

Determinants and consequence of brand loyalty: a study of cell phone users in Pakistan

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Abstract: In the modern world, every marketing manager must cover the market through their products and sell them quickly. This study is conducted in Pakistan. This research highlights the variables that are important for selling the product as well as cell phones. The mobile phone industry is one of the fastest-growing industries in the world. A majority of the young population uses cell phones. Inducting new technology and design attracts the users and makes them loyal to create profit. For cell phone operators, loyalty is of greater interest; it is also the profitability and survival of a business. The study objective is to explore the LO, CO, TR, SA, IN, BI, WOM, and PI in the cell phone industry. The sample size is 500, and convenience and proposed statistical techniques are used from reliable base papers. The instrument is adopted and statistically analysed the collected primary data from smart PLS, and demographic data analysed through SPSS software. In short, the result shows the significance of all variable relations: LO, CO, TR, SA, IN, BI, WOM, and PI. This research is helpful for the marketing managers in the cell phone industry, especially marketing managers in the Pakistan cell phone industry.

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1. Introduction

In the business world, tangible and intangible are very important for creating a business. Loyalty is intangible but it is very necessary for the business. In the United States, the loyalty marketing industry is approximately a \$6 billion industry with 2,250 separate loyalty programs. In the United States, a research study said 90 per cent of Americans are participating in an activity in such type of loyalty program (which includes a credit card, retail store, and airline rewards programs, and a maximum of a consumer or a customer is engaged in a different type of and a multiple loyalty program. (Developing and effecting customer loyalty program (So et al., 2016).

A consumer has taken by a certain amount of a loyalty point of a certain company and by given that a company. The company is giving a reward and a gift and or status upgrade by a company to a consumer (NastasoIU & Vandenbosch, 2019). Loyal consumers of a company or a firm are willing to make repeated purchases in that business that deliver value to the buyer's expectation (Kungumapriya & Malarmathi 2018). A firm manager can also improve brand loyalty (BL) by increasing consumer product involvement (Hwang & Choi, 2020). Another research said that the benefits of a reward program are that it shifts attention from the pricing of a product and a reward program creates resistance to price-related persuasion from competition. Loyalty is the most basic sense by a consumer and is to remain the buyer and repurchase a product and is a commitment also by the buyer end. The Customer loyalty (CL) is the customer satisfaction and an emotional attachment to the company or the brands (Srivastava & Rai, 2018). The researcher said that loyalty is important to a customer because a customer takes less time and less cost in searching for a product (Kungumapriya & Malarmathi 2018).

Customer loyalty is universally recognized as a valuable asset in the market (Hwang & Choi, 2020; Kumar & Shah, 2004). (In the firms and a company, customer loyalty is a very important aspect (Kungumapriya, & Malarmathi 2018). In the past, several researchers have admitted the significance and importance of both behavioural and attitudinal aspects of loyalty. The previous research in a loyalty program focused on three main elements: operational, design, and psychological (Kim et al., 2021). Kotler et al (2017), states that loyalty is only a base of repurchase and retention in the same era. Tabaku and Zerellari (2015), define the two approaches to CL as that behavioural and attitudinal. Every consumer or every buyer is own level of loyalty (Rachbini et al., 2019)In the past years, market dynamics have occasionally changed the organization's relationship with the customer and the customer's relationship with the organization.

The 2017 Colloquy loyalty census shows a result of a participant in the loyalty program 3.8 billion 50% of members do not participate actively in the program, and 28% of a customer leave a program of loyalty with no reward charged (Fruend, 2017; Perez et al., 2020). Some of the members actively participate in the programs. A customer is participating actively in

loyalty programs for three basic reasons are as follows today, in the modern world, technology has entered every part of life. A cell phone is also a basic part of our life. Both genders use it, and of different ages, people, children, students, job people, businesspeople, and housewives are users of cell phones. The smartphone is a modern technology in the age of a cell phone. Smartphone technology has a vast function, and it has all cell phone brands. Cell Phone is a highly expensive consumer product (Huang et al., 2020).

From 2007 to 2018 in this period www.statista.com says the sale of smartphones quantity to end-users increased dramatically from year to year, that's the number is 122.32 million smartphones in 2007 to 1555.27 million devices in 2018 (Hsu & Nguyen, 2019). The manufacturing of a smartphone is expected in the future is an average growth rate of 300% until 2021 (Hsu & Nguyen, 2019). In the past few years, the manufacturing of a smartphone has reached 7.75 billion active mobile user accounts and generated revenue from mobile manufacturing is 1.8 trillion in 2017 (Khuntia et al., 2021). In the mobile communication markets, behavioural constructs relationships are examined by the researchers (Gupta et al., 2016). In the cell phone industry, loyalty is a very necessary part of the business. Many cell phone companies create loyalty with their brands where a consumer does not switch to other brands. And they remain attached to the same cell phone brands. Loyalty is creating maximum satisfaction and staying with the current service provider.

Many of the new companies and products introduce themselves in the market without loyalty. It faces a failure in the market of those companies or products. And it bears a cost and time also and creates a negative impact on the market. And those companies suffer a long time rather than those companies who create loyalty with their products he will capture a market share as well and create a good brand impact on the consumer mind. A consumer remained a long term of the brand and some brand journey to a generation to generation. Many Chinese cell phone companies like Vivo and Oppo introduce them without loyalty. These companies face a bigger problem in capturing a market. Many consumers are loyal to the iPhone and Samsung brands. A study conducted by a researcher from online comments of Apple iPhone 6s plus users is more loyal as compared to other mobile users. It reached 64% of the loyalty score. iPhone 6s plus feature is more secure and generates sales as well to other brands' mobile (Ghani et al., 2018). Loyalty is a long process, and this is not generated in human nature in a short process. Loyalty is creating a lovely experience for a customer. This customer experience is beneficial for the company because consumers want to buy a product again to which they are loyal.

This research highlighted the importance and significance of loyalty of those cell phone companies that introduce their marketing campaign like Q mobile. In Pakistan and many developing countries, the governments set their policies to establish a cellphone manufacturing industry to counter the imports and create jobs also for their citizens. But a developing country shows a lack of marketing strategies and loyalty also. And it is very dangerous for the industries. According to Kotler & Keller (2016), many affect customer loyalty, one of which is customer satisfaction.

Some of the authors said that relationship marketing, marketing communication, and integration of consumer centricity a practices in modern marketing, besides satisfaction and consumer loyalty are inextricably related (Fruend, 2017; Ruiz et al., 2020). In past years a European country a cell phone in which an iPhone and Samsung set their loyalty program for generating a maximum sale and to increase the number of users in the family to use the same cell phone brand. As a result, is that in a one-family two or three users use the same brand? So, the manufacturing companies of cell phones make sure to create maximum loyalty to a cellphone brand to capture the maximum market share and get success in the repeated purchase of the same brand. Customer brand identification is another important factor in creating the loyalty of consumers. Loyalty is directly influenced by brand strength it's because a weak brand and a strong brand respond differently to the consumer.

2. Literature review

2.1. Satisfaction

Customer satisfaction is an important statistic to take into consideration if one is determining the overall quality of a product, a service, or an experience. The instrument determines how a client thinks about a company after doing business with it. There are a number of expressions that are neither exact nor obvious in the business world (Abror et al., 2019). In the context of this discussion, "consumer satisfaction" might refer to one of many different ideas. In actual practice, this may be achieved by using a wide range of survey design tactics in the interview schedule, such as a diversity of questions, survey response scales, and data collection methods (Nobar & Rostamzadeh, 2018). Researchers acquire this information either immediately after a transaction or at a later time that has been established in the future (Almohaimmed, 2019).

2.2. Incentives

In recognition of the consistent business they provide, customers who participate in loyalty programs may be eligible to receive loyalty incentives, which are also known as loyalty rewards or loyalty benefits (Yang et al., 2018). This category could also cover various kinds of benefits offered by corporations (reward programs, special treatment, discounts, gift cards, etc.). On the other hand, loyalty incentives are supplementary, extraneous advantages that are intended to stimulate repeated usage (Ferrell, 2019).

2.3. Personal brand identification

A psychological condition in which a customer perceives, feels, and values affiliation to a brand. A brand logo, colour, and design are a visible element of brand identity, and it creates a difference in customers' minds. Shape designing uses different colours and designs a logo. They are all different identifying elements in a product and promotions (Rather, 2018). In simpler words, customer brand identification is when a customer sees a brand image by his or

her self-image or feelings, and valuing a brand is a customer's psychological state (Rather et al., 2019).

2.4. Commitment

The commitment may be seen as a series of promises made by one party to another in the interest of ensuring continued success of a professional partnership (Tabrani et al., 2018). A "tendency to resist change" and a "tenacious desire to prolong a treasured connection" are both characteristics of this trait. Commitment has an important and influential function as a mediator between CL and behavioural intention (Minta, 2018). According to Morgan and Hunt (1994), a business commitment is "mutually trustworthy and needs labour of maintaining throughout time." This definition explains that a commercial commitment develops when the neighbours in a community respect their connections to one another (Rather & Hollebeek, 2019).

2.5 Trust

Trust has several different ways defined by many scholars over decades. In social psychology, trust is an intrinsic feature that it comes from a personal relationship in social psychology (Song et al., 2019). Trust and commitment promote relationship-building to consumers and between the firms. also, researchers examine the trust and commitment built to enhance productivity, efficiency, and effectiveness. The researcher defined trust in previous studies as the trust point created by confidence in an exchange partner integrity and reliability revealed due to relational qualities such as honesty, credibility, benevolence, and consistency (Rather et al., 2019).

3. Hypotheses

3.1. Personal brand identifications

Brand loyalty has a positive impact and is constructed by self-congruity and it's confirmed already in previous research, Sirgy et al. (2008), social cues, and a company's symbols consumers identify by themselves. Sharing the same self-definitional attributes by the brands is attractive to the consumer is already research on consumer-brand identification (So et al., 2017). In the previous studies, the researchers examined that those companies who have a high company identification the consumer will be attracted easily to those companies and buy their existing products as well as consumers who want to buy a new product of the same company. The development and social identity expression made when facilitated and given to a brand's capacity Elbedweihy et al. (2016). In the previous studies, the researchers examined that those companies who have a high company identification the consumer will easily of those companies and buy their existing product as well as a consumer want to buy a new product of the same company (Lin et al., 2019).

H1: Personal brand identification has a significant positive impact on loyalty

3.2. Commitment

In a market paradigm a strong build and lasting relationship with consumers it's a commitment trust theory, and it is the most influential concept, and it is essential for lifetime value and consumer loyalty. Customer commitment has also been identified as a central driver of brand loyalty for hotels in the hospitality business (Sharma et al., 2016). It has been determined to be necessary for businesses to cultivate brand loyalists who have an emotional investment in the products and services offered by the firm (Curth et al., 2014).

H2: A commitment has a significant positive impact on loyalty.

3.3. Trust

This phenomenon and theory focuses on a client's trust and describes naturally affected and cognitive (Chang & Chen, 2008). Once a client trusts a service provider and also emphasized a service provider, the resulting outcome becomes loyal (Deng et al., 2010). Maintaining a loyal client for the reliability of business is a key contributor to attracting. Trust is a main factor and basic element in marketing study and marketing connection and trust creates an outcome of confidence towards the brand (Azizan & Yusr, 2019). The trust was, indeed, a key factor that engaged towards brand loyalty and also it is proved in literature (Azizan & Yusr, 2019).

H3: Trust has a significant positive impact on loyalty.

3.4. Satisfaction

Psychologists have suggested that satisfaction brings consumers pleasure and their willingness to pay they get what they want and expect from purchasing products or services (Azizan & Yusr, 2019). A Swiss financial system investigated in the study on the client that trust has a positively predicted loyalty Avramakis (2011) and another study also found the same impact on loyalty (Azizan & Yusr, 2019). In a previous study by Li & Chaipoopreutana, customer loyalty is highly affected by customer satisfaction and satisfaction is a main factor in marketing (Azizan & Yusr, 2019). There have been a number of research studies that proved that satisfaction is directly related to loyalty (Alkhurshan & Rjoub, 2020).

H4: Satisfaction has a significant positive impact on loyalty.

3.5. Incentives

In a marketing program covers a loyalty program and the loyalty program is set and designed to build customer loyalty by giving incentives to the consumers (Kumara & Lanka, n.d.). Many of the authors examined the fact that giving incentives to a consumer is an important aspect of creating loyalty. In a loyalty program, a firm gives incentives to its consumers for providing

benefits to customers over time, and also giving incentives is to discourage a customer from buying and switching to another brand (Kumara & Lanka, n.d.). A company runs a program for a frequent customer and offers benefits frequently. These benefits are often in the form of promotions, free products, and discount rebates. Some customers continuously buy a regular basis of the same company products because of an effective loyalty program and it is encouraging to return frequently (Lee et al., 2019).

H5: Incentives have a significant positive impact on loyalty

3.6. Word of mouth

Loyalty generates word of mouth identified by the researchers in earlier studies. (666). Brand loyalty and WOM have a positive link between them and it is demonstrated in the many works of literature in the studies e.g. (Amine, 1998; Dick & Basu, 1994). In the service industry, positive word of mouth is produced by positive information, and the positive information produced from the customer. The nature and behaviour of loyalty turn and force customers to stay longer and more consumption to the brand product and brand activities (Ali et al., 2020). Furthermore, it is proven in previous studies and also the belief that word of mouth is created by loyalty (Ali et al., 2020). Customer loyalty shows a patronage behaviour of repeated purchases and its outcome of satisfaction said to Oliver (1999).

H6: Loyalty has a significant positive impact on WOM.

3.7. Purchase intention

Usually, a customer purchases a product that is more known to them or that they have already used. Customers will be more loyal and likely to purchase the same product when the brand is more well-known to them and they have a positive perception of it as a whole (Lin et al., 2022). Additionally, companies' main objective is to increase profits or sales, and loyalty is necessary or serves as the backbone to achieve this goal.

H7: Loyalty has a significant positive impact on PI.

4. Research methodology

4.1. Method and tools

We have used a quantitative approach in this paper recommended study methodology and gather the data using survey techniques in the form of a questionnaire. In the research, we create a questionnaire in both a Google form and a hard copy. It means we have to approach a digital and a physical both. We collect the data at the age of 18 to 45. Because our target audience is smart cell phone users and the aged of 18 to 45 most of the people is uses a smart

cellphone. Our target is to collect data from a student at universities, bank employee's different employees in different organizations, housewives, superstores, and markets audience. This audience has a different social background and financial incomes. Some of the high-income audience uses an expensive cellphone and low-income consumers use a minimum range of a cell phone. And this audience is regular users of the different smartphone applications. In the age target of 18 to 45, they also categorized the users of different cellphone applications like LinkedIn, Facebook, YouTube, Tiktok, etc. It is because some of the cheap cellphones cannot run a heavy application, and they also affect the selection of the smartphone by the users.

4.2. Proposed sampling

In the research, we conduct the closed-ended questioners to identify the respondent and collect the responses only from those who use the cell phone. Our sample criteria are 18 to 45 aged people and select sit because in Pakistan a mostly a smart cell phone users are under this age. Over 45 years is not properly using a smartphone and its applications and below 18 years is not very knowing about a brand of the cell phone.

4.3. Data collection

In the collection of the data, we collect about 524 respondents and then we summarized the authentic data as 500 respondents. In the form of the questioner and survey method and the survey, there has a little bit of risk involved in the responses where the non-authentic answers to the questions and also the findings of the questioner credibility (Bryman, 2008). The 524 and 500 individuals who participated in the survey were given the option of selecting "strongly agree," "agree," "neutral," or "disagree" on a scale of five points. Using intelligent smart PLS, the data on the responses that were obtained are assessed and analysed.

4.4. Proposed statistical technique

For the result, PLS-SEM using Smart PLS (V 4) for test in two stages: (1) In the first stage validity reliability and model fitness; (2) In the second stage Hypothesis.

Figure-1: Research Model

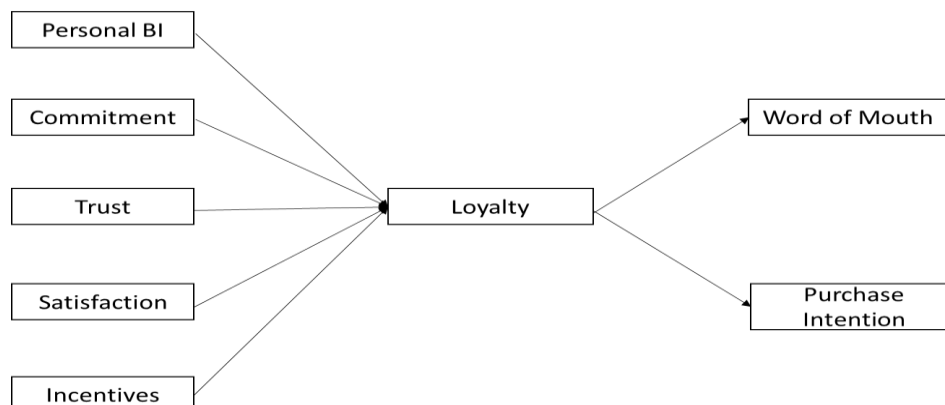


Table-1: Demographic information

	Frequency	Percent
Gender		
Male	329	65.8
Female	171	34.2
Total	500	100
Age		
18- 27	382	76.4
28- 37	85	17.0
38- 50	29	5.8
51 or Above	4	0.8
Total	500	100.0
Marital Status		
Single	407	81.4
Married	93	18.6
Total	500	100.0
Educational Qualification		
Matric	8	1.6
Intermediate	186	37.2
Bachelor	220	44.0
Master	86	17.2
Total	500	100.0
Occupational status:		
Below 25000	179	35.8
25000- 50000	164	32.8
50001- 75000	34	6.8
75001- 100000	32	6.4
Above RS 100000	35	7.0
Total	500	100.0
Favourite cell phone brand		
iPhone	179	35.8
Samsung	164	32.8
Real me	34	6.8
Huawei	17	3.4
OPPO	25	5.0
Others	81	16.2
Total	500	100.0

5. Results and discussions

This paper covers a detailed discussion of the data analysis and research findings. Firstly, the respondent's demographic profile will be explained, then the measurement and structural model has been highlighted along with the path analysis. Next, Smart PLS path analysis is used to test the hypotheses, and this also discusses the results considering previous studies. Lastly, the important study results are highlighted in this paper, which will help understand the research topic as a whole and will end with a summary.

5.1. Measurement model

To assess the measurement model performance, a CFA of the variables measured constructs was performed using Smart PLS (Rather et al., 2019). The statistical estimation method to

assess the explicit (outer) model of the research to relate the latent constructs with their indicators based on their theoretical underlying relationship is referred to as the measurement model. In PLS-SEM, the measurement model consisted of (1) construct validity measured by indicator loadings, statistical significance, and VIF coefficients; and (2) convergent validity measured by Cronbach's alpha, composite reliability (CR) and average variance extracted (AVE) (Hair et al., 2019).

5.2. Construct reliability and validity

Table 2 shows the result of the measurement model for construct validity and convergent validity based on the PLS algorithm. Hair et al. (2017) and Hair et al. (2011) suggested that indicator loadings should be higher than 0.60 with probability level below 5 percent and VIF coefficient below 5 for acceptable construct development in the structural model. Moreover, Hair et al. (2018) and Hair et al. (2014) suggested that alpha coefficient should be higher than 0.70, CR should be higher than 0.80 and AVE should be higher than 0.50 for substantial convergence between indicators and constructs. The table data has shown that all indicators have the loadings higher than 0.60, i.e., least indicator loading of 0.628 was found for IN5 while all constructs have met the given criteria for alpha, CR and AVE coefficients. Therefore, the construct and convergent validities have been achieved based on their recommended cut-off values.

Table 2: Measurement Model

	Loadings	Prob.	VIF	Alpha	CR	AVE
CO 1 <- CO	0.704	0.000	1.390			
CO 2 <- CO	0.685	0.000	1.400			
CO 3 <- CO	0.778	0.000	1.624	0.776	0.848	0.528
CO 4 <- CO	0.729	0.000	1.590			
CO 5 <- CO	0.733	0.000	1.492			
IN 1 <- IN	0.756	0.000	1.516			
IN 2 <- IN	0.769	0.000	1.653			
IN 3 <- IN	0.749	0.000	1.550	0.763	0.841	0.515
IN 4 <- IN	0.675	0.000	1.410			
IN 5 <- IN	0.628	0.000	1.277			
LO 1 <- LO	0.688	0.000	1.267			
LO 2 <- LO	0.768	0.000	1.595			
LO 3 <- LO	0.679	0.000	1.413	0.765	0.841	0.515
LO 4 <- LO	0.782	0.000	1.722			
LO 5 <- LO	0.662	0.000	1.416			
PI 1 <- PI	0.698	0.000	1.341	0.706	0.819	0.532

PI 2 <- PI	0.797	0.000	1.528			
PI 4 <- PI	0.670	0.000	1.273			
PI 5 <- PI	0.747	0.000	1.306			
PT 1 <- PT	0.710	0.000	1.293			
PT 2 <- PT	0.757	0.000	1.426	0.702	0.816	0.526
PT 3 <- PT	0.659	0.000	1.291			
PT 4 <- PT	0.770	0.000	1.347			
SA 1 <- SA	0.758	0.000	1.503			
SA 2 <- SA	0.683	0.000	1.424			
SA 3 <- SA	0.725	0.000	1.430	0.783	0.852	0.535
SA 4 <- SA	0.740	0.000	1.563			
SA 5 <- SA	0.751	0.000	1.575			
TR 1 <- TR	0.776	0.000	1.751			
TR 2 <- TR	0.797	0.000	1.905			
TR 3 <- TR	0.794	0.000	1.829	0.835	0.884	0.603
TR 4 <- TR	0.769	0.000	1.662			
TR 5 <- TR	0.746	0.000	1.587			
WOM 1 <- WOM	0.715	0.000	1.500			
WOM 2 <- WOM	0.736	0.000	1.629			
WOM 3 <- WOM	0.663	0.000	1.296	0.786	0.854	0.541
WOM 4 <- WOM	0.797	0.000	1.907			
WOM 5 <- WOM	0.760	0.000	1.759			

5.3. Discriminant validity

Discriminant validity refers to the statistical technique to assess whether constructs that are different in theory are actually different in the structural model (Campbell & Fiske, 1959). In PLS-SEM, discriminant validity has been measured by (1) cross loadings and (2) HTMT ratio (Ab Hamid et al., 2017). The table 4.2 has shown that the square root of AVE for latent constructs in the bold diagonal values are found higher than their correlation (non-bold values) with other constructs manifesting that constructs have achieved substantial divergence from each other in the structural model (Cheung et al., 2019). Therefore, discriminant validity using FLC has been established.

The table 3 shows the result of cross loadings method for discriminant validity assessment using PLS algorithm. The table has shown that indicator loadings are found higher in their theoretical constructs rather than their loadings in other constructs of the model positing that constructs have higher shared variance in their constructs (Ab Hamid et al., 2017) establishing discriminant validity using cross loadings method.

Table 3: Discriminant validity using cross loadings

	CO	IN	LO	PI	PT	SA	TR	WOM
CO 1	0.704	0.428	0.411	0.440	0.302	0.562	0.573	0.516
CO 2	0.685	0.362	0.355	0.338	0.321	0.320	0.362	0.390
CO 3	0.778	0.349	0.408	0.330	0.318	0.437	0.454	0.433
CO 4	0.729	0.327	0.350	0.285	0.308	0.375	0.362	0.392
CO 5	0.733	0.446	0.438	0.418	0.332	0.415	0.441	0.424
IN 1	0.461	0.756	0.447	0.457	0.381	0.406	0.441	0.424
IN 2	0.359	0.769	0.416	0.390	0.370	0.372	0.379	0.343
IN 3	0.414	0.749	0.431	0.363	0.332	0.329	0.391	0.387
IN 4	0.387	0.675	0.337	0.399	0.328	0.389	0.409	0.373
IN 5	0.272	0.628	0.373	0.380	0.222	0.268	0.308	0.329
LO 1	0.441	0.435	0.688	0.582	0.283	0.449	0.516	0.547
LO 2	0.411	0.414	0.768	0.494	0.281	0.339	0.403	0.428
LO 3	0.289	0.430	0.679	0.373	0.280	0.201	0.274	0.344
LO 4	0.421	0.396	0.782	0.479	0.290	0.311	0.401	0.437
LO 5	0.355	0.334	0.662	0.410	0.275	0.286	0.319	0.364
PI 1	0.382	0.397	0.440	0.698	0.296	0.451	0.402	0.490
PI 2	0.388	0.447	0.523	0.797	0.239	0.417	0.476	0.485
PI 4	0.330	0.356	0.431	0.670	0.181	0.334	0.300	0.377
PI 5	0.371	0.412	0.536	0.747	0.212	0.389	0.463	0.526
PT 1	0.318	0.387	0.291	0.266	0.710	0.345	0.295	0.266
PT 2	0.246	0.325	0.274	0.257	0.757	0.282	0.259	0.264
PT 3	0.301	0.246	0.214	0.121	0.659	0.157	0.186	0.166
PT 4	0.387	0.353	0.339	0.248	0.770	0.342	0.308	0.271
SA 1	0.481	0.424	0.382	0.436	0.331	0.758	0.521	0.471
SA 2	0.375	0.310	0.276	0.403	0.297	0.683	0.432	0.447
SA 3	0.416	0.347	0.336	0.385	0.245	0.725	0.479	0.418
SA 4	0.444	0.332	0.329	0.377	0.303	0.740	0.484	0.383
SA 5	0.416	0.371	0.337	0.390	0.290	0.751	0.515	0.428
TR 1	0.438	0.470	0.454	0.479	0.265	0.512	0.776	0.452
TR 2	0.514	0.421	0.400	0.423	0.291	0.548	0.797	0.430
TR 3	0.474	0.399	0.403	0.422	0.291	0.529	0.794	0.439
TR 4	0.447	0.378	0.429	0.426	0.342	0.466	0.769	0.398
TR 5	0.496	0.416	0.439	0.450	0.244	0.534	0.746	0.490
WOM 1	0.460	0.416	0.429	0.528	0.239	0.469	0.434	0.715
WOM 2	0.466	0.362	0.420	0.493	0.215	0.428	0.407	0.736
WOM 3	0.374	0.372	0.432	0.439	0.262	0.363	0.347	0.663
WOM 4	0.486	0.386	0.483	0.474	0.283	0.490	0.460	0.797
WOM 5	0.404	0.369	0.453	0.448	0.246	0.401	0.443	0.760

The table 4 shows the result of HTMT ratio for discriminant validity assessment using Smart PLS algorithm. Henseler et al. (2015) suggested that constructs should have an HTMT ratio below 0.90 to achieve an acceptable degree of divergence in the structural model. The above table has shown that the highest HTMT ratio of 0.882 was found between PI and LO, manifesting that all HTMT ratios are found below the recommended cut-off value. Therefore, discriminant validity using the HTMT ratio has been established.

Table 4: Discriminant validity using HTMT ratio

S	CO	IN	LO	PI	PT	SA	TR	WOM
CO								
IN	0.681							
LO	0.688	0.728						
PI	0.675	0.755	0.882					
PT	0.583	0.613	0.524	0.439				
SA	0.741	0.631	0.566	0.734	0.523			
TR	0.750	0.672	0.664	0.731	0.471	0.821		
WOM	0.760	0.670	0.760	0.868	0.447	0.747	0.701	

5.4. Predictive power using R-Square

The data and analysis in the table 5 shows the predictive power of the endogenous constructs in the structural model is based on estimations of the Smart PLS algorithm. Hair et al. (2011) recommended that R^2 between 25 and 50 per cent is considered weak predictability, between 50 and 75 per cent is considered moderate predictability and above 75 per cent is considered strong predictability of the respective endogenous construct (Hair et al., 2017). The table shows that loyalty has a weak predictability of 43.8 per cent, purchase intention has a weak predictability of 44.3 per cent, and word-of-mouth has a weak predictability of 36.5 per cent in the structural model.

Table 5: Predictive power

	R-Square	R-Square Adjusted
Loyalty	0.438	0.432
Purchase Intention	0.443	0.442
Word-of-Mouth	0.365	0.364

5.5. Direct-effect estimations using Smart PLS path analysis

Table 6 shows the result of Smart PLS path modelling analysis for hypothesis-testing the direct-effect hypotheses using PLS bootstrapping. The table 6 has shown that commitment ($\beta = 0.212$; $p < 0.05$) has a positively significant effect on loyalty, while incentive ($\beta = 0.285$; $p < 0.05$) has a positively significant effect on loyalty. Loyalty has a positively significant effect on purchase intention ($\beta = 0.665$; $p < 0.05$) and word-of-mouth ($\beta = 0.604$; $p < 0.05$) individually.

Lastly, personal BI ($\beta = 0.082$; $p > 0.05$) and satisfaction ($\beta = 0.004$; $p > 0.05$) have a positive but statistically insignificant effect on loyalty while trust ($\beta = 0.233$; $p < 0.05$) has a positively significant effect on loyalty.

Table 6: Path analysis

	Estimate	S. D.	t-Stats	Prob.	Decision
CO -> LO	0.212	0.057	3.728	0.000	Accepted
IN -> LO	0.285	0.050	5.696	0.000	Accepted
LO -> PI	0.665	0.029	22.618	0.000	Accepted
LO -> WOM	0.604	0.037	16.345	0.000	Accepted
PT -> LO	0.082	0.044	1.867	0.062	Rejected
SA -> LO	0.004	0.054	0.081	0.935	Rejected
TR -> LO	0.233	0.057	4.082	0.000	Accepted

5.6. Specific indirect-effect estimations using Smart PLS path analysis

Table 7 shows the result of Smart PLS path modelling analysis for hypothesis-testing the specific indirect-effect (mediation) hypotheses using PLS bootstrapping. The table has shown that incentive has a positively significant effect on purchase intention ($\beta = 0.190$; $p < 0.05$) and word-of-mouth ($\beta = 0.172$; $p < 0.05$) with the mediation of loyalty. Similarly, commitment has a positively significant effect on purchase intention ($\beta = 0.141$; $p < 0.05$) and word-of-mouth ($\beta = 0.128$; $p < 0.05$) with the mediation of loyalty. Likewise, trust has a positively significant effect on purchase intention ($\beta = 0.155$; $p < 0.05$) and word-of-mouth ($\beta = 0.141$; $p < 0.05$) with the mediation of loyalty. However, personal BI has a positive but statistically insignificant effect on purchase intention ($\beta = 0.054$; $p > 0.05$) and word-of-mouth ($\beta = 0.049$; $p > 0.05$) with the mediation of loyalty. Lastly, satisfaction has a positive but statistically insignificant effect on purchase intention ($\beta = 0.003$; $p > 0.05$) and word-of-mouth ($\beta = 0.003$; $p > 0.05$) with the mediation of loyalty.

Table 7: Specific-Indirect effect

	Estimate	S.D.	t-Stats	Prob.	Decision
IN -> LO -> PI	0.190	0.035	5.371	0.000	Accepted
IN -> LO -> WOM	0.172	0.031	5.486	0.000	Accepted
CO -> LO -> PI	0.141	0.038	3.701	0.000	Accepted
CO -> LO -> WOM	0.128	0.036	3.532	0.000	Accepted
PT -> LO -> PI	0.054	0.029	1.869	0.062	Rejected
PT -> LO -> WOM	0.049	0.027	1.866	0.062	Rejected
SA -> LO -> PI	0.003	0.036	0.081	0.936	Rejected
SA -> LO -> WOM	0.003	0.033	0.081	0.936	Rejected
TR -> LO -> PI	0.155	0.039	3.953	0.000	Accepted
TR -> LO -> WOM	0.141	0.036	3.873	0.000	Accepted

6. Discussions

The study has proposed that commitment has a direct impact on loyalty. This hypothesis has been accepted. When a customer appreciates the product or brand and is pleased with the relationship, he or she will be not only loyal but also committed. Several publications have investigated the effect of customer commitment on Brand loyalty and found similar results (Nadeem et al., 2020; Rather et al., 2021). The committed individuals will significantly gravitate towards showing their loyalty towards that particular brand, as identified by Khan et al (2020).

The study has also proposed that incentives directly impact loyalty. This hypothesis has been accepted. The current study has proposed that loyalty directly impacts purchase intention. This hypothesis has been accepted. Consumers love anything that comes as an extra advantage and gives them additional benefits. Incentives are exactly that. Moreover, it's also the psychological aspect of human behaviour that when they are shown a favour, they tend to return it. Hence, when brands offer incentives to their consumers, consumers show them loyalty in return (Showrav et al., 2020). The current study has proposed that loyalty directly impacts word of mouth. This hypothesis has also been accepted. Word-of-mouth marketing is an inexpensive method of promoting and growing any business. It also has a direct influence on the public image of that business (Mukerjee, 2018).

7. Conclusion and recommendations

7.1. Conclusion

The study aimed to investigate the impact of personal BI, commitment, trust, satisfaction, and incentives on WOM and PI with the mediating role of LO and examine the effect of LO on WOM and PI. The study employed a quantitative approach and obtained data through the use of survey methods in the form of a questionnaire. Additionally, the study used a closed-ended questionnaire to identify respondents and collect only responses from those who use cell phones. The PLS-SEM technique was utilized for data analysis.

The researchers had conducted a thorough data analysis and highlighted the findings. The measurement and structural model have been discussed, highlighting the validity and reliability of the instrument and model. The outcomes of the hypothesis testing were highlighted by path analysis. Further, the Fornell-Larcker criterion approach and the HTMT ratio were used to highlight discriminant validity results. Additionally, the study included a discussion based on the findings. Since the discussions included previous findings, it was easier to understand the present results based on prior studies.

The study concluded that commitment has a positive impact on LO, whereas incentives and trust both significantly impact LO. Similarly, BI and satisfaction both have an insignificant

positive impact on LO. The study also found that LO has a significant positive effect on WOM and PI. Likewise, IN, CO, and TR are all positively significant, but BI and SA both have an insignificant positive impact on WOM and PI due to the mediating role of LO.

7.2. Theoretical implications

The findings of the study have significant implications for the literature. Firstly, the study made a contribution to the limited body of knowledge regarding the variables impacting loyalty in the business sector of developing countries. Additionally, the literature on trust and loyalty, which also highlighted these effects, is consistent with this finding. Using a five-point Likert scale-based self-administered survey approach, this study is one of the few to examine such hypothesized relationships. Also, in order to assess the positive WOM of product purchases, the relationship between satisfaction and loyalty has frequently been examined in the body of existing literature.

Theoretically, by focusing on the relationship between loyalty and PI, this study adds to the body of literature. The study's findings also provided firms recommendations on how to build strong brand marketing strategies that will increase customer loyalty. Also, the understanding that trust is a factor that affects LO and PI is the main theoretical contribution of the current study. The findings also provided support for previous research-related concepts and theories by demonstrating that LO acted as a mediator between CO, SA, IN, and BI, WOM.

7.3. Managerial recommendations

This study offered a number of managerial recommendations. Firstly, CL is a good indicator of a consumer's propensity to use a brand for their purchases. This comes from customer satisfaction and outweighs other factors, such as availability, price, and others, that typically affect purchasing decisions.

In addition, manager should also consider how easy it is for customers to utilize the brand because mobile shoppers are frequently even more impatient than typical shoppers. To capture the market, the firm's manager should implement streamlined multichannel experiences, simpler checkout processes, and a range of straightforward financing choices. In order to maximize the return on loyalty investments, company managers also need to make smarter choices on how to develop effective loyalty incentive programs and use the best combination of soft and hard benefits. Managers must also remember that a portion of their relationship marketing efforts are devoted to serving profitable customers who are just brand loyalists.

7.4. Limitations of the study

The generalizability and application of the findings were restrained by certain limitations in the current investigation. Firstly, it was found through the extensive literature review that the

research model only included a few key variables in its framework and that it might be expanded to include several other significant variables. Secondly, a lack of access to high-quality literature and empirical data made it difficult for the researcher to understand and consider the phenomenon from a wider perspective. In-depth research of how and why the findings appeared the way they did was made complex. This study only focused on two dimensions of loyalty: attitude and behaviour. The study used Smart-PLS 4 to analyse the data utilizing the PLS-SEM technique.

7.5. Future research

Several future recommendations are included in the paper. Firstly, a longitudinal study might be utilized to examine the relationships between constructs and generalize the findings. The estimated associations would also be replicated across other industries or sectors in future studies. Additionally, future studies may integrate additional factors affecting customer loyalty and investigate more influences. In addition, future research has an excellent opportunity to produce cross-country comparisons that consider the extremely disruptive circumstances. Future studies can also take on a broader viewpoint of the phenomenon by accessing high-quality literature and additional empirical evidence.

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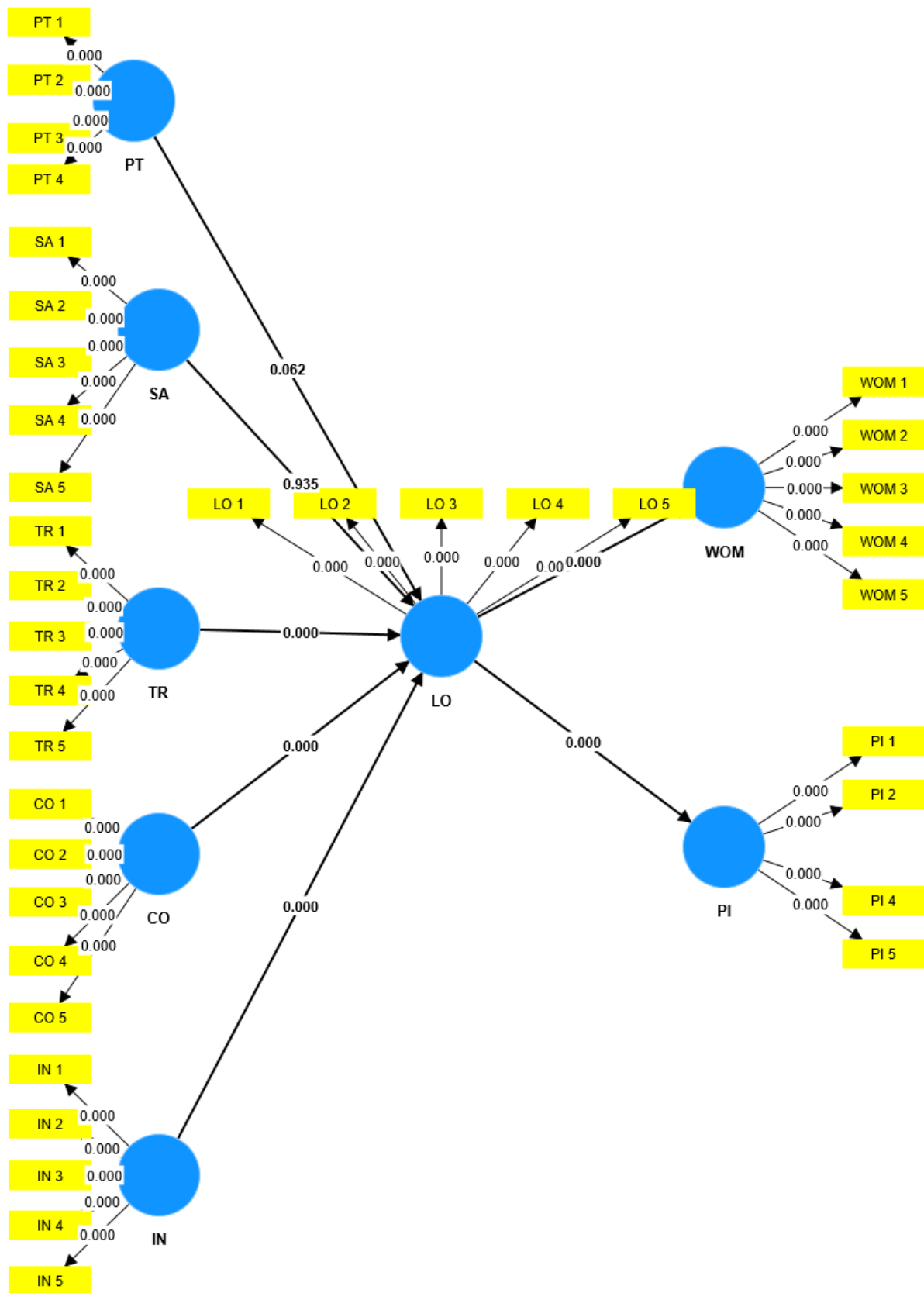
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Annexure-1: PLS Algorithm using Smart PLS



Annexure-2: PLS Bootstrapping using Smart PLS

