

# The Impact of Experience and Brand trust on Brand loyalty, while considering the mediating effect of brand Equity dimensions, an empirical study on mobile operator subscribers in Egypt.

Rasha Abdel Aziz El Naggar

Faculty of Commerce, Helwan University  
Cairo, Egypt

Noha Bendary

Faculty of BAEPS, The British university in Egypt  
Cairo Egypt

---

## Keywords

Brand experience, brand awareness, Perceived quality, Brand associations, Brand trust, Brand loyalty

## Abstract

*This paper aims to study the factors that enhance brand loyalty in mobile operations service in Egypt. Researchers explored the factors through empirical research in mobile operations research and service industry in literature. The brand experience along with brand associations, brand association and perceived quality were considered as antecedents in supporting the relationship development concept that is based on trust leading to loyalty. The study was conducted on mobile service customers in Egypt and a questionnaire was conducted to test the factors and their relationship on trust-loyalty relationship in services. The results did support the direct relationship of brand experience with brand awareness, brand associations and perceived quality. However, brand awareness was disregarded as a factor that would add to the trust-loyalty relationship. Only Brand, experiences, and associations, as well as perceived quality would enhance brand loyalty through a reliable trustful relationship in mobile services.*

---

## Introduction

Mobile industry has been growing since its commencement. The technology started in 1996 with the emergence of "mobilile", now it sold its shares to Orange, then Vodafone. In 2001, Etisalat Misr entered the market. Those three companies constitute the whole Egyptian market. The market of Mobile subscribers reached over 100% penetration rate (Lancaster, 2017.). Worldwide the voice mobile services have been showing a decline except in Africa which is still a growing market worldwide (Huper et al., 2017). There is a decline in the 2G and 3G markets worldwide but there is a huge growth of the 5G technologies. In Egypt, the growth rate from 2016 till 2017 was 4.24%, from 96 to 100.3 million subscribers (MCIT, August, 2017). However, there is a declining growth in this market although there is a growing market in mobile internet services (Alex bank, 2015). Most of the companies in Egypt managed to build a brand name; however, these companies are facing a threat of entrance from a government owned company as it already entered the market. Those companies are trying to gain their customers loyalty for their lines. This research aims to study factors that would enhance brand loyalty.

## Theoretical Framework

Brand equity according to Aaker (1991) is the brand assets & obligations associated with its name & symbol that either enhance or denounce the value attributed to the organization by its product or services. Keller (1993) considers it as the variation of customer perception caused by brand knowledge & behavior of a brand. There are 4 dimensions of brand equity, brand awareness, brand association, perceived quality & brand loyalty. Brand loyalty is one of the dimensions of brand equity. It represents how far customer is intact to a certain brand (Keller, 1993). Brand loyalty is realized through two dimensions the stochastic view which shows that their purchasing behavior aren't affected by prior ones and the deterministic view which consider it the result as of the influence of other external factors. However, brand loyalty is affected by many factors such as experience and trust. Experience influences customers' attitude and behavior through confirming beliefs which lead to adoption behavior (Levin et al., 1998).

**Experience:**

Experience was previously interpreted as familiarity as of exposure, and gains through knowledge and interaction between customers and the service provider (Cari and Cova, 2003; alba and Hutchinson, 2003; Hoch and Deighton, 1989). Experience happens when consumers search for products when they shop for them & receive service and when they consume them. (Arnould et al., 2002; Brakus et al, 2008; Holbrook 2000). Further it occurs this search process for products are followed by evaluation and trial (Hoch, 2002). The product experience could occur directly or indirect. The direct contact occurs when there is a physical contact with the product (Hoch and Ha 1986), or indirect through advertisement. Also, there is the shopping & service experience which occurs when consumer interacts with a store's physical environment and its personnel & its policies and practices (Hui and Bateson, 1991; Kerin et al., 2002). Experience occurs when consumers consume or use products. Consumption experience includes feelings, fantasies and fun (Holbrook & Hirschman, 1982). Brand experience relates to physical aspects such as brand design, identity, packaging and communications or environment (Brakus et al, 2009). It also, relates to brand-related stimuli in the product and resulting emotions & feelings. On the other hand, consumption experience is more an overall evaluation of the experience and its different facets and utilities resulting from product use (Holbrook, 1996; Mathwick et al., 2001). Brand experience are subjective, internal consumer responses and measured through sensation, feelings and cognition & behavioral responses, which are provoked through stimulus such as brand's design, identity, packaging, communication and environment (Brakus et al., 2009). It has many classifications such as strength, intensity, and positive and negative experiences. Schmitt and Rogers (2008) developed other scale that include sense, feel, think, act and relate.

Customer experience provides evidence of direct effect on brand equity dimensions and indirect effect on the overall brand equity. In a professional service, understanding customer experience prior purchase decisions contribute to their brand loyalty crucially (Bennett et al, 2005). Brand loyalty is developed through positive experiences with a brand (Mascarenhas et al., 2005; Murry, 1991; Sheth, 1968). On the contrary, negative experiences could lead to the termination of the purchasing decision of a product or a service (Aaker, 1991; Hoch 2002).

H9: There is a direct relationship between brand experience and Brand loyalty

**Brand awareness:**

Brand awareness is the ability of the customer to remember or identify a brand. One of the essential aspects that help the customers to remember and prefer a brand is his direct experience with a brand (Rossiter and Piercy, 1997). Customer experience memory affect how we recall a brand and identify it (Hoch, 2002). Also, the more we repeat our experience with a brand the higher the possibility of recognition and retention of its name in customer memory (Alba and Hutchinson, 1987). Also, positive experience in service enhance the brand recall & overall brand awareness (Berry,2000). Consumers' brand awareness plays an important role in the decision-making process (Keller, 1993). It has been shown that brand familiarity can increase consumers' confidence in the purchase and enhance their attitude toward the brand (Laroche, Kim, & Zhou, 1996). Joachimsthaler and Aaker (1997) indicated that both familiarity with the brand name alone can affect people's feelings and perceptions. MacDonald and Sharp (2000) pointed out that brand awareness can have significant impact on beliefs concerning the quality of the brand and thus enhance their trust in brand performance. As of the effect of brand awareness on brand trust, Xingyuan et al, (2010) tested its effect on brand trust and it proved to be a significant effect in the mobile phone industry. Also, brand awareness was tested as mediator between user experience and brand trust and it showed a strong significant mediator between user experience and brand trust.

H1: There is a direct relationship between brand experience and Brand awareness

H5: there is a direct relationship between Brand awareness and Brand trust

**Perceived Quality:**

Perceived quality is the customer's perception of brand superiority in performing compared to other products. Perceived performance is closely related to quality perception. Consequently, trial and experience with a product does affect its overall quality assessment (Grace and O' Cass, 2004; Paswan

and Ganesh, 2004; 41, 50). Perceived brand quality is an outcome of product associated tangible traits driven by cognitive & Utilitarian criteria (Zeithaml, 1988). There are many measurements used for perceived quality. There is the measurement that used the five dimensions of service as tangibility, reliability, responsiveness and assurance and empathy by Parasuraman et al., (1988). This measure includes 22 items. Gronos (1995) proposed other model that included only two dimensions, technical performance which is related to the customer's perception of the service delivery process and functional performance which is related to the customer perception of the service. The operationalization of the service quality construct depends on the industry under investigation and status of the economy of country. Gournais et al. (2003) constructed six dimensions other than the ones previously mentioned, staff competence, service reliability, physical evidence, convenience as of place and time, innovation & value for money for retail banking.

Experience is an important part of consumer learning. The higher the usage of the consumer to a product, the further information which integrate with their knowledge and enhance their quality perceptions. Also, experience is a differential factor in quality assessment between two products that are rated as of similarity in success & failure rates and as of performance (Mudambi et al, 1997). In recent studies, product performance was considered essential for quality perceptions. Consequently, product trial and experience are essential for quality assessment (Grass and o'Case, 2004; Daswan and Ganesh, 2003; Srinivasan and Till, 2002). As trials are important part of building knowledge & learning which affect product evaluation. as a result,

H2: There is a direct relationship between Brand experience and perceived brand quality

Perceived brand quality is antecedent of trust (Botton & Lemon, 1999; Coulter and Coulter, 2003; Ganesan & Hess, 1997; Johnson et al., 2006; palmatier et al, 2006). In a study conducted in France on goods market, on Ice creams and frozen food. The study did show a direct relationship between perceived quality and trust and indirect relationship with loyalty (Aurier & Lanauze, 2009). In a study in retail banking in Thailand, Perceived quality was tested as of its effect on brand trust. Gournis et al, (2003) six dimensions was used. The results assured the effect of Perceived quality on Brand trust. Also, Staff Competence, service reliability, convenient timing and product variety were the most important in building brand credibility. As of above discussion, researchers hypothesize the following,

H7: there is a direct relationship between perceived brand quality and Brand trust

### **Brand Associations:**

Brand associations is the image that the brand imposes that is unique to a brand. Associations are built based on their nature and level of abstract (keller, 1993). In service perspective, we consider associations that are related to service company image as corporate based associations, which is based on customer's service experience. Corporate based associations in services is related to company itself, so that the company becomes a brand for consumers (Berry, 2000). However, such associations vary among different service industries as branding strategies vary, for example, in hotel industry it is line branding while in banking it is defined as corporate level branding (Devlin, 2004)

Direct experience is a highly affecting factor for creating associations in terms of brand attributes & benefits in customer's memory (Keller, 2003). Also, positive experience in services usually result in stronger held associations, which allow building brand distinction (Keller, 2003). Experience created through trial and service interactions serve as vital input to brand knowledge & the basis for brand associations (Long-Tolbert et al, 2006: Smith and Swinyard, 1982 ). In a study, testing the effect of consumption experience of smartphones on brand equity as of functionality, social value and hedonic value to explore its effect on brand associations, brand trust and brand loyalty, usability or functional aspect of experience does affect brand associations. As of other consumption experiences, experience does affect brand trust and brand loyalty indirectly through hedonic value of the experience.

In services, experience tend to be a major antecedent of brand associations (Chernatory and Cotton, 2006; O'Loughin and Szmigin, 2005). Also, Experience results in cognitive and emotional clues that lead to brand associations, called experience based associations. As a result, experience based associations derive from clues encountered by customers during the service experience (Barry et al, 2006).

In Vietnamese banking sector, corporate based brand association affect brand trust, however such relationship is moderated by customer experience, this is contributed to the fact that this sector is still emerging in Vietnams market. Corporate brand associations tend to affect brand trust but for new customers rather than old customers (Phan, and Ghantous, 2013)

H3: There is a direct positive relationship between brand experience and brand associations

H6: There is a direct positive relationship between brand associations and brand trust.

### **Brand Trust:**

Brand trust is defined as feeling secure while interactions with a brand based on the perception that the brand is reliable and responsible for the interests of consumer (Delgado-ballester et al., 2003). It is usually defined in two ways, the first definition refers to consumer willingness to rely on brand (Chaudhuri and Holbrook, 2001; Mobermanetal, 1993). The second one refers to the reasons of such reliance of the brand as capacity & intentions in fulfilling its promises to consumers (Dalzeil et al., 2011; Delgado-ballestrand et al, 2001; Gurviez and Korchiy, 2002). Brand Trust is another cardinal factor affecting brand loyalty. Brand trust is expectations based on beliefs that a brand has a specific features or traits that is consistent, competent and credible (Andaleeb, 1992; Doney & Cannon, 1997; Lazelere and Huston, 1980). Trust is a key mediator for a long-term relationship that would lead to brand loyalty. Trust has both technical and intentional nature as found in social sciences (Doney and Cannon, 1997; Ganeson, 1994; Morgan and Hunt, 1994). Technical nature refers to the skill and competency of meeting customer expectations & satisfying needs while the behavioral or intentional nature refers to the consistency in delivering value in all product phases. Brand credibility is an important dimension of brand trust and it has a substantial impact on brand loyalty, as it is referred to the brand ability to deliver expected performance (Sweeney and Swait, 2008). Trust is composed of beliefs about partner's complexity, honest and predictability and considered essential for relationship (Moorman et al., 1992, 1993). Also, it is the foundation of interactions that are relational and functional in nature (Garbarina & Johnson, 1999). Trust is composed as consumer's evaluation of employee's knowledge and responsiveness (Parasuraman et al., 1988). Trust definition include partner's credibility and benevolence (Ganesen and Hess, 1997) Credibility is the cognitive, calculative appreciation of the unique performance of a brand while benevolence results from perception of integrity and honesty of a brand & considering customer interest before its own. Hess (1995) proposed a measure of trust based on altruism, honesty and reliability.

Brand trust results from previous experiences and prior interactions (Garbarine & Johnson, 1999) because its development is expressed as an individual experiential process of learning over time. It is influenced by consumer's evaluation of any direct (trial and Usage) & indirect (Advertising and Word of mouth) with the brand (Keller & Krishnan, 1996) Brand experience is the most relevant and important source of brand trust as it influences association & reflect thoughts that is accepted with more confidence (Dwyer et al., 1987; Krishnan, 1996). Further in a study on Mobile services, the brand experience, measured by Brakus, (2009), was investigated to assess its effect on Brand trust directly, and its relationship with brand loyalty while considering brand trust as mediator. In this study Loyalty was divided into attitudinal and behavioral loyalty. Sensory experience had the highest effect on brand trust compared to other experiences, however, brand trust wasn't a significant mediator between Experience and loyalty (Hunag, 2017)

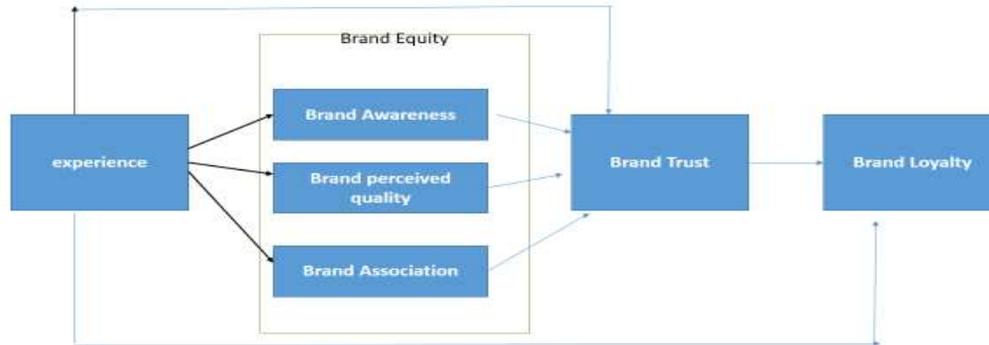
Building and maintaining trust is at the core of brand equity because it is key factor of any successful relationship (Lazelere and Huston, 1980; Morgan and Hunt, 1994). Trust is considered an important factor in building loyalty as it creates relationships that are considered with high value (Chaudhuri & Holbrook, 2001; Delgado et al., 2003; Garbarine & Johnson, 1999). In another context, a study on cable TV industry, researchers tested the effect of Brand equity components on the online CABLE TV Brand (Oyedeki and Hou, 2010). Brand trust acts as a major antecedent of customer's commitment & loyalty. Also, trust has been found to have an essential role in building a long-term relationship with customer especially in banking service (Lewis and Soureli, 2006; Ndubisi et al., 2007). Trust in service providers are strongly affecting the consumer emotional nature of loyalty.

H4: There is a direct positive relationship between brand experience and brand trust.

H8: There is a direct positive relationship between brand trust and brand loyalty.

**Methodology:**

Based on supported literature review and proven research gaps, the following model is being tested with the following relationships:



To test relationships and draw conclusions, a self-administered questionnaire was distributed on 600 mobile users, from which 384 usable questionnaires were used in the analysis. Sample elements were selected using quota sampling to ensure that all users of mobile operators are represented in the sample.

Variables measured in the questionnaire were designed based on literature review. Scales from literature review were adopted and adapted to meet research purpose. The questionnaire was translated to Arabic to meet the Egyptian culture. The following table depicts the origin of variables used in questionnaire and tested in the model.

Model variables	Origin of scale used
Experience	Brakus et al. (2009)
Brand awareness	Yoo et al. (2000); Netemeyer et al. (2004)
Perceived quality	Dodd et al. (1991)
Brand association	Netemeyer et al. (2004); Aaker (1996); Lasser et al. (1995) and Pappu et al. (2005,2006)
Brand loyalty	Park and Kim (2001); Yoo et al. (2000)
Brand trust	Chanduhuri and Holbrook (2001); Matzler et al. (2008)

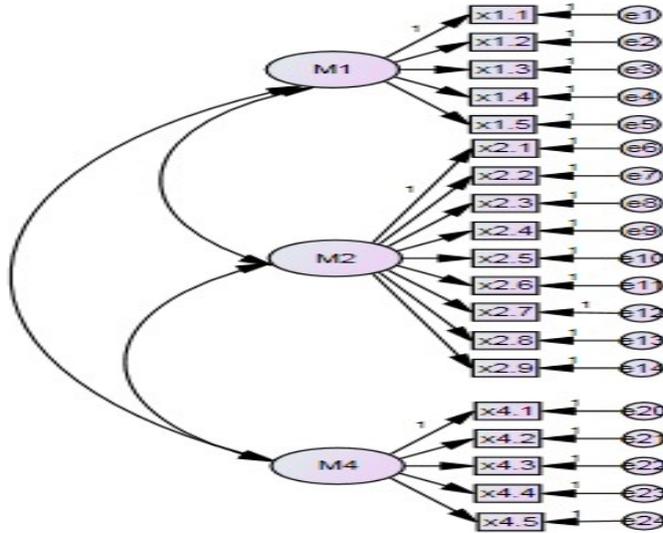
Confirmatory factor analysis was performed to specify the structure between the three observed variables; brand awareness, perceived brand quality, brand association and Brand equity as the latent variable. SEM with path Analysis was used to ensure model stability and test all hypotheses.

**Findings:****Sample profile:**

Respondents within the age of 18 to less than 30 occupy 53% of sample, more than 52% are male, and almost 56% are holding a university degree.

**Confirmatory factor analysis:**

A confirmatory analysis was first used to confirm the factor loadings of the three components of the latent variable; brand equity. Also, it was used to assess the model fit. The model adequacy was assessed by the fit indices suggested by Hair et al. (1998).



Internal consistencies of the composite measures were satisfactory. Cronbach’s Alphas: brand awareness; 0.914 , brand perceived quality: 0.838 , brand association: 0.795 . Confirmatory model fit indices show high convergent validity. The estimated model fits the data reasonable well with the following indices; PGFI=0.716, GFI= 0.926, CFI= 0.924, and RMSEA=0.05, with Chi-square= 296.355,  $p < 0.01$  (the ratio between chi-square and the number of degrees of freedom = 1.948). All path coefficients are significant with ( $ps < 0.05$ ).

The above fit indices show that brand equity is composed of brand awareness, perceived brand equity and brand association.

SEM and path analysis:

It was conducted to test hypothesis and test the suggested model fit. The output of path analysis for significant relationships are shown below:

Hypothesis	Paths	Estimates	Standardized coefficients	Standardized error	T value	Significant level
H1	Brand experience to Brand awareness	0.350	0,383	0,043	8,111	***
H2	Brand experience to brand perceived quality	0,688	0,707	0.035	19,540	***
H3	Brand experience to brand association	0,629	0,629	0,040	15.833	***
H4	Brand experience to brand trust	0.213	0,207	0,049	4.313	***
H6	Brand association to brand trust	0.448	0.434	0.043	10.523	***
H7	Brand perceived quality to brand trust	0.283	0.267	0.048	5.898	***
H8	Brand trust to brand loyalty	0.300	0.302	0.050	5.961	***
H9	Brand experience to brand loyalty	0.321	0.313	0.047	6.900	***

Note: H5 concerning with the direct relationship between brand awareness and brand trust was not supported (insignificant)

Previous table supports only eight hypotheses that show significant relationships. The goodness of fit indices for the above model shows RMSEA= 0.043, CFI=0.998, GFI=0.994, chi-square = 6.881 with ratio of chi-square/df= 1.7.

**Discussion and Implications:**

The above findings support all hypotheses except for H5 stating that there is a direct relationship between Brand awareness and Brand trust. Findings come logical and not apart from previous literature. Experience was shown to have a direct relationship on components of brand equity, brand trust and brand loyalty. Customer experience evolve and strengthen with time, knowledge and direct exposure with the product, in which customer is given chance to know more about the product (Cari and Cova, 2003; alba and Hutchinson, 2003; Hoch and Deighton, 1989), evaluate it and subsequently loyalty could be developed. The implications of customer experience on mobile operators' survival should be carefully managed, customers have to be segment based on their experiences, and hence marketing strategies can be developed and/or modified.

Findings confirmed the existence of direct relationships between two elements of brand equity and brand trust. Both variables emphasize the role of service performance from customer perspective, in reducing perceived risk, hence build trust. The issue of brand association and perceived quality and its effect on trust were raised by several studies in service literature. Due to the intangibility and simultaneity of services production and consumption, trust cannot be built unless clues are seen and felt by customers in every aspect during service encounter. Implications should be built on caring about each single interaction between customer and mobile service operators. Interactions can be captured by means of all offered channels face-to-face, call centers, or even social media networks.

The relationship between trust and loyalty is deep-rooted in the literature since Morgan and Hunt (1994). While trust is a key point in building and maintain customer relationships in products, it is of much importance in service marketing. Loyalty and trust are key players if the aim to survive in a highly competitive market. This relationship should be taken seriously by mobile service operators. It is not only enough to measure and know whether customers trust companies or not, rather, what is more important is to measure customers' level of trust and know how customers trust evolve. Moreover, while loyalty is the aim of service providers, customers should be segmented on to how much they are loyal, accordingly marketing strategies could be directed properly to the right customer.

**Limitations and area of further study:**

This study approached brand equity as a snap shot, however, it did not go in-depth and show how brand equity evolved among the competing firms, which could be the focus of a further longitudinal study. This study aimed at customers of the three competing companies, with no comparative study taken in consideration. A comparative study might be needed in a further research to compare brand association among the three competing firms. This study did not take in account the role of switching cost that might intervene to affect brand loyalty, which needs to be considered in further researches. Some companies which are included in the study are operating at a multinational level, the perception of brand equity from a multicultural perspective need to be addressed in a further research as it was not the emphasis of this research.

**References**

- Aaker, D. A. (1991) *Managing Brand Equity: Capitalizing on the Value of a Brand Name*. New York: The Free Press.
- Alba, J. W. and Hutchinson, J. W. (1987), Dimensions of consumer expertise. *Journal of Marketing*, 13 (4): 411 - 454.
- Aurier, P., & Séré de Lanauze, G. (2012). Impacts of perceived brand relationship orientation on attitudinal loyalty: An application to strong brands in the packaged goods sector. *European Journal of Marketing*, 46(11/12), 1602-1627.
- Bennett, R., Härtel, C. E. J. and McColl-Kennedy, J. R.(2005), Experience as a moderator of involvement and satisfaction on brand loyalty in a business to-business setting. *Industrial Marketing Management* 34 (1): 97-107.
- Berry, L. (2000), "Cultivating service brand equity", *Journal of the Academy of Marketing Science*, Vol. 28 No. 1, pp. 128-137.
- Berry, L. L. (2000) Cultivating service brand equity. *Journal of the Academy of Marketing Science* 28 (1): 128 - 137.

- Berry, L., Wall, E. and Carbone, L. (2006), "Service clues and customer assessment of the service experience: lessons from marketing", *Academy of Management Perspectives*, Vol. 20 No. 2, pp. 43-57.
- Biedenbach, G., & Marell, A. (2010). The impact of customer experience on brand equity in a business-to-business services setting. *Journal of Brand Management*, 17(6), 446-458.
- Bolton, R.N. and Lemon, K.N. (1999), "A dynamic model of customer's usage of services: usage as an antecedent and consequence of satisfaction", *Journal of Marketing Research*, Vol. 36 No. 2, pp. 171-86.
- Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: what is it? How is it measured? Does it affect loyalty? *Journal of marketing*, 73(3), 52-68.
- Brakus, J. Joško, Bernd H. Schmitt, and Shi Zhang (2008), "Experiential Attributes and Consumer Judgments," in *Handbook on Brand and Experience Management*, Bernd H. Schmitt and David Rogers, eds. Northampton, MA: Edward Elgar.
- Chaudhuri, A. and Holbrook, M.B. (2001), "The chain effects from brand trust and brand affect to brand performance: the role of brand loyalty", *Journal of Marketing*, Vol. 15 No. 2, pp. 81-94.
- Chu, P. Y., Lee, G. Y., & Chao, Y. (2012). Service quality, customer satisfaction, customer trust, and loyalty in an e-banking context. *Social Behavior and Personality: an international journal*, 40(8), 1271-1283.
- Coulter, K.S. and Coulter, R.A. (2003), "The effects of industry knowledge on the development of trust in service relationships", *International Journal of Research in Marketing*, Vol. 20 No. 1, pp. 31-44.
- Dall'Olmo Riley, F. and de Chernatony, L. (2000), "The service brand as relationships builder", *British Journal of Management*, Vol. 11 No. 2, pp. 137-150.
- Dalziel, N., Harris, F. and Laing, A. (2011), "A multidimensional typology of customer relationships: from faltering to affective", *International Journal of Bank Marketing*, Vol. 29 No. 5, pp. 398-432.
- de Chernatony, L. and Cottam, S. (2006), "Why are all financial services brands not great?", *Journal of Product & Brand Management*, Vol. 5 No. 2, pp. 88-97.
- Delgado-Ballester, E. and Munuera-Alema ´n, J.L. (2001), "Brand trust in the context of consumer loyalty", *European Journal of Marketing*, Vol. 35 No. 11, pp. 1238-1258.
- Devlin, J. (2004), "Choice criteria in banking: an analysis of trends", *Journal of Strategic Marketing*, Vol. 12 No. 1, pp. 13-28.
- Flavia ´n, C., Guinali ´u, M. and Torres, E. (2005), "The influence of corporate image on consumer trust: a comparative analysis in traditional versus internet banking", *Internet Research*, Vol. 15 No. 4, pp. 447-470.
- Ganesan, S. and Hess, R. (1997), "Dimensions and levels of trust: implications for commitment to a relationship", *Marketing Letters*, Vol. 8 No. 4, pp. 439-48.
- Garbarino, E., & Johnson, M. S. (1999). The different roles of satisfaction, trust, and commitment in customer relationships. *The Journal of Marketing*, 63, 70-87.
- Grace, D. and O' Cass, A. (2004) Examining experiences and post-consumption evaluations. *Journal of Services Marketing*. Vol. 18 No. 6, pp. 450 - 461
- Gurviez, P. and Korchia, M. (2002), "Proposition d'une e ´chelle de mesure multidimensionnelle de la confiance dans la marque", *Recherche et Applications en Marketing*, Vol. 17 No. 3, pp. 41-62.
- Hoch, S. J. (2002) Product experience is seductive. *Journal of Consumer Research*, Vol. 29, No. 3, pp 448-453.
- Hoch, Stephen J. (2002), "Product Experience Is Seductive," *Journal of Consumer Research*, 29 (December), 448-54.
- Hoch, Stephen J. and Young-Won Ha (1986), "Consumer Learning: Advertising and the Ambiguity of Product Experience," *Journal of Consumer Research*, 13 (September), 221-3.
- Holbrook, M.B. (1996), "Customer value - a framework for analysis and research", *Advances in Consumer Research*, Vol. 23 No. 1, pp. 138-142.
- Holbrook, Morris B. (2000), "The Millennial Consumer in the Texts of Our Times: Experience and Entertainment," *Journal of Macromarketing*, 20 (2), 178-92.
- Holbrook, Morris B. and Elizabeth C. Hirschman (1982), "The Experiential Aspects of Consumption: Consumer Fantasies, Feelings, and Fun," *Journal of Consumer Research*, 9 (September), 132-40.

- Huang, C. C. (2017). The impacts of brand experiences on brand loyalty: mediators of brand love and trust. *Management Decision*, 55(5).
- Hui, Michael K. and John E.G. Bateson (1991), "Perceived Control and the Effects of Crowding and Consumer Choice on the Service Experience," *Journal of Consumer Research*, 18 (September), 174-84.
- Jacoby, J. and Chestnut, R. W. (1978), *Brand Loyalty Measurement and Management*, Wiley, New York, NY.
- Johnson, M. D., Herrmann, A. and Huber, F. (2006), "The evolution of loyalty intentions", *Journal of Marketing*, Vol. 70 No. 2, pp. 122-32.
- Keller, K. L. (1993) Conceptualizing, measuring, managing customer-based brand equity. *Journal of Marketing*, Vol. 57 No.1, pp 1 -22.
- Keller, K. L. (2003) *Strategic Brand Management: Building, Measuring and Managing Brand Equity*. Upper Saddle River: Prentice-Hall
- Keller, K.L. (1993), "Conceptualizing, measuring and managing brand equity", *Journal of Marketing*, Vol. 57 No. 1, pp. 1-22.
- Kerin, Roger A., Ambuj Jain, and Daniel J. Howard (1992), "Store Shopping Experience and Consumer Price-Quality-Value Perceptions," *Journal of Retailing*, 68 (4), 376-97.
- Lewis, B. and Soureli, M. (2006), "The antecedent's consumer loyalty in retail banking", *Journal of Consumer Behavior*, Vol. 5 No. 1, pp. 15-31.
- Long-Tolbert, S., Till, B. D. and Swaminathan, S. (2006) Product attribute evaluations: Understanding the role of consumer experience and halo effects. *Advances in Consumer Research* 33 (1) : 678 - 679 .
- Mascarenhas, O. A., Kesavan, R. and Bernacchi, M. (2006) Lasting customer loyalty: A total customer experience approach. *Journal of Consumer Marketing* 23 (7) : 397 - 405 .
- Mathwick, C., Malhotra, N. and Rigdon, E. (2001), "Experiential value: conceptualization, measurement and application in the catalog and internet shopping environment", *Journal of Retailing*, Vol. 77 No. 1, pp. 39-56.
- Mishra, A., Dash, S. B., & Cyr, D. (2014). Linking user experience and consumer-based brand equity: the moderating role of consumer expertise and lifestyle. *Journal of Product & Brand Management*, 23(4/5), 333-348.
- Mitchell, V.W. and Greatorex, M. (1993), "Risk perception and reduction in the purchase of consumer services", *The Service Industries Journal*, Vol. 13 No. 4, pp. 179-200.
- Moorman, C., Deshpande, R. and Zaltman, G. (1993), "Factors affecting trust in market research relationships", *Journal of Marketing*, Vol. 57 No. 1, pp. 81-102.
- Moorman, C., Deshpandé, R., & Zaltman, G. (1992). Relationships between providers and users of market research: The dynamics of trust within and between organizations. *Journal of Marketing Research*, 29, 314-328.
- Moorman, C., Deshpandé, R., & Zaltman, G. (1993). Factors affecting trust in market relationships. *Journal of Marketing*, 57, 81-101.
- Murray, K. B. (1991) A test of services marketing theory: Consumer information acquisition activities. *Journal of Marketing* 55 (1) : 10 - 25 .
- Murray, K.B. and Schlacter, J.L. (1990), "The impact of services versus goods on consumer's assessment of perceived risk and variability", *Journal of the Academy of Marketing Science*, Vol. 18 No. 1, pp. 51-65.
- Ndubisi, N.O., Wah, C.K. and Ndubisi, G.C. (2007), "Supplier-customer relationship management and customer loyalty: the banking industry perspective", *Journal of Enterprise Information Management*, Vol. 20 No. 2, pp. 222-236.
- Ngoc Phan, K., & Ghantous, N. (2013). Managing brand associations to drive customers' trust and loyalty in Vietnamese banking. *International Journal of Bank Marketing*, 31(6), 456-480.
- Nguyen, N. and LeBlanc, G. (2001), "Corporate image and corporate reputation in customers' retention decisions in services", *Journal of Retailing and Consumer Services*, Vol. 8 No. 4, pp. 227-236.
- O'Loughlin, D. and Szmigin, I. (2005), "Customer perspectives on the role and importance of branding in Irish retail financial services", *International Journal of Bank Marketing*, Vol. 23 No. 1, pp. 8-27.

- Palmatier, R.W., Dant, R.P., Grewal, D. and Evans, K.R. (2006), "Factors influencing the effectiveness of relationship marketing: a meta-analysis", *Journal of Marketing*, Vol. 70 No. 4, pp. 136-53.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64, 12-40.
- Paswan , A . K . and Ganesh , G . ( 2003 ) Familiarity and interest: In a learning center service context . *Journal of Services Marketing* 17 (4) : 393 - 419 .
- Poolthong, Y., & Mandhachitara, R. (2009). Customer expectations of CSR, perceived service quality and brand effect in Thai retail banking. *International Journal of Bank Marketing*, 27(6), 408-427.
- Robert M. Morgan and Shelby D. Hunt, (1994), The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*. Vol. 58, No. 3 (Jul., 1994), pp. 20-38
- Rossiter, J . R . and Percy, L . ( 1997 ), *Advertising Communications and Promotion Management* . New York: McGraw-Hill
- Schmitt, B. and Rogers, D.L. (2008), *Handbook on Brand and Experience Management*, Edward Elgar Publishing, Cheltenham.
- Sheth , J . N . ( 1968 ) A factor analytic model of brand loyalty, *Journal of Marketing Research* 5 (4) : 395 - 404 .
- Smith, R . E .and Swinyard,W.R. (1982) Information response models: An integrated approach. *Journal of Marketing* 46 (1) : 81 - 93 .
- Srinivasan, S. and Till , B . ( 2002 ) Evaluation of search, experience and credence attributes: Role of brand name and product trial . *Journal of Product and Brand Management* 11 (7) : 417 - 431 .
- Sweeney, J. and Swait, J. (2008), "The effects of brand credibility on customer loyalty", *Journal of Retailing and Consumer Services*, Vol. 15 No. 3, pp. 179-193.
- Xingyuan, W., Li, F., & Wei, Y. (2010). How do they really help? An empirical study of the role of different information sources in building brand trust. *Journal of Global Marketing*, 23(3), 243-252.
- Zeithaml, V.A. (1988), "Consumer perception of price, quality, and value: a means-end model and synthesis of evidence", *Journal of Marketing*, Vol. 52 No. 3, pp. 2-22.