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MEDIATING ROLE OF TRUST IN THE RELATIONSHIP BETWEEN BRAND EXPERIENCE, BRAND IMAGE, PERCEIVED VALUE AND CUSTOMER LOYALTY AMONG AIR PASSENGERS IN NIGERIA

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Abstract

Simply assessing service evaluation characteristics is insufficient to create consumer loyalty. Thus, the quality of the customer-brand relationship is critical. As a result, the role of trust may be the defining factor in determining customer loyalty, particularly in light of the unprecedented changes caused by the COVID-19 pandemic disruption in the Nigerian aviation industry. However, studies on how trust might be combined with other loyalty factors (brand experience, brand image, and perceived value) to influence customer loyalty among air passengers are still lacking. Therefore, the objective of this study is to examine the role of trust as a mediating mechanism in the relationship between brand experience, brand image, perceived value and customer loyalty among air passengers in Nigeria. The study gathered 416 usable data to determine 6 direct and indirect hypotheses developed to address the research problem. Purposive sampling was used for sample selection and PLS-SEM path modelling was employed to analyse the data. The results positively and significantly validated all 3 of the direct hypotheses giving empirical evidence of a significant relationship between customer loyalty and brand experience, brand image as well as perceived value. On the other hand, for the mediation relationships, trust was found to mediate the relationships between brand experience, brand image, perceived value and customer loyalty. Finally, the study recommended that airline operators should continue in their efforts at maintaining and encouraging good customer-brand relationship, particularly in terms of keeping its promise, so as to ensure customers' trust in their business.

Keywords: brand experience, brand image, perceived value, customer loyalty

Introduction

Globally, customer loyalty has become a topical issue in air transportation business and both academic and the corporate sector have focused on how to gain and keep air passengers in order to grow the airline sector profitably. According to the International Air Transport Association (IATA) forecasts, by the year 2050, the aviation industry will have carried 16 billion passengers and 400 million tons of freight (IATA, 2014). Furthermore, according to the Air Transport Action Group-ATAG (2014) the industry is expected to generate $34.5 billion in revenue in Africa over the next few years, with 1.1 million job openings (equivalent to 1.7 percent of Gross Domestic Product).

In Nigeria, the aviation sector is a vital actor in the economy because of its significant contribution to ease of travel within the country, especially in light of recent infrastructural decay (poor and insecure road transportation system). However, as the aviation sector enjoys patronage, flight cancellations and delays have characterized inter-state air transportation in the country. According to data from the Nigerian Civil Aviation Authority, 1,871 international flights were reported in the country's airspace between January and March 2021, with 562 of those flights being delayed and nine (9) being cancelled. Similarly, the NCAA data also showed that in Nigeria, 14,662 local flights were registered between January and March 2021. However, 7,554 flights were delayed, with 149 being canceled (Oyero, 2021, para.10).

Consequently, marketing academics and professionals have recognized the role of customer-brand relationship in achieving and maintaining customer loyalty (Zarantonello & Schmitt, 2010; Nguyen & Leblanc, 2001; Sirdeshmukh, Deepak, Singh, & Barry, 2002). However, brand success in the market, on the other hand, does not only depend on branding techniques such as brand experience and brand image, but also on consumer trust. Notably, trust has been regarded as the anticipation that the trustee is agreeable to keep promise and accomplish obligation (Perrini, Castaldo, Misani & Tencati, 2010), this idea has gotten a significance in marketing research or have proven important in digestive situations where the thrusters is vulnerable (Perrini et al., 2010). Furthermore, trust has been identified as one of the most important indicators of consumer loyalty in marketing literature (Nguyen, Leclerc & LeBlanc 2013; Lau &-Lee, 1999; Morgan & Hunt, 1994; Sung & Kim, 2010).

Hence, the reason behind today's low customer loyalty among air passengers in Nigeria, is most probably due to lack of trust in the airlines, resulting from, among other things, frequent flight delays, misplaced luggage, and poor customer service by airline front desk employees (Dike, 2013; Adeola & Adebiyi, 2014). As a result, this condition affects the overall travelers' experience, the perception of the brand in the mind of the travelers, as well as the travelers' perception of value arising from their evaluation of the merit of a product or service, and its ability to meet their needs and expectations, especially in comparison with its peers.

Additionally, the spread of the novel coronavirus (COVID-19) has triggered a huge problem in the aviation industry, as travelers are understandably apprehensive about the risk of flying (IATA, 2020). Moreover, it has been suggested that perceived risk is a necessary prerequisite for trust to develop (Mayer, Davis, & Schoorman, 1995; Andaleeb, 1992; Rempel, Holmes, & Zanna, 1985). This is due to the fact that this view denotes instances in which travelers experience some level of uncertainty and vulnerability while making purchasing decisions. In this mindset, travelers are more inclined to seek out a trustworthy brand as a defining feature in their purchase decision in order to reduce the inherent risk associated with a product category.

Despite the existence of these practical challenges, very few or no empirical studies have been done to examine the relationship in the context proposed in this study, which consider brand experience, brand image, and perceived value as independent variable and trust as a mediating variable, and effect on customer loyalty. Interestingly, few studies found on the Nigerian airline sector (Geraldine & Chikwendu, 2013; Olaniyi, Onwuka & Agu, 2014; Chikwendu, Ezem & Ezenwa, 2012), demonstrated that the researchers focused more on service evaluation constructs (service quality, customer satisfaction and customer value). Moreover, studies have shown that simply assessing service evaluation characteristics is insufficient to create consumer loyalty, implying that the quality of the customer-brand relationship is critical (Chen & Hu, 2013; Fullerton, 2005; Zeithaml & Bitner, 2000).

Though, the relationship between the present study's endogenous constructs and customer loyalty has been established in the extant literature, such relationship is unclear in the present study's context due to the challenges faced by air passengers in the Nigerian aviation sector as reported above. Moreover, the commitment-trust theory posits that commitment and trust

are key concepts that function as mediating variables, and relationship benefit influences outcomes only through the essential mediating variables of relationship commitment and trust (Morgan & Hunt, 1994). Consequently, the present study seeks to address the aforementioned gaps by investigating the role of trust as a mediating mechanism to explain the relationship between brand experience, brand image, and perceived value on customer loyalty among air passengers in Nigeria.

2.0 Literature Review

2.1 Concept of Customer Loyalty

Customer loyalty is a crucial marketing construct and a significant outcome for business organizations; therefore, it is a big concern for scholars and business practitioners. According to El-Manstrly and Harrison (2013) academics have been attempting to define and measure loyalty for a long time, and the literature on the subject is extensive. Keropyan and Gil-Lafuente (2012) defined customer loyalty as a strong willingness to buy a product notwithstanding environmental uncertainty. According to Selnes and Hansen (2001) loyalty is a prediction of customer behavior and willingness to keep a relationship going., participate in positive brand conversation, and expand an existing business relationship. Gremler and Brown (1996) described customer loyalty as the extent to which a customer makes repeat purchases from a service provider, has a positive attitude toward the provider, and only thinks of the firm when a need for that service arises. However, the idea of Gremler and Brown (1996) is more applicable to the present study in which consumer loyalty is conceived as a combination of loyalty behaviour and attitudes.

2.2 Brand Experience and Customer Loyalty

According to Zarantonello and Schmitt (2010) brand experience has attracted the attentions of marketers as customers want products that provide real and memorable experiences. Alloza (2008) described brand experience as a customer's impression of a brand at every moment of connection with it, from the brand imagery seen in advertisements to their first personal interaction and the level of care they receive. There are several researches conducted in the past which address various issues in customer loyalty. The work of Tamalero and Tumiwa (2016) examined the relationship between brand personality and brand experience

of Samsung Galaxy Smartphones on consumer loyalty. Similarly, Setyawan, Kussudiyarsana and Imronudin (2015) focused on the direct effect of brand experience on brand loyalty. From the perspective of SME brands, Ong, Salleh and Yusoff, (2015) examined the links between brand trust, brand experience, and consumer loyalty. Despite the above studies, their findings are varied. For instance, the study of Tamalero and Tumiwa (2016) and Ong, et al. (2015) found positive impact on customer loyalty. In contrast, the work of Setyawan, et al. (2015) showed that brand experience does not have significant effect on brand loyalty. In addition, most of the study sample size were arbitrarily selected without reference to any objective standards, Hence, based on the above discussion, the present study hypothesizes that:

Ho_1: There is no positive significant relationship between brand experience and customer loyalty

2.3 Brand Image and Customer Loyalty

According to Barich and Kotler (1991) brand image refers to the consumer's attitudes, associations, impressions, and beliefs in regard to the company. Among the various studies conducted on the concept of brand image, Riyadi (2021) examined the effects of image and quality on loyalty level of priority customers of Sharia banks in Indonesia. Similarly, Hart and Rosenberger (2004) through path analysis, investigated company image and its effect on consumer loyalty. In another approach, Tumewu, Pangemanan and Tumewu (2017) examined the effect of brand image on customer loyalty of Traveloka. Most of the above studies found positives impact on customer loyalty, except for the work of Tumewu, et al. (2017), which showed that brand image has no effect on customer loyalty. In addition, most of the studies suffer a number of setbacks. In the work of Riyadi (2021) the criteria of respondents in the study were based on only priority customers and the duration of being a priority customer in an Islamic bank was not included. On the other hand, In the work of Hart and Rosenberger (2004) the sample was exclusively made up of women, limiting the findings' generalization to other customer groups. Thus, the present study hypothesizes that:

Ho_2: There is no positive significant relationship between brand image and customer loyalty

2.4 Perceived Value and Customer Loyalty

Perceived value is a customer's total judgment of a product's utility based on their views of what is given and received, (Zeithaml, 1988). There are several researches conducted on the

concept, perceived value. For instance, Rasheed and Abadi (2014) explored the effects of value and trust on customer loyalty in Malaysia services industry. Similarly, Kungumapriya and Malarmathi (2016) examined the impact of perceived value on customer loyalty Chain in Indian Mobile Telephone Sector. On the other hand, Jahmani, Bourini and Jawabreh (2020) explored the relationship between perceived value and client loyalty in the airline industry. The above studies produced divergent findings. While the work of Rasheed and Abadi (2014) and Kungumapriya and Malarmathi (2016) showed a positive correlation with customer loyalty, the work of Jahmani, et al. (2020) revealed an insignificant relationship between perceived value and client loyalty. In addition, most of the studies sampling approach was not methodical, resulting in random sample size selection. Thus, the present study hypothesizes that:

Ho_3: There is no positive significant relationship between perceived value and customer loyalty

2.5 Mediating Role of Trust

According to Chaudhuri and Holbrook (2001) brand trust is the willingness of the typical consumer to trust the brand's capacity to fulfil its stated function. Several researches have been conducted on the above concept. For instance, Bhat, Darzi and Parrey (2018) investigated the function of consumer trust as a mediator in the relation between knowledge, satisfaction, and loyalty. Similarly, Ong, et al. (2015) explored the role of emotional-based trust on customer loyalty in customer-brand relationship. On the other hand, Nguyen, Leclerc, and LeBlanc, (2013) empirically examined the relationship between firm branding strategy and customer loyalty through the mediation of brand trust. Though the above studies produced positive and significant results, most of the studies suffer a number of flaws. For instance, Ong, et al. (2015) study focused primarily on the emotional aspect of trust, which restricts the concept's extrapolative power. Similarly, in the work of Bhat, et al. (2018), despite the study's contribution to the loyalty domain, it focussed on a single bank to infer response for the study, which hinders the findings' external generalizability. Lastly, Nguyen, et al. (2013) study's flaw was that the causal structure was incomplete because only corporate-level concepts were included as explanatory variables. These flaws in results have received so many demands for having a mediating mechanism to explain the relationship

between the present study's exogenous constructs and customer loyalty (Mandagi 2015; Riyadi 2021). Thus, the present study hypothesizes that:

$Ho_{4,5,6}$: Trust does not mediate the relationship between brand experience, brand image perceived value and customer loyalty.

3.1 Methodology

To analyze the structural links among the constructs under study, this study used a quantitative research method. The study also used a cross-sectional research design, with data being collected only once throughout the whole study. The population of this study constituted air passengers travelling with any of the airlines in Murtala Mohammed international airport, Lagos state. This scope of research is considered because Murtala Mohammed international airport, Lagos remains the busiest airport in Nigeria. The population of this study is considered to be infinite. This is because it is almost impossible to determine the actual number of passengers travelling with any of the airlines in Murtala Mohammed international airport, Lagos state. The minimum sample size of this study stood at 400. However, to avoid falling short of minimum sample size of 400, it is recommended that 30% of the required sample size be added (Israel, 2013). The addition of 30% brings the minimum sample size to 520, out of which 416 were collected as usable for the purpose of this study. This study employed the use of a purposive sampling design where the population frame is not available, and the data was collected through a self-administered questionnaire. Finally, data was analysed by structural equation modelling of the partial least squares model using smartPLS3.

3.2 Measurement of Variables

The scales utilised for this study are empirically validated scales from past studies. Brakus, Schmitt and Zarantonello (2009) 9-item scale was adapted to measure brand experience. Seven items were used to measure customer loyalty adapted from Skogland and Siguaw (2004). Five items adapted from Wang (2010), and Tarus and Rabach (2013) were used to measure brand image, and finally, perceived value was measured using two items adapted from Cronin, Brady and Hult (2000). All items will be graded on a seven-point Likert scale, ranging from strongly agree (7) to strongly disagree (1).

4.0 Data Presentation and Analyses

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4.1 Preliminary Analysis

Prior to conducting data analysis, preliminary analysis was conducted to check for missing values, outliers and normality of the data. The percentage of missing values in this study's data set is considered non-significant because it is much lower than the acceptable limit of 10% (Hair, et al. 2014). As a result, mean substitution was used to replace the missing values, as recommended by (Hair et al., 2010). The multivariate method of finding outliers was applied, and 16 cases were identified and thus eliminated from the data set. Normality test was carried out; however, both the Skewness and Kurtosis of metric variables were below the crucial value of ±1.96 as suggested by Hair et al. (2010).

4.2 Measurement Model

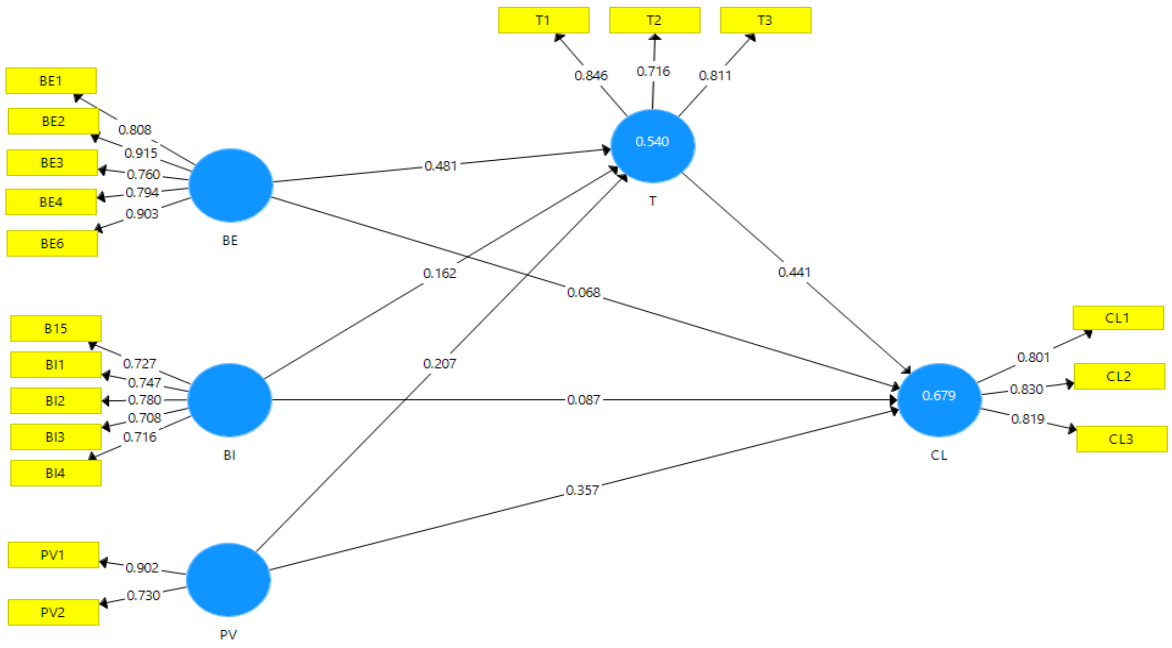

Table 4.1

Construct Reliability and Validity

Construct	Items	Loadings	AVE	CR
Brand experience	BE1	0.81	0.70	0.92
	BE2	0.92		
	BE3	0.76		
	BE4	0.79		

	BE6	0.90		
Brand image	BI1	0.75	0.54	0.86
	BI2	0.78		
	BI3	0.71		
	BI4	0.72		
	BI5	0.73		
Perceived value	PV1	0.92	0.67	0.80
	PV2	0.73		
Trust	T1	0.85	0.63	0.84
	T2	0.72		
	T3	0.81		
Customer loyalty	CL1	0.80	0.67	0.86
	CL2	0.83		
	CL3	0.82		

Note: 9 items (BE5, BE7, BE8, BE9, T4, CL4, CL5, CL6, and CL7) were deleted due to insufficient loadings.

Apart from the items that were eliminated from the analysis due to insufficient loadings, all other indicators have loadings of 0.70 or higher, as shown in Table 4.1. As a result, based on Hair et al. (2014)'s criterion, all of the items are reliable for measuring their respective latent constructs.

Table 4.2

Discriminant Validity using Fornell-larckercriterion

	1	2	3	4	5
1. Brand experience	**0.838**				
2. Brand image	0.501	**0.736**			
3. Customer loyalty	0.624	0.589	**0.817**		
4. Perceived value	0.588	0.647	0.716	**0.821**	
5. Trust	0.684	0.537	0.747	0.595	**0.793**

Note: The bolded diagonal values represent the square root of the AVE of each latent construct.

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As shown in Table 4.2, all the latent constructs of this study have discriminant validity as the square roots of their respective AVEs are above their correlation with any other construct constructs.

4.3 Full Structural Model

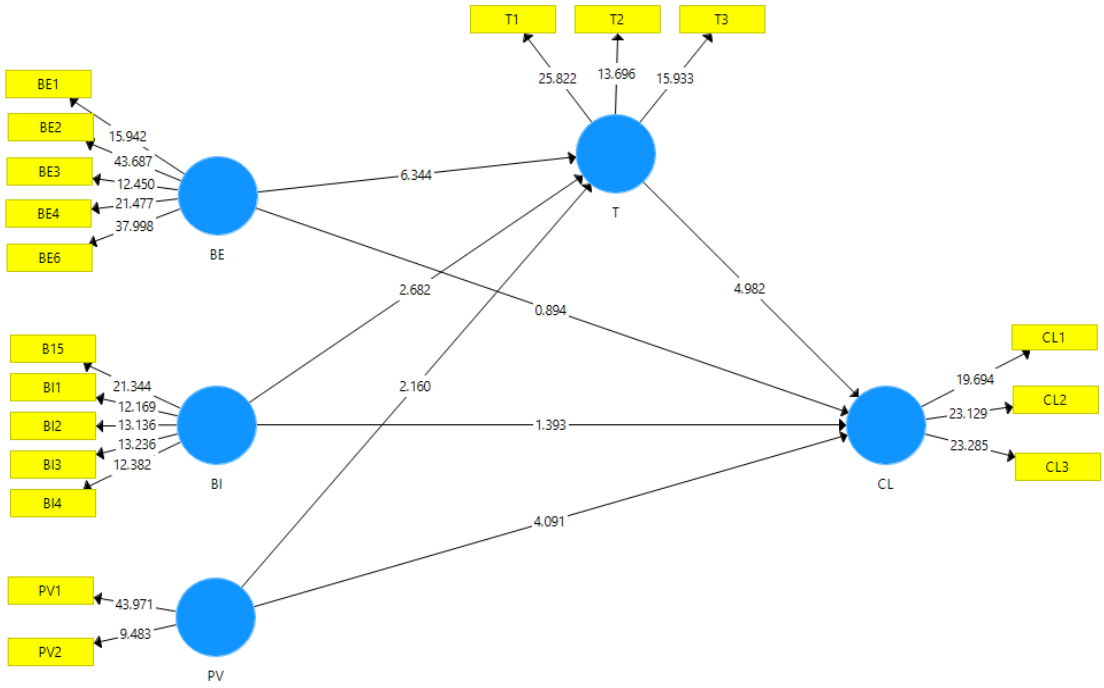

Table 4.3

Path Coefficient for direct relationship

Hypotheses	Beta Value	Standard Error	T Stat	P Value	Decision
H_{01}: BE->CL	0.26	0.07	3.51	0.00***	Rejected
H_{02}: BI->CL	0.19	0.06	2.77	0.00***	Rejected
H_{03}: PV->CL	0.454	0.089	5.128	0.00***	Rejected
R^2	0.61				

*** p< 0.01; **p< 0.05; *p <0.1

The statistical analysis revealed that brand experience is significantly related to customer loyalty (β=0.26, p<0.01); brand image is significantly related to customer loyalty (β=0.19, p<0.01), and perceived value is also significantly related to airline customer loyalty (β=0.45,

p<0.01), as shown in Table 4.3. In conclusion, the present model's statistical data supports all of the direct links between the latent exogenous and endogenous constructs.

Table4.4

Structural Model: Test of Significance for Mediating Relationships

Hypotheses	Relationship	Beta	SE	T Statistics	Decision
H_{04}	BE->T->CL	0.21	0.05	3.94***	Rejected
H_{05}	BI->T->CL	0.07	0.03	2.06***	Rejected
H_{06}	PV->T->CL	0.09	0.04	1.96***	Rejected

***p < 0.01; **p < 0.05; *p < 0.10.

Trust mediates the link between brand experience and customer loyalty (β=0.21, p<0.01); brand image and customer loyalty (β=0.07, p<0.01); and perceived value and customer loyalty (β=0.09, p<0.01), as shown in Table 4.4. In conclusion, trust as a mediator was found to significantly mediate all direct relationships.

5.0 Conclusion and Recommendation

Firstly, the study investigated the direct link between brand experience, brand image, perceived value, and consumer loyalty among air passengers in Nigeria. As a consequence, the direct hypotheses all exhibit a significant positive causal relationship with customer loyalty. This conclusion shows that if an airline operator's offerings are linked to a pleasant customer experience, loyal customers will be gained. This conclusion is consistent with the findings of other studies (e.g. Hariyanto, 2018; Tamalero & Tumiwa, 2016; Ong et al. 2015). On the other hand, a positive airline brand image has been proved to have a beneficial impact on customer loyalty in the business. This outcome is consistent with past research findings (e.g. Riyadi, 2021; Yarmen, 2017; Millatina, Rohmah & Zaki, 2019). Lastly, the study's findings imply that when the value received by air passengers outweighs the sacrifices made, they are more likely to remain loyal. This outcome is consistent with past research findings (e.g. Koo, Yu & Han, 2020; Ishaq, 2011; Kungumapriya & Malarmathi, 2016; Rasheed & Abadi, 2014).

Secondly, the study investigated the role of trust as a mediating mechanism in the relationship between brand experience, brand image, perceived value, and consumer loyalty

among air passengers in Nigeria. As a result, the indirect hypotheses showed that trust has a significant mediation effect on the relationships in question. Consequently, this implied that customers' high level of trust in the airline has a positive consequence on their overall relationship with the service provider. Overall, the findings of the study validated all six hypotheses developed positively and significantly. This is especially crucial given COVID-19's devastating impact on the Nigerian airline industry, which has made passengers justifiably wary of flying. As a result, the findings of this study showed that in today's customer-brand relationship in the Nigerian airline business, trust is extremely crucial. This finding is consistent with the commitment-trust theory, which posits that trust acts as a mediator between relationship benefits and loyalty (Morgan & Hunt, 1994).

On the basis of the study's findings, it is recommended that airline operators should maintain and encourage good customer-brand relationship, particularly in terms of keeping promises, in order to ensure customers' trust in their business. This is because customers' high level of trust in an airline has a positive consequence on the overall customer-brand relationship. Furthermore, other relevant variables proven to be crucial in past customer-brand relationship studies should be investigated in future research. Notably, future research could expand on the scope of the current study's model by incorporating additional mediating variable(s) as recommended by the commitment-trust theory for further theoretical contributions.

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