# Brand Consumer Relationship Quality as a Predictor of Brand Loyalty: Evidence From Smart Phone Users of Pakistan

## Kiran Memon*[1], Sadaf Khan[1]

[1] Sindh Madrassatul Islam University Karachi, Pakistan

_____

**Abstract -** Brand loyalty has become a pivotal factor for strategic marketing management and is a source of competitive edge. The traditional marketing mix approach has become outdated and nowadays focus is being given on relational marketing. This study intends to test the impact of brand-consumer relationship quality, WOM and brand trust on brand loyalty. Data has been collected from smartphone users of Pakistan through a survey-based approach. A total of 339 participants responded to the survey who were approached through convenience sampling technique. Data is analyzed through the multiple regression method. Results found a positive impact of brand-consumer relationship quality brand relationship quality and word of mouth on brand loyalty. The relationship between brand trust and brand loyalty was significantly related. This study contributes towards relationship marketing literature by analyzing smartphone user's data from an emerging economy.

**Keywords:** BRQ; WOM; Brand Loyalty; Smart Phone Users; Pakistan

_____

## INTRODUCTION

Scholars and practitioners in the marketing field are recognizing the importance of Branding. It has become now a priority task for top marketing managers. Branding is said to be an important resource for strategic marketing management (Keller, 1993). All marketing efforts carried out through engaging in marketing mix activities are guided towards creating and developing brands that are able to satisfy consumer aspirations. Such branding efforts have further a role to play in having a competitive edge over other branded products (Wood, 2000). This competitive advantage always depends on the consumer's loyalty to the brands (Wood, 2000). Brand loyalty has a greater potential to enable firms to grab greater market share. Loyal consumers are willing to pay a premium for the brands they love most (Chaudhuri & Holbrook, 2001). Brand loyalty indeed offers a variety of benefits for the firms which include most prominently the marketing cost reduction as loyal customers engage in positive word of mouth, which develop their brand trust and resistance to switching (Dick & Basu, 1994). Therefore, successful firms always sense the importance of brand loyalty and make it a greater part of strategic marketing (Evanschitzky et al., 2020; Fournier & Yao, 1997).

Decade long literature on brand management indicates that most researchers have been focusing on creating brand loyalty to have a competitive (Chaudhuri & Holbrook, 2001; Fournier & Yao, 1997). Earlier work on brand loyalty tried to unearth whether it is an attitude segment of consumers feelings or it reflects an explicit behavior (Rundle-Thiele, 2006). Later researchers offered a synergetic view of brand loyalty as a combination of attitude and behavior by incorporating both concepts into the measurement of brand loyalty (Dick & Basu, 1994). Some researchers considered brand loyalty as synonymous to commitment (Nawaz, Jiang, Alam, & Nawaz, 2020). With the emergence of relationship focus in marketing in contrast to marketing mix approaches, brand loyalty is considered as a manifestation of commitment and is measured as a consumers relationship with the brand based on his/her experience of the brand (Sheth & Parvatiyar, 1995; Zarei, Rasti-Barzoki, & Moon, 2020). In cognizance with an earlier point of view of Jacoby and Kyner (1973, p.

_____

2), that 'brand loyalty is essentially a relational phenomenon. Literature has focused more on consumer relationships with the brand that characterize as an exchange between consumer and brands (Blackston, 1992).

As of the seminal work of Blackston (1992) who developed a communication model about brand relationship considering brand and consumer as two equivalent parts of the same system in which attitude and behaviour of one party impact other. There have been a variety of research streams conceptualizing relationships between customer and brand. Fournier (1998), stressed on the quality of the relationship between brand and customer and conceptualized as a set of beliefs, social and emotional inclinations, behavioral relationships that consumer develops with a brand. Consumers today develop more expectations from the brands and want unending interactions with the brands. This makes management of brand relationships an important tool in today's marketing management field (Avery, Fournier, & Wittenbraker, 2014). Marketers have a greater interest in understanding the relationship between consumers and brands (Fournier, Breazeale, & Fetscherin, 2012). As brand relationships are more complex in nature, research needs to unearth its different domains to guide marketers in managing relationships with consumer and brands (Fournier et al., 2012). There is also a need to see the complex nature of customers and brands around the globe considering the contextual differences in the research. Most of the research has been conducted in western contexts and developed countries. Emerging markets of developing countries have received little attention from brand management scholars to understand the complex nature of brand relationships (Nguyen, Barrett, & Miller, 2011). In the context of developing countries, there is a strong need felt by scholars to explore the factors affecting brand relationships so that a clearer and complete picture may be drawn about the advancement of the theory of branding relationships as well as more relevant managerial implications may be drawn cognizant with domestic contexts (Burgess & Steenkamp, 2006; Chen, Mandler, & Meyer-Waarden, 2020). Another limitation indicated by scholars is that theories developed purely in non-eastern markets will not be as relevant to other markets especially with those of developing economies (Sheth, 2011) as consumers approached in emerging markets may be quite different from those in western markets (Cheah, Shimul, & Ming Man, 2020).

As Pakistan is a fast-growing economic entity, it is becoming a new hub of international brands thus may be a greater source of contributing to knowledge creation about brand relationships. With the 22 billion population, Pakistan is a greater source of investment for multinational brands. Especially in the telecom sector, greater development has been observed. The telecom sector of Pakistan attained the status of the industry in 2005 and since then it has been one of the fastest-growing sectors in Pakistan (Abrar ul Haq et al., 2019).

Mobile phone penetration, a highly effective tool to measure growth in the telecom market, has reached 42.43% percent by December 2020 with a growth rate of 4.61 percent according to a report generated by the Pakistan telecom authority (Pakistan Telecommunication Authority (PTA), 2021). The total number of subscribers reached 176 million. Cellular operators cover 92% of the land area via 35,889 cell sites across Pakistan (PTA, 2021). By the end of December 2020, total teledensity in the country increased to 82.34 percent (PTA, 2021). The imports of mobile phones into the country during July-March FY2020 were recorded at US$ 979.9 million against imports of US$ 557.2 million during July-March FY2019), and it is expected to continue its growth in the upcoming period (Government of Pakistan, 2020). To maintain a completive position and success in Pakistani markets, telecom operators surely need to consider brand relationship management and make it more effective to develop brand loyalty which will ultimately foster their financial and economic performance.

**Research gap**

Research in brand loyalty has been considered mainly as a part of the relationship perspective. The traditional brand relationship perspective is divided into two major streams. The first view considers brand loyalty as an intention to repurchase the product built on the evaluations of previous experiences of the brands (Odin, Odin, & Valette-Florence, 2001). Whereas, another more recent view of brand loyalty is to consider it from consumers attitudinal and behavioural perspectives. The cognitive and affective feelings a person develops about the brands then determines not only their repurchase intention and but consumer engagement in communities about sharing information as a part of word of mouth (Nikhashemi & Valaei, 2017; Odin et al., 2001; Ojeme, 2017)

In order to answer this inconsistency Fournier (1998) presented more robust model of brand relationship quality which considers different attitudinal and behavioural elements that determine one's loyalty with brand. Research suggests consumers have some emotional bonds with the brands. This bond varies with regard to quality of brand relationship. (Smit, Bronner, & Tolboom, 2007; Veloutsou, 2015). Zhou, Zhang, Su, and Zhou (2012) consider that brand relationship are rooted in the concept of brand community. Such that people engage in communication about the brand which spreads across the communities impacting brand commitment and loyalty. This phenomenon is called word of mouth (Awad & Ragowsky, 2008). Keeping in view these gaps, this study intends to test relationship between brand relationship quality , word of mouth and brand loyalty in Pakistani telecom sector. Based on above discussion, this study aims to understand

how brand relationship quality , word of mouth, and brand trust impact brand loyalty in mobile phone consumers of Pakistan. Next section outlines literature review and development of hypothesis.

## LITERATURE REVIEW
### Word of Mouth (WOM)
People often use some informal ways of communication through which they disseminate some important information, facts, ideas and pass judgments regarding something they value or devalue. This informal communication addressed to customers by their fellows regarding ownership, use, characteristics and features of a particular good or service are regarded as WOM (Westbrook, 1987). This communication is mainly concerned regarding the specific information regarding the good or service and that information then leads and enables consumer to make decision to purchase or use the good or service. Patti and Chen (2009) considered word of mouth as an important source of communicating information and experience for the consumers and for the producers it is also cost effective tool. People when being satisfied from a particular good or service describe its features in a way it lures other customers to have the same product. Word of mouth helps shopping attitudes of consumers who are at the early stage of purchase life cycles. Uslu, Durmuş, and Taşdemir (2013) defined word of mouth as mode of internal communication that include face to face interaction in which individuals and groups evaluate goods and services. Word of mouth may be communication through face to face with coworkers, colleagues, friends, family members etc or it may transmit through use of social networking sites on internet through tweets, chats, or emails. As per study by Keller and Libai (2011), Waqas (2017), over 2.3 billion brand impressions are made through social talk each day .

Transmitter of information through word of mouth serves five key functions. He first shapes others' impression as per what they think of themselves, regulate emotions, acquire information, social bonding and persuasion (Berger, 2014). Word of mouth is perceived more authentic and credible mode of communication as compared to traditional sources of information (Belch & Belch, 2003). Positive word of mouth generate desired intentions (Berger, 2014). It affects 20 to 50% purchasing decisions (Bughin, Doogan, & Vetvik, 2010). Selection of particular brand is mainly affected by word of mouth (East & Uncles, 2008).

Word of mouth is also found an effective mode of communication in service sector. Bruce and Edgington (2008) term word of mouth  as commercial effort to attract students in higher education sector. Hennig  et al,. (2004) has studied effects of electronic word of mouth  (eWOM) as effective tool of communication with online communities in building brand image. Research suggests that people are more likely to discuss and share information regarding the products with higher quality (Lovett, Peres, & Shachar, 2013). People while communicating others cannot separate themselves from their culture and ethnic group to which they belong. Ethnicity as a subculture has a greater impact on formation of word of mouth and brand loyalty (Uslu et al., 2013).

### Brand Relationship Quality (BRQ)
Brand relationship quality refers to intensity and scope of the customer's relationship with brand. (Fournier, 1996). Fournier (1996) contended that brand relationship. These relationships are significant indicator of feelings, attitudes, intentions and cognize appraisals at the hand of customer about the brand in contrast to other competing brands (Fournier, 1996). Fournier's view of Keller and Libai (2011) is basically rooted in insights from the interpersonal relationships literature. As in interpersonal literature, quality of relationships and exchanges thereof are significant predictors of mutual attitudes and behaviours. Similarly, in this case, brands being considered as a  impersonal entity stimulates similar attitudes and behaviours, such as commitment and loyalty based on the quality of interactions between brands and customers (Fournier, 1998).
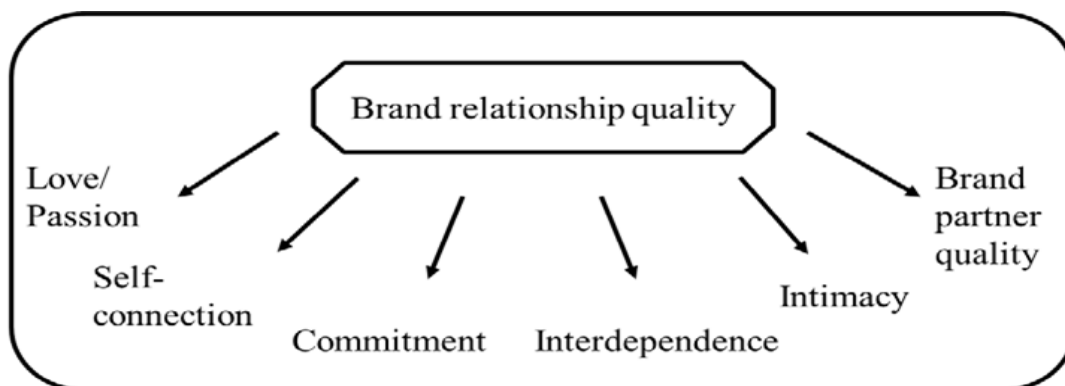
Figure 1. Brand relationship quality model (Source: Fournier, 1998, p. 366)

Fournier (1998) coined brand relationship quality model based on six components. First component covers emotional segment such as love or passion towards brand. Second components refer to self-connection which is the extent to which a brand contributes towards development of self-identity of consumer. Third dimensions are called as interdependence which refers to mutual dependence of customer and brand on each other which is developed as a result of frequent interaction and experience . Fourth component is called commitment which refers to a mindset developed by consumer reflecting an intention to remain in contact with the brand (Akram et al., 2015). Intimacy is fifth dimension which reflects extent to which consumer and brand know and understand each other. Sixth is brand partner quality which reflects customers of consideration of brand as a partner.

## Brand Trust

Brand trust is next most recently popular construct in marketing research. In relational marketing context, brand trust is a key construct which determines quality of relationship and its durability (Morgan & Hunt, 1994). Traditionally, trust has been well defined in behavioral fields such as organizational behavior where it is considered as an indicator of persons perceived security that his / her partner will not undermine his/ her wellbeing. Rather some positive outcomes are expected from partners in relationship of trust (Delgado  et al,. 2001: Khattak et al., 2020). However, brand management and relational marketing literature defines trust as customers feeling of comfort that a relational brand will continue meeting his/her future expectations without  getting undue advantage of trust vested in brand (Delgado  et al,. 2001). Another definition of brand trust by Chaudhuri and Holbrook (2001), ul Haq,(2020), considers brand trust as inclination of a consumer to count on the capacity of a brand to be present to meet expectations and render stated service and performance standard. Trust is an outcome of evaluative process between two or more partners in which quality of relationship is calculated based on development of expectations and ability of brands to meet obligation (Chaudhuri & Holbrook, 2001). It is important to understand how relationships between buyer and seller are developed ( Ali et al., 2015: Doney & Cannon, 1997, p. 37). In other words what brands propagate and actually perform is evaluated by consumers as trust building process. Having a trust reflects one's level of satisfaction with relational quality and sense of security.

## Brand Loyalty

Brand loyalty is basically strong commitment with the intention to repurchase or reacquire the particular brand in future consistently despite the availability of better options and marketing efforts which may cause switching (Oliver, 1999). Chaudhuri and Holbrook (2001) identified two aspects of brand loyalty, as purchase loyalty and attitudinal loyalty in interaction with brand trust, brand affect and brand performance lead to market share growth and higher price for the brand respectively. Ioannou and Rusu (2012) say that brand loyalty is an approach which encouraged preferences towards regular purchase of brand time and again for longer periods. Rahul and Majhi (2014) identified the positive impact of satisfaction on the customer loyalty and its impact of future organizational benefits.

Dick and Basu (1994) argue that Loyalty is dependent on customer's attitude and his support to repetition of purchase activity. They also found positive relationship between word of mouth and loyalty. Study of  Sheikh, et al., (2014) revealed significant impact of brand image on quality which leads to brand loyalty through brand trust and satisfaction. Huang et al,. (2014) studied brand relationship quality as a mediator between relationship bonds like price discounts etc and Loyalty. Huang et al,. (2014) termed "Brand Loyalty as a result of perceived quality."  Study of 200 females consumers of style shoes also confirmed positive significant effect of brand commitment, perceived quality and brand trust on brand loyalty. A positive relation between brand loyalty and Brand equity was also recorded (Rizwan, Javed, Aslam, Khan, & Bibi, 2014). In a similar study of five- and eight-star hotels of Pakistan researchers suggested that high service quality lead to customer satisfaction which further strengthens brand loyalty. They also found positive impact of brand image on brand loyalty (Saleem & Raja, 2014: Arshad & Victor, 2020).

## WOM and brand loyalty

Word of mouth  communication has been regarded an important reflection of one's attitude towards an object or brand.Virvilaite et al., (2015) considered that word of mouth  has a positive impact on brand loyalty. Jansen, Zhang, Sobel, and Chowdury (2009) suggest that word of mouth reflects consumers awareness about the brands and their evaluation about brand's offerings. Satisfied consumers will share positive WOM which will be positively related to brands loyalty. Mazzarol et al., (2007) argue that marketers try to generate positive word of mouth of consumers as it is strategically important to develop positive brands relationships.. They suggested to conduct more empirical studies to unearth mechanism to which word of mouth impacts brand relationships such as brand loyalty. Hanna et al,. (2011) considers word of mouth as an important source of consumer voice which reflect their intention to communicate others

about the their attitude towards brands. These communications, if positive, may help complement brand loyalty. Based on above literature it is hypothesized that:

> ***H1. Positive word of mouth will have positive and significant impact on brand loyalty in mobile phone consumers of Pakistan***.

**Brand relationship quality and brand loyalty**

Brand loyalty is considered as consumers accumulated responses to various exposures to brands based on some psychological mechanisms such that every experience undergoes a psychological assessment and forms an image of the brand (Jacoby & Kyner, 1973). Such positive response accumulated overtime develop brand loyalty. Moreover, these positive responses reflect intention segment of a behavior which not only develop repurchase intentions but motivate consumers to spread positive word of mouth (Zeithaml, Berry, & Parasuraman, 1996). Whereas, brand relationship quality refers to different how strongly and closely consumers and brands are attached to each other, feel love or passion for each other and share a mutual dependency (Manaa & Abrar ul Haq, 2020: Fournier, 1996). Theoretically speaking, once positive and intimate relationships are developed, they ignite feeling of loyalty, commitment and intention to maintain this commitment despite luring offerings from alternatives.

Breivik and Thorbjørnsen (2008) found positive relationship between brand relationship quality and repurchase intention of consumers of the brand. Kressmann et al. (2006) in a survey study of German consumer found positive impact of brand relationship quality on brand loyalty. Brand relationship quality has also been found positively related to repurchase intention in yet another study from Germany (Huber et al,. 2010: Malik et al., 2021). Khan et al,. 2013 contended behavioral intentions are more pronounced regardless of behavior itself. Recent research from mobile internet market also found relationship quality positively associated with brand loyalty (Giovanis, 2017). Yet another study from SME market also found positive impact of BRQ on brand loyalty (Ledikwe, et al,. 2019). More recent research on brand loyalty also suggest to check impact of brand relationships in emerging markets (Kumar & Kaushik, 2020). Based on above discussion, it is hypothesized that:

> ***H2. Brand relationship quality will have a positive and significant impact on brand loyalty in mobile phone consumers of Pakistan***

**Brand trust and brand loyalty**

Brand trust reflects confidence of consumer in brands that it is reliable and safe (Delgado-Ballester & Munuera-Alemán, 2005). Many studies have acknowledged the role of trust in determining loyalty and commitment (Moorman, Zaltman, & Deshpande, 1992). As in brand consumer relationships context, brands are considered as entities similar to a living person, understanding role of brand trust in consumer brand relationship is paramount (Delgado-Ballester & Munuera-AlemaÂn, 2001). Many empirical studies have found positive impact of brand trust on brand loyalty. Albert, et al., (2013) suggested to check in other context too. Based on this discussion, it is hypothesized that:

> ***H3. Brand trust will have a positive and significant impact on brand loyalty in mobile phone consumers of Pakistan***

**METHODOLOGY**

This study developed theoretical framework based on BRQ model and included BRQ, brand trust and word of mouth as predictor of brand loyalty. Data was collected from young consumers of mobile brands of Pakistan. As mobile phone users are increasing in Pakistan. With the advent of COIVD 19, demand for smartphone is also rising due to its use in online education. In a such a context understanding the band loyalty is a felt need. A survey design was selected for this study. Consumers were contacted through emails, using social media platforms and WhatsApp groups.

**Measures**

For measurement of the constructs a survey form was developed and shared online. First part of survey included some demographic information regarding age, gender and education of respondents. Second section contained information about the brand they use most. Third section included questions about study variables.

**Brand trust**

For measuring brand trust, this study adopted 8-item scale developed by (Delgado-Ballester, 2004). Sample item includes "this brand is reliable". Band relationship quality was measured using 18 item scale developed by (Fournier, 2009). The sample item includes "Brand and I are perfect for each other". Brand loyalty was measured using 7 item scale. For the measurement of brand loyalty, this study employed Chaudhuri (Chaudhuri & Holbrook, 2001) two items measuring behavioral loyalty and Zeithaml et al,. (1996) loyalty intention 5-item scale appears to be comprehensive. Sample item includes "I intend to keep purchasing this brand." To measure word of mouth we adopted 5 items scales used by Ansary & Hashim (2017).. Sample item includes "I would actively search for this brand in order to buy it." All items

were measured using 5 pint Likert scale. Respondents who were strongly agree were supposed to tick 5 and for strongly disagree they were asked to tick 1 and so forth.

**RESULTS**
**Demographic profile of respondents**
A total of 310 questionnaires were received from the users of mobile phones. This sample was composed of mostly young consumers as 82% participants were having age of 20 to 25 years out of them 42 percent were female participants.

**Table 1. Demographic profile**

|  | Total | Percent |
|---|---|---|
| **Gender** | | |
| Male | 181 | 58.4 |
| Female | 129 | 41.6 |
| Total | 310 | 100.0 |
| **Age** | | |
| less than 20 years | 15 | 4.8 |
| 20 to 25 Years | 256 | 82.6 |
| 25 to 30 years | 27 | 8.7 |
| 30 to 35 years | 3 | 1.0 |
| Above 35 years | 9 | 2.9 |
| Total | 310 | 100.0 |

**Reliability and validity**
In order to measure reliability of scales test of Cronbach's Alpha (Cronbach, 1951) was applied. Following table indicates that all reliability values are above 0.50 therefore reliability of scales is established (Hair et al,. 2010).

**Table 2: Relibility**

| Construct | Crobnach Alpha | Number of items |
|---|---|---|
| **WOM** | 0.687 | 5 |
| **Brand Trust** | 0.734 | 8 |
| **Brand Loyalty** | 0.763 | 7 |
| **BRQ** | 0.809 | 18 |

**Hypothesis testing**
In order to test hypotheses, a multiple regression was run using SPSS. Table indicates results. Results suggest that brand relational quality is positively related to brand loyalty ($\beta$=.455, t>1.96, p<0.05). word of mouth is positively related to brand loyalty ($\beta$=.163, t>1.96, p<0.05) Hair *et al,*. (2010). Thus, both the hypotheses were supported. Results also found positive relationship between Brand trust and brand loyalty, but p value is slightly greater 1 therefore this is insignificant relationship ($\beta$=.460, t>1.96, p<0.05). word of mouth is positively related to brand loyalty ($\beta$=.093, t<1.96, p<0.05). Only partial support can be ascertained for this hypothesis. Moreover, multiple regression model generated R square value of 0.388 which indicate that three predictors combined can bring 3 9percent change in brand loyalty (Hair *et al,*. 2010).

**Regression Analysis**

**Table 3: Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | 0 .095[a0] | .009 | 0.002 | 0.62752 |
| 2 | 0.633[b] | 0.401 | 0.391 | 0.49044 |

a. Predictors: (Constant), Age, Gender

b. Predictors: (Constant), Age, Gender, MQUAL, MWOM, MBTM

**Table 4: Regression Coefficients**

| Model | Standardized Coefficients | | | 95.0% Confidence Interval for B | |
|---|---|---|---|---|---|
| | Beta | t | Sig. | Lower Bound | Upper Bound |
| 1 (Constant) | | 20.397 | .000 | 3.261 | 3.958 |
| Gender | -.075 | -1.299 | .195 | -.241 | .049 |
| Age | .045 | .786 | .432 | -.067 | .155 |
| 2 (Constant) | | 3.365 | .001 | .341 | 1.303 |
| Gender | -.082 | -1.815 | .071 | -.218 | .009 |
| Age | .006 | .140 | .889 | -.081 | .094 |
| Brand Trust | .093 | 1.553 | .121 | -.027 | .231 |
| WOM | .163 | 2.766 | .006 | .043 | .254 |
| BRQ | .455 | 7.835 | .000 | .421 | .703 |

**DISCUSSION AND CONCLUSION**
This study has tested the relationship among word of mouth , brand relational quality, brand trust and brand loyalty. This study hypothesized positive relationship between word of mouth  and brand loyalty. Results also supported this hypothesis. This finding indicates that consumer positive communication generates brand loyalty. This finding is also in line with extant literature on the importance of consumer voice in development of consumer retention (Lee et al,. 2020, Uslu et al,. 2013). It was also hypothesized that brand relationship quality will be positively related to brand loyalty. Results of this study confirmed this hypothesis. This finding is in line with the previous literature which found positive association between brand relational quality and brand loyalty and equity. This study has provided evidence from an emerging country thus an addition to the current knowledge(Ledikwe, Roberts-Lombard, & Klopper, 2019; Rizwan et al., 2014). Next it was also hypothesized that brand trust will be positively related to brand loyalty. This relationship though positive but was insignificant in results of this study. This finding may be due to the fact that positive word of mouth  and positive brand customer relationship already explain some amount of consumer trust in brand therefore brand trust as a separate construct was insignificant in this study (Bennur & Jin, 2016).

**Implications**
This study suggests some practical and theoretical implications. Theoretically, use of brand relationship quality theory signifies the theoretical relevance of this study as this model has received little attention from emerging economies. Pakistani consumers are said to be more vocal and engaging. Therefore, marketers and scholars of brand management must include strategies to enhance the relational quality of brands and consumers in order to have more loyal consumers.

**Limitations and Future recommendations**
This study has numerous limitations as well. Firstly, the convenience sampling technique used in this study is a greater threat to the validity of results in terms of its generalizability. Although when population is relatively large, convenience sampling is most commonly used method is social science research. Moreover, prevailing conditions of lockdown also precluded researchers from going for any other probability sampling technique. However, future researchers may use probability sampling technique to address this issue. Second limitation is cross sectional nature of this study which makes it difficult to conclude about causal relationships among variables. Future study may conduct longitudinal studies with appropriate time lags to see temporal effects of variables. Thirdly, this study explored limited set of variables. However, future research may expand this model by including more mediators and moderators.

**Conclusion**
This study has addressed very important aspect of brand management. This study collected data from young mobile phone consumers of Pakistan to check their brand loyalty in relation to brand consumer relationship quality, word of mouth and brand trust. Findings indicate the importance of relationship management in marketing.

**References**

Abrar ul Haq, M, Akram, F., Ashiq, U., Raza, S., & Scott, M. W. (2019). The employment paradox to improve women's empowerment in Pakistan. *Cogent Social Sciences*, *5*(1), 1707005.

Arshad, R. M., & Victor, S. (2020). An Empirical Studfy on the Relationship of Brand Equity to Purchase Intention: A study of branded shoes in the Kingdom of Bahrain. *iKSP Journal of Business and Economics*, *1*(1).

Ali, R., Abrar-ul-haq, M., & Ullah, S. (2015). Macroeconomic Indicators and Stock Market Development. *Developing Country Studies*, *5*, 139-149.

Avery, J., Fournier, S., & Wittenbraker, J. (2014). Unlock the mysteries of your customer relationships. *Harvard Business Review, 92*(2), 72-81.

Awad, N. F., & Ragowsky, A. (2008). Establishing trust in electronic commerce through online word of mouth: An examination across genders. *Journal of Management Information Systems, 24*(4), 101-121.

Belch, G. E., & Belch, M. A. (2003). *Advertising and promotion: An integrated marketing communications perspective*: The McGraw− Hill.

Bennur, S., & Jin, B. (2016). The mediating role of brand trust and affect in clothing brand loyalty formation: a cross-cultural examination of U.S. and India. *The Journal of The Textile Institute, 108*(1), 1-9. doi:10.1080/00405000.2015.1133105

Berger, J. (2014). Word of mouth and interpersonal communication: A review and directions for future research. *Journal of Consumer Psychology, 24*(4), 586-607.

Blackston, M. (1992). A brand with an attitude: a suitable case for treatment. *Journal of the market research society, 34*(3), 231-242.

Breivik, E., & Thorbjørnsen, H. (2008). Consumer brand relationships: an investigation of two alternative models. *Journal of the Academy of Marketing Science, 36*(4), 443-472.

Bruce, G., & Edgington, R. (2008). Factors influencing word-of-mouth recommendations by MBA students: An examination of school quality, educational outcomes, and value of the MBA. *Journal of Marketing for Higher Education, 18*(1), 79-101.

Bughin, J., Doogan, J., & Vetvik, O. J. (2010). A new way to measure word-of-mouth marketing. *McKinsey Quarterly, 2*(1), 113-116.

Burgess, S. M., & Steenkamp, J.-B. E. (2006). Marketing renaissance: How research in emerging markets advances marketing science and practice. *International Journal of Research in Marketing, 23*(4), 337-356.

Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty. *Journal of Marketing, 65*(2), 81-93.

Cheah, I., Shimul, A. S., & Ming Man, M. H. (2020). Young consumer's attitude toward local versus foreign luxury brands. *Journal of Global Fashion Marketing, 11*(4), 397-412.

Chen, Y., Mandler, T., & Meyer-Waarden, L. (2020). Three decades of research on loyalty programs: A literature review and future research agenda. *Journal of Business Research, 124*, 179-197.

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *psychometrika, 16*(3), 297-334.

Delgado-Ballester, E., & Munuera-AlemaÂn, J. L. (2001). Brand trust in the context of consumer loyalty. *European Journal of Marketing, 35*(11/12), 1238-1258. doi:doi:10.1108/EUM0000000006475

Delgado-Ballester, E. (2004). Applicability of a brand trust scale across product categories. *European Journal of Marketing*.

Delgado-Ballester, E., & Munuera-Alemán, J. L. (2005). Does brand trust matter to brand equity? *Journal of Product & Brand Management, 14*(3), 187-196.

Dick, A. S., & Basu, K. (1994). Customer loyalty: Toward an integrated conceptual framework. *Journal of the Academy of Marketing Science, 22*(2), 99-113. doi:10.1177/0092070394222001

Doney, P. M., & Cannon, J. P. (1997). An examination of the nature of trust in buyer–seller relationships. *Journal of Marketing, 61*, 35–51.

East, R., & Uncles, M. D. (2008). In praise of retrospective surveys. *Journal of Marketing Management, 24*(9-10), 929-944.

Evanschitzky, H., Ramaseshan, B., Brady, M. K., Rabbanee, F. K., Brock, C., & Pokorska-Zare, J. (2020). Consumer relationship fading. *Psychology & Marketing, 37*(6), 815-836. doi:https://doi.org/10.1002/mar.21343

Farheen, A., & Farooq, R. M. A. (2015). The impact of social capital on educational attainment: evidence from rural areas of Pakistan. *Research on Humanities and Social Sciences*, *5*(13), 95-102.

Fournier, S. M. (1996). *A consumer-brand relationship framework for strategic brand management.* (PhD), University of Florida,

Fournier, S. M. (1998). Consumers and their brands: Developing relationship theory in consumer research. *Journal of Consumer Research, 24*(4), 343-373.

Fournier, S. M. (2009). Lessons learned about consumers' relationships with their brands. In *Handbook of brand relationships* (Vol. 5, pp. 23): Routledge.

Fournier, S. M., Breazeale, M., & Fetscherin, M. (2012). *Consumer-brand relationships: theory and practice*: Routledge.

Fournier, S. M., & Yao, J. L. (1997). Reviving brand loyalty: A reconceptualization within the framework of consumer-brand relationships. *International Journal of Research in Marketing, 14*(5), 451-472. doi:https://doi.org/10.1016/S0167-8116(97)00021-9

Giovanis, A. (2017). Consumer-brand relationships' development in the mobile internet market: evidence from an extended relationship commitment paradigm. *Journal of Product & Brand Management, 25*(6), 568-585. doi:10.1108/JPBM-05-2015-0884

Government of Pakistan. (2020). *Economic Survey of Pakistan*. Retrieved from Islamabad:

Ioannou, M., & Rusu, O. (2012). Consumer-based brand equity: A cross-cultural perspective. *Journal of Promotion Management, 18*(3), 344-360.

Jacoby, J., & Kyner, D. B. (1973). Brand loyalty vs. repeat purchasing behavior. *Journal of Marketing Research, 10*(1), 1-9.

Jansen, B. J., Zhang, M., Sobel, K., & Chowdury, A. (2009). Twitter power: Tweets as electronic word of mouth. *Journal of the American Society for Information Science and Technology, 60*(11), 2169-2188.

Khattak, I. M. S., ul Haq, M. A., Akram, F., & Malik, H. A. (2020, October). Contribution of E-business in Economic Growth of Bahrain. In *2020 International Conference on Data Analytics for Business and Industry: Way Towards a Sustainable Economy (ICDABI)* (pp. 1-6). IEEE.

Kressmann, F., Sirgy, M. J., Herrmann, A., Huber, F., Huber, S., & Lee, D.-J. (2006). Direct and indirect effects of self-image congruence on brand loyalty. *Journal of Business Research, 59*(9), 955-964.

Kumar, V., & Kaushik, A. K. (2020). Building consumer–brand relationships through brand experience and brand identification. *Journal of Strategic Marketing, 28*(1), 39-59.

Ledikwe, A., Roberts-Lombard, M., & Klopper, H. B. (2019). The perceived influence of relationship quality on brand loyalty. *African Journal of Economic and Management Studies, 10*(1), 85-101. doi:10.1108/ajems-04-2018-0113

Lovett, M. J., Peres, R., & Shachar, R. (2013). On brands and word of mouth. *Journal of Marketing Research, 50*(4), 427-444.

Malik, H. A. M., Abid, F., Wahiddin, M. R., & Waqas, A. (2021). Modeling of internal and external factors affecting a complex dengue network. *Chaos, Solitons & Fractals*, *144*, 110694.

Manaa, A., & ul Haq, M. A. (2020). The Effects of SMEs, Population and Education level on Unemployment in Kingdom of Bahrain. *iKSP Journal of Business and Economics*, *1*(2), 23-33.

Moorman, C., Zaltman, G., & Deshpande, R. (1992). Relationships between Providers and Users of Market Research: The Dynamics of Trust within and between Organizations. *Journal of Marketing Research, 29*(3), 314-328. doi:10.1177/002224379202900303

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing, 58*(3), 20-38.

Nawaz, S., Jiang, Y., Alam, F., & Nawaz, M. Z. (2020). Role of Brand Love and Consumers' Demographics in Building Consumer–Brand Relationship. *SAGE Open, 10*(4). doi:10.1177/2158244020983005

Nguyen, T. D., Barrett, N. J., & Miller, K. E. (2011). Brand loyalty in emerging markets. *Marketing Intelligence & Planning, 29*(3), 222-232.

Nikhashemi, S., & Valaei, N. (2017). What are the building blocks of customer brand loyalty in department stores? A multi-level mediation analysis. *Journal of Relationship Marketing, 16*(4), 302-327.

Odin, Y., Odin, N., & Valette-Florence, P. (2001). Conceptual and operational aspects of brand loyalty: An empirical investigation. *Journal of Business Research, 53*(2), 75-84.

Ojeme, M. (2017). *Assessing the impact of relationship length in the SMEs and bank association.*

Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing, 63*(4_suppl1), 33-44.

Pakistan Telecommunication Authority (PTA). (2021, December 2020). Telecom Indicators.

Patti, C. H., & Chen, C. H. (2009). Types of word-of-mouth messages: Information search and credence-based services. *Journal of Promotion Management, 15*(3), 357-381.

PTA. (2021, December 2020). Telecom Indicators.

Rahul, T., & Majhi, R. (2014). An adaptive nonlinear approach for estimation of consumer satisfaction and loyalty in mobile phone sector of India. *Journal of Retailing and Consumer Services, 21*(4), 570-580.

Rizwan, M., Javed, P. A., Aslam, J., Khan, R., & Bibi, H. (2014). The relationship of Brand Commitment, Brand Credibility, Perceived Quality, Customer Satisfaction and brand loyalty: an empirical study on Stylo shoes. *Journal of Sociological Research, 5*(1), 377-404.

Rundle-Thiele, S. (2006). Look after me and I will look after you! *Journal of Consumer Marketing, 23*(7), 414-420. doi:10.1108/07363760610712957

Saleem, H., & Raja, N. S. (2014). The impact of service quality on customer satisfaction, customer loyalty and brand image: Evidence from hotel industry of Pakistan. *Middle-East Journal of Scientific Research, 19*(5), 706-711.

Sheth, J. N. (2011). Impact of emerging markets on marketing: Rethinking existing perspectives and practices. *Journal of Marketing, 75*(4), 166-182.

Sheth, J. N., & Parvatiyar, A. (1995). The evolution of relationship marketing. *International Business Review, 4*(4), 397-418. doi:https://doi.org/10.1016/0969-5931(95)00018-6

Smit, E., Bronner, F., & Tolboom, M. (2007). Brand relationship quality and its value for personal contact. *Journal of Business Research, 60*(6), 627-633.

Uslu, A., Durmuş, B., & Taşdemir, S. (2013). Word of mouth, brand loyalty, acculturation and the Turkish ethnic minority group in Germany. *Procedia-Social and Behavioral Sciences, 99*, 455-464.

ul Haq, M. A., Malik, H. A., Akram, F., & Al Mutawa, E. K. (2020, December). Monetary Benefits of Solar Energy for Smart Cities Development. In 2020 International Conference on Innovation and Intelligence for Informatics, Computing and Technologies (3ICT) (pp. 1-5). IEEE.

Veloutsou, C. (2015). Brand evaluation, satisfaction and trust as predictors of brand loyalty: the mediator-moderator effect of brand relationships. *Journal of Consumer Marketing*.

Waqas, A., Malik, H. A. M., Karbasi, M., Nawaz, N. A., & Mahessar, A. W. (2017). CLOUDSIS: An Application of Cloud Computing for Smart School Management System. University of Sindh Journal of Information and Communication Technology, 1(1), 35-38.

Westbrook, R. A. (1987). Product/consumption-based affective responses and postpurchase processes. *Journal of Marketing Research, 24*(3), 258-270.

Wood, L. (2000). Brands and brand equity: definition and management. *Management Decision, 38*(9), 662-669. doi:10.1108/00251740010379100

Zarei, H., Rasti-Barzoki, M., & Moon, I. (2020). A mechanism design approach to a buyer's optimal auditing policy to induce responsible sourcing in a supply chain. *Journal of Environmental Management, 254*, 109721. doi:https://doi.org/10.1016/j.jenvman.2019.109721

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing, 60*(2), 31-46.

Zhou, Z., Zhang, Q., Su, C., & Zhou, N. (2012). How do brand communities generate brand relationships? Intermediate mechanisms. *Journal of Business Research, 65*(7), 890-895.