

Impact of perceived service quality on customer satisfaction and customer loyalty with mediation of brand image

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ABSTRACT

While there have been numerous studies on the antecedents and consequences of service quality, there has been little investigation of the moderators of brand image. This study investigates how service quality could effects on customer satisfaction and customer loyalty with moderation of brand image. 400 questionnaires were distributed among target audience and 355 questionnaires were returned back and final analysis consists of 339 respondents. Based on a survey in banking sector in Pakistan, the author obtained the following findings.

Descriptive statistics, correlation analysis, regression analysis and then moderator analysis were run on the data. Results confirmed that the entire hypotheses were accepted. Perceived service quality has significant positive relationship with brand image, customer satisfaction and customer loyalty. Brand image has positive relationship with customer satisfaction and customer loyalty. Further results confirmed that brand image moderated the relationship with perceived service quality and customer satisfaction and customer loyalty.

The proposed model and study findings will greatly help researchers and practitioners understand the complex relationships among perceived service quality, customer satisfaction, customer loyalty and brand image in banking sector.

Keywords: Perceived Service Quality, Brand Image, Customer Satisfaction, Customer Loyalty, Banking, Pakistan

1. INTRODUCTION

The service businesses assume a critical part in many economies. Looked with extreme rivalry, many firms are looking for approaches to separate themselves from their rivals. Service quality has been recommended as intends to build up an upper hand (Parasuraman, 1988; Brown & Swartz 1989; Clow & Vorhies 1993; et al.). Vital advantages of better quality standards in contributing than piece of the overall industry and benefits have been recorded in writing (Gale

& Buzzell 1987). In past, research work is directed demonstrating the impacts of service quality on clients' behavioral aims (Zeithaml et al., 1996; Boulding et al., 1993).

Those circumstances about banks with altogether current investment surroundings will be troublesome for expanding rival Furthermore governmental also legitimate imperatives. Therapeutic help offers clients a considerable measure of decisions over at any point before, also with various crises inside the saving money system, banks ought with put resources into their brands Furthermore picture. Customer relationship oversaw economy enforces customer satisfaction that is essential on enterprises. This will be regularly especially essential to saving money services, wherever clients trust that bank for their money Furthermore private information. Thus similarly as should manage an OK association with its customers, the bank must distinguish the consumer's discernment about its brand. Exclusively when this wills them abilities with center their client association oversaw economy What's more pushing endeavors subsequently.

Consumer loyalty is firmly identified with service quality. Consumer loyalty is an essential idea in the advertising writing. Its essentialness is ascribed to its capacity in foreseeing post-buy conduct. It has been perceived to be a noteworthy determinant of rehash deals, verbal exchange and client steadfastness (e.g. Woodside et al., 1989; Anderson & Sullivan 1993; Liljander & Strandvik 1995).

The aim of this study is to investigate how reacted service quality influences on patron 'delight, his devotion with moderation of brand image?

Through the moderation of brand image drawing from Pakistani banking customers, the target of this analysis work is to deeply study equation work trait → customer satisfaction and loyalty.

2. LITERATURE REVIEW

Delivering nature organization might a chance to be produced under account a magic strategy with achievement What's more survival secured close by today's hostility setting (Dawkins Besides Reichheld 1990; Parasuraman, ZeithamI, Furthermore Ben7 1985; Reichheld Also sas. Ser. 1990; ZeithamI, Parasuraman, and berry 1990). Amid the Nineteen Eighties, the crucial accentuation from claiming each educational and social control travail focusing on deciding what organization nature gathered should purchasers What's more making methodologies will fulfill shopper necessities (e.g., Parasuraman, Zeithami, and berry 1985. 1988). From that time forward,

varied associations together with those whose essential offerings embrace physical merchandise, as an example, autos or machines have initiated estimation and administration methodologies to reinforce their administration. The administration quality motivation has currently stirred and reconfigured to include totally different problems. The difficulty of most astounding would like these days includes understanding the impact of administration quality on profit and different fund results of the association (Greising 1994; Rust, Zahorik, and Keiningham 1995).

2.1 PERCEIVED SERVICE QUALITY:

Providing high-quality services will enhance client retention rates, attract new customers through spoken, increase productivity, resulting in higher market share, cut back operative prices and workers turnover, and improve money performance, gain, and morale among staff (Julian and Ramaseshan, 1994; Lewis and booms, 1983). In spite of issues connected with SQ bring pulled in expanding consideration for management What's more domain, abundant for this keep tabs need being with respect to created nations (Herbig What's more Genestre, 1996), in spite of those rising of benefits for climbing nations (Malhotra et al. , 1993. Administration qualities could unnoted attributable to the sellers' business states that prevail clinched alongside these climbing economies (Samli What's more Frohlich, 1992).

L.Berry and Parasuarman(1988) described PSQ as "the basic leadership of purchaser to purchase the item or not, by picking the best out of it" (PSQ) Perceived employment quality is a critical develops in promoting. As of late, for the most part in the business, PSQ was the centered territory to employment around as well as to get greatest result (Taylor and Cronin 1992), service quality as "saw judgment" that is originated from the distinction that patron had in his desire with the work which he saw Parasuarman and L. Berry (1988) (Gronroos 1990Saw administration nature is an incredulous issue in the headway Also utilization for showcasing frameworks Furthermore with fulfilling those bit of the pie, it is especially crucial for the administration supplier to keep up those services, and attain those best face Previously, their psyche of the purchasers.

2.2 CUSTOMER SATISFACTION:

Consumer loyalty and Perceived service quality are extremely interconnected builds (Eisingerich and Bell, 2008). The service quality idea assumes a focal part in understanding consumer loyalty and maintenance (Parasuraman, Zeithaml, and Berry 1985). Seen Servicer nature may be said will a chance to be an examination in the ordinary administration and genuine administration

execution. Masters needed pushed on the importance for administration caliber as an purposeful should explore routes which organizations might get differential ideal gathering What's more settle on incredible cooperation's for customers (Grönroos 1983; Parasuraman, Zeithaml, and Berry 1988; Rust Furthermore Oliver 1994; Zeithaml, Berry, Also Parasuraman 1996; Rust, Moorman, Also Dickson 2002 ;).

A few looks into have been directed investigating the connection between saw quality and consumer loyalty however incredibly its lion's share been created by stable economies (Yavas, Benkenstein, &Stuhldreider 2004). Consumer loyalty thinks about need pleasing definitions and strategy (Peterson and Wilson 1992). This irregularity comes about because of the indispensable civil argument with respect to whether fulfillment is result or process (Yi, 1990) and later on Oliver (1997) concedes this questionable reality as well as expressed "everybody recognizes what fulfillment is until the point when made a request to give a definition then it appears no one knows'. Consumer loyalty writing doesn't demonstrate any soundness toward clarifying the idea as a few scientists demonstrates to it an enthusiastic reaction (Westbrook and Reilly 1983; cadotte, Woodruff and Jenkins 1987) or an unadulterated psychological reaction (Howard and Sheth 1969; Bolton and Drew 1991).

Likewise a few community contended that it can be made out of both intellectual and full of feeling measurements (; Churchill and suprenant 1982; Westbrook 1980).Very fewer examples operational definitions may likewise incorporate a conative measurements as intensions to repurchase (Oliver and westbrook 1991) and a few people didn't say it whichever way and just contended that it's an assessment reaction (day 1984) or an outline of aggregate mental state (Oliver 1981) or essentially a general buy assessment (Fornell 1992) Or a satisfaction reaction (Zeithmal and Bitner 2000; Oliver 1997).

Hypothesis1: Perceived service quality positively predicts customer satisfaction.

2.3 CUSTOMER LOYALTY:

Customer loyalty is the profound duty of the client with the particular association or with particular item or the service (Oliver, 1999). loyalty is specifically related with connections of the client the association (Bolten 1998). This loyalty prompts client dependability and furthermore builds strong connections amongst client and the association.

Dedication of the clients can be characterized as the client willing to stay with association (Zeithamal, Berry, and Parasuraman, 1996). Subsequently, Service Quality has close and solid

impact with client loyalty (Zeithaml et al) built up a model cap associates Service Quality, Customer Satisfaction and Customer Loyalty in one encase. Giving the best services to the clients intends to improving the dependability (Tariq and Moussaoui, 2009; Han et al., 2008, Ehigie, 2006). Distinctive investigations demonstrate connection between the Service Quality, Customer Satisfaction and Customer reliability.

Hypothesis2: Perceived service quality is positively correlated with customer loyalty

2.4 BRAND IMAGE:

“According to the American Marketing Association (AMA), a brand is a ‘name, term, sign, symbol, or design, or a combination of them, intended to identify the good and services of one seller or group of sellers and to differentiate them from those of competition’.” (Keller, 2003, p.3).

“Brand image is defined as consumer perceptions of and preferences for brand, as reflected by the various types of brand associations held in consumers’ memory.

Although brand associations come in many forms, a useful distinction can be made between performance-related versus imagery-related attributes and benefits.” (Keller, 2003, p.370)

Keller (1993, p. 4) clarifies that qualities square measure the individuals spellbinding choices that describe an item or administration – the thing that a customer supposes those stock alternately administration will alternately need What's more what's joined its buy or utilization. Helen Adams Keller differentiates the middle of product-related Also non-product-related qualities. Product-related qualities square measure the obliged parts to playing the stock or administration work needed by clients and that they change Eventually Tom's perusing result or administration population. Non-product-related qualities square measure delineated Likewise outer parts of the stock alternately administration that identify with its buy or utilization. Those four fundamental sorts for non-product-related qualities square measure worth data, bundling alternately result look data, client mental and utilization symbolism (Keller, 1993, p. 4).

Brand image is characterized as the set of brand affiliations that consumers hold in their memory around a brand (Keller, 1993). “Brand image might be described by quality, idealness, and uniqueness of brand associations. Brand affiliations reflect the implications of brands to customers through linking product information to the brand nodes existing in consumers' memories, along these lines demonstrating product benefits and assessments of brands” (Keller, 2008).

Winch et al. (1998) counseled that those missions about wander organization groups are to minimize/wipe out customer shocks. Moreover, they counseled met a dumbfounded client Might a chance to be an unsuccessful customer What's more contended for a 'hole examination's procedure to mixture attempt caliber. As for every Hoxley (1999), capable augment groups need to attempt on finish every quality through coordinated effort and organization nature a considerable measure of remarkable over the entire ton of those distinct components. Parasuraman et al. (1988) anticipated an instrument flying alluded will concerning illustration SERVQUAL, an arrangement focused on the 'quality fissure model' to choosing organization personal satisfaction that is that the practice as a rule utilized caliber outline judgment instrument flying.

A specialist who exists dependent upon desires for an aggregate best approach and provides for great nature documentation makes proactive decisions, What's more, reacts clinched alongside a lucky lifestyle on Rfis will aggravate a foremost dedication will a venture's general execution. Therefore, when a developer wins a setup Furthermore assembles venture, they might great require should use the structural firm that they acknowledged on provide for a personal satisfaction organization Furthermore which will increment the worth from claiming me suspect they are setting off with secure. Basically surveying a customer's impression of organization personal satisfaction Also worth won't attain the progressions anticipated with an upgrade that execution about constantly on associations in the improvement stock organizes.

Since the mid 1970's some imperative advancement in principle and research on customer fulfillment has been made by various examinations including Olshavsky and Miller (1972) and Anderson (1973). Fulfillment, theoretically, might be considered as a result of procurement (Churchill and Carol, 1982). Afterward, in the 1980s, the expansion of an enthusiastic reaction to the experience gave by, related with specific items or services obtained (Westbrook and Reilly, 1983; Westbrook and Oliver, 1981) set new measurement for the exploration in consumer loyalty. Be that as it may, facilitate advancements in consumer loyalty look into amid the 1990s and furthermore at the beginning of the year 2000, overwhelmed by a model based on "affirmation/disconfirmation" worldview to portray consumer loyalty (Davis and Heineke, 1998; Woodruff et al., 1991). Here satisfaction or disappointment is dictated by the distinction between client desires of the item or service and their actual perceived performance. If client desires' are

met, the outcome is tasteful and if not, disappointment happen (Vara, 1997; Davis and Heinke, 1998; Szymansky and Henard, 2001)

Consumer loyalty and Perceived service quality are extremely interconnected builds (Eisingerich and Bell, 2008). The service quality idea assumes a focal part in understanding consumer loyalty and maintenance (Parasuraman, Zeithaml, and Berry 1985). Seen Servicer nature may be said will a chance to be an examination in the ordinary administration and genuine administration execution. Masters needed pushed on the importance for administration caliber as an purposeful should explore routes which organizations might get differential ideal gathering What's more settle on incredible cooperation's for customers (Grönroos 1983; Parasuraman, Zeithaml, and berry 1988; rust Furthermore oliver 1994; Zeithaml, Berry, Also Parasuraman 1996; Rust, Moorman, Also Dickson 2002 ;).

Further, the scientists at that point contend whether both expectation to suggest and fulfillment together in some way or another catch attitudinal piece of unwaveringness. Much the same as repurchase aim, they found that expectation to prescribe was a causal result of great states of mind and not an immediate measure (e.g. I am fulfilled, along these lines I prescribe). Subsequently, purpose to suggest is additionally a behavioral goal yet not fulfillment (Zeithaml et al., 1996). The specialists contend that the last is a causal predecessor of attitudinal devotion (e.g. I am fulfilled, in this way I am slanted to be steadfast). Every one of these examinations is grounded in impressive measures of statistical surveying and information investigation.

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memories, along these lines demonstrating product benefits and assessments of brands” (Keller, 2008).

Hypothesis3: Perceived service quality is positively correlated with brand image.

Hypothesis4: Brand image moderates the relationship between perceived service quality and customer satisfaction.

Hypothesis5: Brand image moderates the relationship between perceived service quality and customer loyalty.

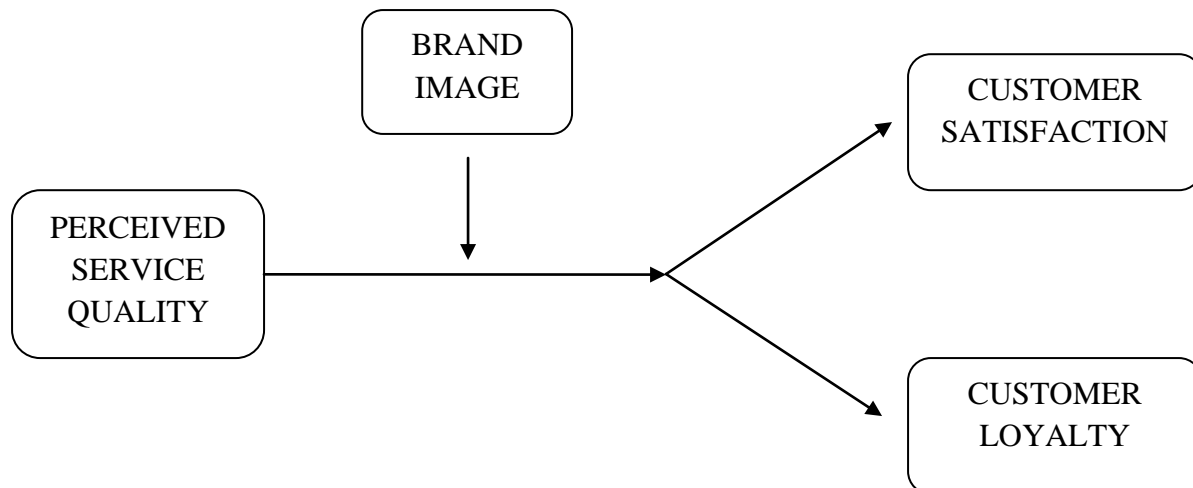
3. RESEARCH METHODOLOGY

3.1 Research Approach

In this research a quantitative research method is utilized to response the examination inquiries and issue to make comprehension of a mind boggling wonder of apparent administration quality. A review inquire about approach is utilized to answer the examination inquiries and issue to make comprehension of an apparent administration quality.

Data collection purpose is designed by the sample questionnaire. This has two sections. Respondent demographics lies in section A and dependent variables lies in section B, i.e. customer attitudes (for example customer loyalty, customer satisfaction), independent variables, i.e. perceived service quality, and moderator i.e. brand image. The information is getting to the respondent through close ended questionnaire based on Likert Scale. On the basis of self-administered questionnaire structure, the entire research statistical figure was composed.

3.2 Conceptual Framework



3.3 Data

Data the study used for estimation was collected through questionnaires filled by the employees of banking sector. Sample size was 500 questionnaires. Firstly, I have put whole the collected data in SPSS software and then applied these techniques: moderator analysis, simple linear regression, Correlation analysis, Descriptive Statistics and Internal reliability.

3.4 Variables

3.4.1 Perceived Service Quality

Perceived Service Quality was taken from Fornell (1996) and this live has ten things. Each Likert scale things were hierarchic on 5 that's starting from one (strongly agree) to five (strongly disagree).

3.4.2 Customer Satisfaction

The customer Satisfaction having 2 things by next variable and was taken from (Ragunathan and Irwin, 2001). Likert scale things were hierarchic on 5 that's starting from one (strongly agree) to five (strongly disagree).

3.4.3 Customer Loyalty

Customer Loyalty has seven things and therefore the scale was taken from (Chaudhuri and Holbrook, 2001). Likert scale things were hierarchic on 5 that's starting from one (strongly agree) to five (strongly disagree).

3.4.4 Brand Image

Corporate Image keeping eight things took from Bayol et al. (2000) and Likert scale things were hierarchic on 5 that's starting from one (strongly agree) to five (strongly disagree).

4. RESULTS AND INTERPRETATION

4.1 Demographic Analysis

Descriptive statistics of demographic variables (i.e. institution name, gender, estimated age and experience). Table 5.1 gives a summary of descriptive results of demographic variables. Total 400 questionnaires were distributed and 355 questionnaires were returned back. 16 questionnaires were discarded due to response bias and final results were based on 339 responses.

First demographic variable used in this study was gender. 166 respondents were male (49.0%) and 173 respondents were females (51.0%).

Data was collected from 10 banks. 18 respondents were from HBL bank (5.3%), 49 respondents were from MCB bank (14.5%), 44 respondents were from UBL bank (13.0%), 35 respondents were from ABL bank (10.3%), 27 respondents were from Meezan bank (8.0%), 38 respondents were from Askri bank (11.2%), 48 respondents were from Al-Baraka bank (14.2%), 26 respondents were from NBP (7.7%), 21 respondents were from Burj bank (6.2%) and 33 respondents were from Al-Falah bank (9.7%). Maximum respondents were from MCB bank and minimum respondents were from HBL bank. Mean value for this variable was 5.35 and standard deviation was 2.732.

Third demographic used in this study was estimated age. Five brackets were used for this variable. In the age bracket of 20-25 were 60 respondents (17.7%), In the age bracket of 26-30 were 108 respondents (31.9%), In the age bracket of 31-35 were 81 respondents (23.9%), In the age bracket of 36-40 were 64 respondents (18.9%) and only 26 respondents were more than the 41 years of age (7.7%). Mean for this variable was 2.67 and standard deviation was 1.190.

Last demographic variable used in this study was experience. Six categories of experience were used. 45 respondents had experience of 0-2 years (13.3%), 64 respondents had experience of 2-4 years (18.9%), 105 respondents had experience of 4-6 years (31.0%), 75 respondents had experience of 6-8 years (22.1%), 22 respondents had experience of 8-10 years (6.5%) and 28 respondents had experience of more than 10 years (8.3%). Mean of this variable was 3.14 and standard deviation was 1.389.

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| Table 5.1: Demographic Analysis |
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| Variable | Codes | Frequency | % Total sample | Mean | S.D | Skewness | Kurtosis |
|---------------|-----------|-----------|----------------|------|-------|----------|----------|
| Gender | Male | 166 | 49.0 | 1.51 | .501 | -.041 | -2.010 |
| | Female | 173 | 51.0 | | | | |
| Institution | HBL | 18 | 5.3 | 5.35 | 2.732 | .155 | -1.142 |
| | MCB | 49 | 14.5 | | | | |
| | UBL | 44 | 13.0 | | | | |
| | ABL | 35 | 10.3 | | | | |
| | Meezan | 27 | 8.0 | | | | |
| | Askri | 38 | 11.2 | | | | |
| | Al- | 48 | 14.2 | | | | |
| | Baraka | 26 | 7.7 | | | | |
| | NBP | 21 | 6.2 | | | | |
| | Burj | 33 | 9.7 | | | | |
| | Al-Falah | | | | | | |
| Estimated Age | 20-25 | 60 | 17.7 | 2.67 | 1.190 | .302 | -.843 |
| | 26-30 | 108 | 31.9 | | | | |
| | 31-35 | 81 | 23.9 | | | | |
| | 36-40 | 64 | 18.9 | | | | |
| | >41 | 26 | 7.7 | | | | |
| Experience | 0-2 years | 45 | 13.3 | 3.14 | 1.389 | .333 | -.417 |
| | 2-4 years | 64 | 18.9 | | | | |
| | 4-6 years | 105 | 31.0 | | | | |
| | 6-8 years | 75 | 22.1 | | | | |
| | 8-10 | 22 | 6.5 | | | | |
| | years | 28 | 8.3 | | | | |
| | >10 years | | | | | | |

4.2 Descriptive Analysis

Through examining of descriptive study variables following tests are calculated i.e. minimum, maximum, mean, standard deviation, skewness and kurtosis which are given in Table

5.2. Results demonstrated that all the variables values were in the range of 1 to 5. Means of all study variables ranges from 3.00 to 3.36 which indicates that respondents are towards neutral to agree. Skewness and kurtosis all study variables exhibit that data is normally distributed that are in range of -2 to +2.

Table 5.2: Descriptive Analysis

| Sr | Variable | Min | Max | Mean | S.D | Skewness | Kurtosis |
|----|----------|------|------|--------|--------|----------|----------|
| 1 | PSQ | 1.60 | 4.40 | 3.3643 | .52864 | -.992 | .347 |
| 2 | CS | 1.00 | 5.00 | 3.0914 | .87396 | -.302 | -.097 |
| 4 | CL | 1.71 | 4.57 | 3.3190 | .56519 | -.845 | 1.374 |
| 5 | BI | 1.78 | 3.89 | 3.0069 | .40441 | -1.172 | 1.047 |

4.3 Reliability Analysis:

Cronbach alpha value was used to check the inner constancy analysis. As a threshold, Alpha value ≥ 0.70 is taken for measuring reliability. Results in Table 5.3 showed that all the values are within the acceptable limits as suggested by Nunnally (1978).

Table 5.3: Reliability Analysis

| Variable | No. of Items | Cronbach Alpha |
|----------|--------------|----------------|
| PSQ | 10 | .804 |
| CS | 2 | .767 |
| BI | 8 | .707 |
| CL | 7 | .792 |

4.4 Correlation

All variables correlation analysis is employed to estimate among relationship. Table 5.4 exhibits the correlation and showing that relation exist among variables. The results have illustrated that concepts of study are correlated with each other. Relationship between perceived service quality and customer satisfaction was highly correlated ($r = .427, p < 0.01$). The relationship among service quality and customer loyalty was also highly correlated ($r = .255, p < 0.01$).

Similar results were seen in case of relationship between brand image and perceived service quality ($r = .355, p < 0.01$), brand image and customer satisfaction ($r = .255, p < 0.01$), but there was irrelevant relationship among brand image and customer loyalty ($r = .009, p > 0.01$).

| Sr. | Variable | 1 | 2 | 3 | 4 | 5 |
|-----|----------|--------|--------|--------|------|---|
| 1 | PSQ | 1 | | | | |
| 2 | CS | .427** | 1 | | | |
| 3 | CL | .255** | .177** | .351** | 1 | |
| 4 | BI | .355** | .255** | .192** | .009 | 1 |

**Correlation is significant at the 0.01 level (2-tailed)

4.5 Regression Analysis

Regression analysis is employed to find out the influence of one variable and also test their nature of relationship between variables (i.e. independent and dependent variables). Firstly perceived service quality was taken as independent variable and brand image, customer satisfaction and customer loyalty was taken as dependent variables. Then brand image was taken as independent variable and customer loyalty and customer satisfaction was used as dependent variables.

H: Perceived service quality has a positive impact on brand image.

With weigh that sure sway from claiming recognized administration caliber ahead brand image, basic straight relapse will be utilized for dissection. Outcomes have indicated that observed administration caliber needs a huge sway on the brand picture similarly as the $R^2 = .126$ that show the variability of the model around its methods may be 12.6%. Previously, basic words, 12.6% difference in the brand picture will be demonstrated toward observed administration personal satisfaction. The coefficient for discerned administration personal satisfaction may be $\beta = .355, p < 0.01$, which exhibits that discerned administration caliber need an sure effect for mark picture. Discoveries are introduced done taking after Table 5.5.

H: Perceived service quality has a positive impact on customer satisfaction.

Will check the sure effect from claiming observed administration caliber once client satisfaction, straightforward straight relapse may be utilized to dissection. Comes about need demonstrating that recognized administration nature need a critical sway for client fulfillment similarly as the $R^2 = .182$ that show the variability of the model around its methods will be 18.

2%. Previously, straightforward words, 18.2% difference over client fulfillment is demonstrated toward observed administration nature. Those coefficients about recognized administration personal satisfaction are $\beta = .427, p < 0.01$, which exhibits that discerned administration personal satisfaction need an sure sway with respect to client fulfillment. Discoveries are exhibited In accompanying Table 5.5. H3: recognized administration personal satisfaction need a certain impact once client devotion.

Straightforward straight relapse will be utilized to examination to weigh the certain impact of discerned administration caliber once client devotion. Outcomes bring indicated that recognized administration personal satisfaction need a paramount impact on client devotion Likewise those $R^2 = .065$ that a show those variability's of the model around it intends may be 6.5%. Done basic words, 6.5% difference over client devotion is elucidated toward observed administration personal satisfaction. Those coefficients from claiming recognized administration caliber will be $\beta = .255, p < 0.01$, which exhibits that observed administration nature needs an sure impact once client devotion. Discoveries are introduced previously, accompanying Table 5.5.

H: Brand image has a positive impact on customer loyalty.

With weigh the certain sway of the brand image of client loyalty; straightforward straight relapse is utilized to dissection. Effects bring indicated that mark picture needs an inconsequential sway on client devotion as the $R^2 = .000$ that shows the variability of the model around it intends is 0%. In straightforward words, 0% difference previously, client devotion is demonstrated Eventually Tom's perusing mark picture. The coefficient from claiming brand picture may be $\beta = .009, p > 0.01$, which shows that brand picture needs an inconsequential effect on client devotion. Discoveries are introduced done accompanying Table 5.5.

H: Brand image has a positive impact on customer loyalty.

With weigh that sure sway of the marked picture for client loyalty; basic straight relapse may be utilized for examination. Comes about have indicated that mark picture needs an inconsequential effect ahead client devotion. Similarly to those $R^2 = .070$ that show the variability of the model around its methods may be 7%. Done straightforward words, 0% difference to client devotion is demonstrated by the brand picture. The coefficient for the brand picture will be $\beta = .009, p > 0.01$, which shows that mark picture needs an inconsequential effect on client devotion. Discoveries would introduce accompanying Table 5.5.

Table 5.5 Regression Analysis

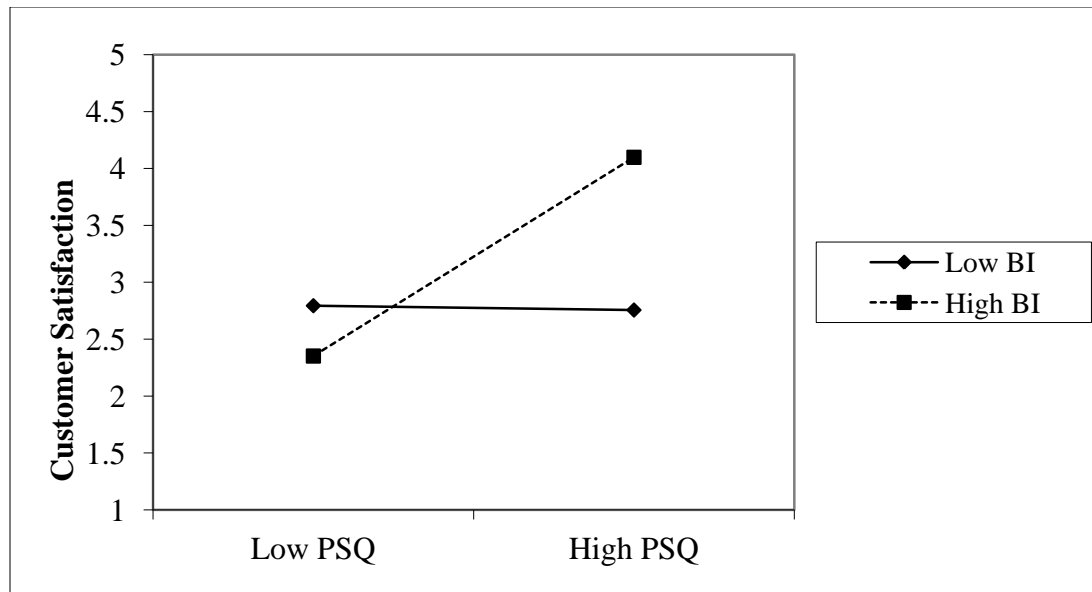
| IV | DV | B | R² | ΔR² | Sig |
|-----------|-----------|----------|----------------------|-----------------------|------------|
| PSQ | CS | .427 | .182 | .180 | .000 |
| PSQ | CL | .255 | .065 | .062 | .000 |
| PSQ | BI | .355 | .126 | .123 | .000 |
| BI | CS | .225 | .050 | .048 | .000 |
| BI | CL | .009 | .070 | -.003 | .862 |

4.6 Moderator Analysis

Testing for the moderation analysis, two way interaction methods in present study employs for moderation analysis. The study uses binary moderator construct of two way interaction for more understanding towards the nature of the interaction effects or in term of graphical representation (Dawson, 2014). The current study has applied “model 7” moderated mediation through process approach.

H5: Brand image controls the connection between perceived service quality as well as customer satisfaction.

Brand image moderates the positive impact on perceived service quality and client satisfaction. The brand image is coded by exploitation dummy secret writing, with zero representing the low brand image and one representing high brand image. The interaction image displays that perceived service quality impact the client satisfaction once brand image is high. Supported these findings, hypothesis eight is supported that brand image moderates the connection between perceived service quality and customer satisfaction.



H6: Brand image controls the connection between perceived service quality as well as customer loyalty.

As the brand perceived service quality has an insignificant relationship with brand image, so moderation analysis was not run because moderation assumptions didn't met. So this hypothesis was not accepted.

5. CONCLUSION

The study emphasized that perceived service quality has significant positive relationship with customer satisfaction, customer loyalty, and brand image. It was concluded that the perceived service quality was fundamental variable from customer point of view. In addition to perceived service quality, when brand image was included, it will please them more and their experience will result in more satisfied.

First hypothesis was that perceived service quality and customer satisfaction has positive relationship. In the author's opinion, perceived service quality leads to customer satisfaction. The more an organization provides service quality, the more the customers are satisfied with it.

Second hypothesis was that perceived service quality and customer loyalty has positive relationship. The author has arrived at a conclusion that perceived service quality is one of the major components in building the loyalty among customers.

Third hypothesis was that perceived service quality and brand image has positive relationship. The author concluded that for building brand image the perceived service quality is very important and organizations must focus on improving it.

Four hypothesis was that brand image and customer satisfaction has positive relationship. The author concluded that brand image is an important variable for creating satisfaction of customers. Organization must put their efforts for building their brand image.

Fifth hypothesis was that brand image and customer loyalty has positive relationship. So in the author's point of view the brand image is very important factor for building customer loyalty.

Sixth hypothesis was that brand image moderates the relationship between perceived service quality and customer satisfaction. So the author concluded that although perceived service quality and customer satisfaction has a significant relationship but if organization through brand image moderates this relationship then it will be very beneficial for them and customers will be more satisfied with them.

Seventh hypothesis was that brand image moderates the relationship between perceived service quality and customer loyalty. This showed that although the significant relationship between perceived service quality and customer loyalty but with brand image this relationship can have a multiplied effect.

The creator urges other analysts with seeking after this subject sentence Anyhow possibly in a somewhat different way. Further, investigate ought to be completed do a bigger scale – expanding the test measure What's more including a greater amount members from Different Agdistis gatherings will certainly furnish results that might be summed up exceptional. Likewise, that's only the tip of the iceberg participation with the organization could assistance different scientists will find new viewpoints to gaze for; for example, such that including the demographical for Investigation will see variances in distinctive period Assemblies. Another approach will be with concentrate on mark customized As opposed to brand image; In spite of this obliges right of the company's inside data around their mark.

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