which was used to obtain data from all the males and females using the services of any public or private sector banks of Pakistan.

4.2. Target Population

All the males and females above the age of 18 from Rawalpindi and Islamabad were using the bank services of any particular bank.

4.3. Sample Size

To obtain the information for understanding the association between brand credibility and customer loyalty along with customer satisfaction, 160 sample size including males and females from various age groups above 18. The sample was drawn from various public and private sector banks of Islamabad and Rawalpindi.

4.4. Sampling Technique

A convenient sampling technique (non-probability) was used. Relevant information was obtained from the sample that was available conveniently. This sampling technique was employed because no sampling frame was developed and it also reduces the cost of data collection as well as increases the overall effectiveness.

4.5. Data Collection Instrument and Design

The data was collected through the survey method. Questionnaires were used for relevant data collection from the sample chosen for the study. There was only one open-ended question that asked the respondents about their preferred bank while all other questions were

close-ended questions. Firstly, specific information regarding the participants' demographic variables such as age, gender, occupation, education, bank account, credit card, and preferred bank was incorporated in the questionnaire. Secondly, there were 22 statements that served to investigate the specific variables of the study. There were a total of three variables in the study and each statement represents each of the variables. Statements like "brand's claims are believable, the brand is reliable and keeps its promises, brand fulfills the commitments it assumes, the brand is receptive and has the ability to deliver what it promises" represent the brand credibility variable. Statements such as "The brand's focus is on improving client satisfaction, I am satisfied as my brand values me as a customer, I am satisfied with services of brand, I made the right decision to use this brand, I am satisfied as the brand is flexible in serving my needs" represent customer satisfaction. Whereas statements like "I have confidence in the brand's services, I will prefer this brand over others, I would go out of my way to buy this brand, this brand is my first choice, and I don't bother looking at alternative brands" signify customer loyalty. On a five-point Likert scale, each statement was scored.

4.6. Instrument Reliability

To assess the consistency of the questionnaire, a reliability analysis was conducted using SPSS software. Cronbach Alpha was calculated to be .814, indicating that the data is consistent, trustworthy, reliable, and free of incongruities.

4.7. Dependent and Independent variables

Variables used in the current study were brand credibility, customer loyalty, and customer satisfaction.

4.7.1. Brand Credibility

This variable describes the honesty, expertise, and attractiveness of the brand. Brand credibility is an independent variable or criterion as it is the cause of change in other variables like customer satisfaction and customer loyalty, however, it is resistant to change in itself by other variables.

4.7.2. Customer Satisfaction

The variable was a dependent variable as it is influenced by brand credibility. Credible brands are more able to satisfy their customers, so higher brand credibility leads to higher customer satisfaction and contentment.

4.7.3. Customer Loyalty

It is described as the repurchase of the same brand repeatedly. The loyalty of customers is dependent on how much the brand is and to what extent the customer is satisfied with the current services of the brand. Hence, customer loyalty is a dependent variable, depending upon two variables (brand credibility and customer satisfaction).

5. Results and Discussion

H1: A positive association exists between brand credibility and customer satisfaction

Table 1 indicates that a strong association exists between the two variables. It means that credible and trustworthy brands are more able to satisfy the needs of their customers. Hence, hypothesis 1 was proved.

Table 1: Correlation matrix of Brand credibility and Customer satisfaction

		Customer satisfaction
Brand Credibility	Pearson Correlation	.750**
	Sig. (2-tailed)	.000
	N	160

H2: A positive association exists between brand credibility and customer loyalty

Table 2 indicates that the association between brand credibility and customer loyalty is positive. Believable and credible brands are able to attract their customers to the circle of loyalty. Thus, hypothesis 2 was accepted.

Table 2: Correlation matrix of Brand credibility and Customer loyalty

		Customer loyalty
Brand Credibility	Pearson Correlation	.623**
	Sig. (2-tailed)	.000
	N	160

H3: There is a positive association between customer satisfaction and customer’s loyalty with the brand

Table 3 demonstrates that a strong positive association exists between the two variables. It means that customers’ satisfaction with the brand’s services and quality makes them loyal to that brand. Therefore, hypothesis 3 is confirmed.

Table 3: Correlation matrix of Customer satisfaction and Customer loyalty

		Customer loyalty
Customer satisfaction	Pearson Correlation	.708**
	Sig. (2-tailed)	.000
	N	160

Other than correlation, regression analysis was performed to explicate the intensity of association between the variables. Table 4 indicates that a positive association exists among the three variables i.e., brand credibility, customer loyalty, and customer satisfaction. When the brands improve their trustworthiness and credibility, customer gratification and customer loyalty and devotion are increased to .750 and .623 units respectively. Likewise, when customers are gratified with the brands’ services, their loyalty increases significantly to .708 units.

Table 4: Regression Coefficients

Hypothesis	Regression Weights	Beta	Significance (p-value)	Hypothesis
H1	Brand Credibility → Customer Satisfaction	.750	<.001	Accepted
H2	Brand Credibility → Customer Loyalty	.623	<.001	Accepted
H3	Customer satisfaction → Customer Loyalty	.708	<.001	Accepted

The research explored how brand credibility leads to customer satisfaction and loyalty towards the brand. The chief objective was to investigate whether credible brands are able to cause satisfaction among their customers with their quality services and make them loyal customers of the brand. In H1 and H2, the research investigated the brand credibility’s impact on customer satisfaction and customer loyalty and statistics revealed that brand credibility and trustworthiness positively influence customer loyalty and satisfaction. A customer feels satisfied and contented with the services of the brand only when the brand is credible and proficient enough to fulfill the needs and demands of its customers. The result is supported by Ghorban (2012) and hence hypothesis (H1) is accepted. In H2, the association between brand credibility and customer loyalty was acknowledged as significant. Credible and effective brands are able to retain their existing customers for a long time period and make them loyal and committed customers of the brand through their quality services. This hypothesis was supported by (Malik & Ahmad, 2014). The third hypothesis (H3) tested the association between customer satisfaction and customer loyalty. Satisfaction and feeling of contentment with the services of a brand make the customer loyal to the brand. When a customer evaluates the services of the brand positively, it causes loyalty in the attitudes of customers in the way that they repurchase the same products and services of the same brand for a long-lasting period. The hypothesis (H3) was supported by (Rizwan et al., 2014).

6. Conclusion

This research study has explored the association of brand credibility with customer loyalty and satisfaction. The study was conducted in the banking sector of Pakistan and it provides good insight into the credibility of Pakistani brands as well as the behavior of customers of Pakistani in terms of satisfaction and loyalty. The study verifies the positive relationship of brand credibility with customer loyalty and satisfaction. Besides, the positive

relationship between customer satisfactions with customer loyalty is also confirmed. The more a brand is credible, the more customer satisfaction is achieved, which consequently influences customer loyalty trust, and devotion towards the brand positively. It is highly advisable by the study that brand credibility is the key factor for all companies and service providers, especially the banking sector. The expertise and proficiency of brands make the customers contented with the services and hence they develop loyalty towards the brand. The study demonstrates that the only way to satisfy and retain the prevailing clients as well as to appeal to new customers is to make the brands credible and proficient enough to meet the demands of the existing customers. The satisfied customers maintain this relationship for an enduring time period and become committed to the brand.

6.1. Recommendations

- Instead of wasting money on celebrity endorsements, TV advertisements, and billboards, firms in Pakistan should consider how they can keep their customers satisfied with good quality services because customer satisfaction is not achieved through advertisements, rather it is achieved through credibility and expertise.
- The firms should maintain their credibility by making their brands expertise, trustworthy, and attractive and by providing quality services to their potential customers.
- Companies should make considerable efforts to achieve their customers' loyalty and reduce the switching tendency of their customers so that they spread positive words about the brand.

6.2. Limitations and Future Research

- One notable limitation is the likelihood of selection bias due to convenient sampling. As conveniently accessible participants were chosen rather than a random approach, this increases the likelihood that results will be skewed and crooked towards a certain group, reducing the generalizability of results to a larger community.
- The context of the current study was directed from Business-to-consumer research, so it could be changed from business-to-business research.
- Other variables like brand awareness brand image and co-branding should also be studied.
- Future researchers can also use some different variables like consumer trust, brand familiarity, brand cognizance, and brand image as a mediator and they could also incorporate celebrities in their study to compare the effect of celebrity credibility and brand trustworthiness on customer loyalty towards the brand.
- This study was tested on the bank sector of Pakistan only; however future research could focus on other service industries like insurance companies and tourism industries.
- Customer culture and social relations can also be incorporated in future studies as these variables strongly influence the customer's loyalty.

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