

Exploring The Role Of Service Quality And Brand Image In Winning Customer Loyalty- A Study On Home Appliances

Ms. Tania Thomas¹, Dr. Babu Michael², Dr. Dawn Jose³

¹Assistant Professor, SCMS School of Technology and Management, Kerala Mahatma Gandhi University, Kottayam, Kerala, India Email: taniagits@gmail.com

²Professor, St Berchmans College, Changanassery, Kerala, India- 686101 Email: kavukattubabu@gmail.com

³Professor, XIME Kochi, Kerala, India Email: dawnjose.asb@gmail.com

Abstract

Home appliances are rapidly growing in the consumer durable industry in India. The rise in demand attracts more competitors, national and international, in this sector. The study investigates service quality's impact on customer loyalty and the role of brand image in this relationship, focusing on air conditioners and washing machines. Data was collected from 160 households in Kochi, Kerala, using purposive sampling. Results show service quality directly and indirectly affects customer loyalty through brand image. Brand image plays a mediating role in the service quality-customer loyalty link. Quality services enhance brand image, encouraging customers to repurchase. The study enhances understanding of brand image in the service quality-customer loyalty dynamic. Service quality and brand image are crucial for customer loyalty in competitive markets like home appliances. Improving service quality involves training employees for customer interactions. Customized and prompt services during installation, repair, and maintenance enhance brand image and customer attachment.

Keywords: Service quality, brand image, customer loyalty, consumer durables, home appliances

Introduction

Home appliances have surfaced as one of the rapidly expanding sectors within the consumer durables industry in India. A recent publication by IBEF (2023) reveals projections indicating that the market is poised to achieve a value of Rs 1.48 lakh crore, positioning the Indian home appliances sector to secure the fifth rank globally by 2025. Vyas (2011) asserts that consumer durables not only symbolize opulence but also serve as a necessity for an enhanced quality of life. Various factors, such as the escalation in disposable income, the proliferation of online markets, the electrification of rural regions, and the augmented influx of foreign direct investments, are accountable for the escalating demand. This surge in demand has led to a proliferation of competitors, encompassing both domestic and international brands, in the home appliances domain. Marketers acknowledge that beyond identifying novel clientele, the primary challenge lies in retaining existing customers to confront the competitive landscape. Aydin and Özer (2005) emphasize that loyal customers exhibit a willingness to pay premium prices and engage in positive word-of-mouth communication. Consequently, brands are focusing on crafting strategies aimed at bolstering consumer loyalty. Murali et al. (2016) and Rigopoulou et al. (2008) contend that service quality represents a pivotal component in cultivating customer loyalty within fiercely competitive markets. According to Nguyen and LeBlanc (1998), swift and dependable service provision plays a crucial role in upholding customers' faith in a brand, thereby fostering their loyalty to the brand. Numerous scholars

have delved into the correlation between customer loyalty and service quality (Hazra and Srivastava, 2009; Saccani et al. 2006; Zhou et al. 2021). Nevertheless, Aydin and Özer (2005) posit that service quality alone is inadequate for augmenting customer loyalty. An additional influential factor in enhancing consumer loyalty is the brand image (Hart and Rosenberger III, 2004; Hsieh and Li, 2008). Andreassen and Lindestad (1998) state that for intricate and infrequent consumer goods, customer loyalty is significantly influenced by brand image. Home appliances, characterized by their complexity and infrequent purchase patterns, fall into this category. Research findings on the interconnectedness of service quality, brand image, and customer loyalty are limited in the home appliance sector, particularly within the Indian context. This research gap underscores the importance of investigating the mediating role of brand image in the impact of service quality on customer loyalty within the home appliances sector in the Indian market. The study aims to propose an empirical model by scrutinizing the direct and indirect impacts of service quality, mediated through brand image, on customer loyalty concerning selected home appliances, specifically air conditioners and washing machines.

Literature Review

Service Quality

For scholars, the notion of service quality is consistently a captivating subject of interest. In the realm of service quality, a multitude of research endeavors have been undertaken (Cronin Jr and Taylor, 1992; Grönroos, 1984; Haywood-Farmer, 1988; Parasuraman et al., 1988). Parasuraman et al. (1985) introduced perceived service quality as the "extent and direction of incongruity between the consumer's perceptions and expectations." Based on this delineation, (Parasuraman et al., 1985) formulated the gap theory of service quality, which gauges the variance between the customer's expectations and the organization's performance. Subsequently, (Parasuraman et al., 1988) advocated the SERVQUAL scale, which was anchored in the gap model of service quality aiming to aid organizations in enhancing their service standards. The SERVQUAL scale comprises five elements: tangibles, assurance, reliability, responsiveness, and empathy. Reliability signifies accuracy and timeliness in the company's service provision. Responsiveness indicates the company's readiness and eagerness to support customers. Assurance embodies the company's endeavors to engender trust and assurance in customers. Empathy epitomizes the personalized services extended to customers. Tangibles reflect the aesthetics of physical facilities and staff, the availability of contemporary equipment, and communication resources. Subsequently, the SERVQUAL scale was contested by (Cronin Jr & Taylor, 1992) who posited that service quality is an attitude measure. Consequently, they suggested that the expectancy element of the SERVQUAL scale could be disregarded, and evaluating the performance component alone would better elucidate service quality. They proposed the performance-centric SERVPERF scale. The investigations of (Babakus & Boller, 1992; Brady et al., 2002; Dabholkar et al., 2000) substantiated the superiority of the SERVPERF scale over the SERVQUAL scale by concluding that the former is more adept at elucidating the overall service quality variance. Thus, the inquiry was predicated on the SERVPERF scale propounded by (Cronin Jr & Taylor, 1992) for evaluating the perception of service quality concerning household appliances. Several researchers have delved into studies on service quality within the household appliance sector (Choudhary et al., 2011; Murali et al., 2016; Rao & Sivakumar, 2017; Rigopoulou et al., 2008). Sahin et al. (2012) expounds that the caliber of services is governed by appropriate product installation, customer interactions, and the tidiness of the service ambiance. Golrizgashti et al. (2020) explained various factors that customers consider

when appraising a service, including aesthetically pleasing service settings, precise product and service information, courteous demeanor from service personnel, swift service delivery, and ensuring optimal service for customers. Hence, it is fitting to undertake a study to evaluate the significance of service quality in household appliances.

Brand Image

Brand image is an important factor in the overall evaluation of the firm. Yang et al. (2017) stated that brand image is the consumer's emotional association with a specific brand. Keller (1993) explains brand image as the "perceptions about a brand as reflected by the brand associations held in consumer memory". He describes brand image as set of brand associations. The brand associations are divided into product or service attributes, functional, symbolic and experiential benefits and brand attitudes. Keller (1993) point out that attributes are the descriptive features connected to a good or service. The intrinsic advantages of a product or service are its functional benefits, that relate to the characteristics of the product. Symbolic benefits are non-product-related extrinsic advantages associated with utilizing a product or service. The customer's feelings toward using the product or service are the experiential benefits. Last but not least, brand attitude is an overall evaluation of the brand. The present study is based on Keller's brand equity model, where the brand image is measured by assessing the benefits and customer's brand attitude. According to (Vazifehdust et al., 2017), branding is crucial when customers make purchase decision on home appliances. Customers can more easily comprehend a brand's image when it has a strong brand. Therefore, businesses should strive to increase the impact of their brand on consumers, so enhancing their desire to buy and ultimately increasing the possibility that consumers would purchase their goods. Therefore, it makes sense to research the significance of brand image in the home appliance sector.

Customer Loyalty

An important strategic tactic for many brands, especially those which sell consumer goods, is increasing customer loyalty. Aaker (1996) stated that a loyal customer base always serves as the basis for a premium pricing strategy and a formidable barrier to competitors entering the market. He added that the core component of brand equity is loyalty. Gremler and Brown (1996) defines customer loyalty as "the behaviour exhibiting repeated purchases from a service provider such that there is a positive attitude of the customer towards the service provider and only this provider is considered as and when the need for such service arises". According to (Jacoby & Chesnut, 1978), there are two key characteristics that can be used to quantify customer loyalty: attitude and behaviour. Attitudinal loyalty, according to (Dick & Basu, 1994; Jacoby & Chesnut, 1978), indicates a customer's deep attachment to the brand and motivates them to recommend the offerings of the product or service to others. Behavioural or purchase loyalty, however, refers to a customer's continued use of a particular brand. According to (Chaudhuri & Holbrook, 2001), behavioural customer loyalty increases a company's market share, and attitudinal loyalty encourages customers to pay more than they would otherwise. Additionally, higher customer loyalty results in a number of marketing benefits like reduced marketing costs and word-of-mouth communication that draws in new clients. Behavioural and attitudinal loyalty together constitute true loyalty (Dick & Basu, 1994; Oliver, 1999). True loyalty exists only when customers repeatedly purchase with strong commitment towards the brand. Vazifehdust et al., (2017) reveals that loyalty towards the particular brand have significant effect on purchase intention of home appliances. Therefore, the firms should develop strategies to enhance customer loyalty. According to (Davis-Sramek

et al., 2009; Lemon et al., 2001) enhancing customer loyalty is a key to achieve corporate goals like long-term profitability, attaining strong competitive advantage and influence company's performance. Hence the research on customer loyalty is apt for home appliances segment.

Hypotheses Formulation

Relationship between service quality and customer loyalty

The research on how customer loyalty is influenced by service quality is gaining importance in the current competitive scenario. Sahin et al. (2012) reported that service quality directly influences repurchase intention for buying automobiles. The study recommended that the businesses should concentrate on creating strategies and allocate resources to maximize service quality so as to enhance consumer willingness to repurchase goods or services. Krishnan (2011) expounds on how the timely delivery of products, accurate transmission of brand information, consistent services, and reduced transaction time influence customer allegiance towards household appliances. Zehir et al. (2011) highlighted that within the Turkish automotive industry, service quality plays a crucial role in shaping brand loyalty. Various studies (Bloemer et al., 1998; Kumar et al., 2010; Rai & Medha, 2013; Zhou et al., 2021) have indicated a robust connection between customer loyalty and service quality. These studies have posited that service quality significantly contributes to fostering customer loyalty. Nonetheless, there is a paucity of research elucidating the direct impact of service quality on customer loyalty in the home appliances sector. Based on the above literature review, the study proposes that service quality directly influences customer loyalty. Hence the hypothesis H1 is proposed.

H1: Service quality has a positive direct influence on customer loyalty.

Relationship between service quality, brand image and customer loyalty

According to H.-C. Wu (2013), higher level of service quality could improve corporate image and which in-turn directly influences behavioural intention. Dam and Dam (2021) reveals that service quality is a predictor of brand image and customer loyalty in retail context. The study pointed out that service quality positively influences brand image and customer loyalty. Moreover, the authors proved that brand image drives customer loyalty. According to P. C. Wu et al. (2011), the organizations should improve its image by improving service quality. The study further pointed out that brand image positively influences purchase intention of the customers. Alam and Noor (2020) proved the mediating role of corporate image between service quality and customer loyalty relationship. The study reveals that the relationship between service quality and customer loyalty is mediated by corporate image, which is an outcome of service quality. The study recommended that the organization should have a fair policy on service recovery and service delivery. Prompt service delivery will uplift the brand image and enhance customer loyalty. According to (Özkan et al., 2020) service quality directly influences customer loyalty and indirect effect through brand image and reputation. Customers may readily make purchasing decisions when they have trust in the company's reputation and image.

According to Andreassen and Lindestad (1998), for complex and infrequently purchased products, customer loyalty is strongly influenced by a company's reputation rather than through customer satisfaction. As a result, organizations must develop effective brand building strategies to enhance relative attractiveness in the brand image. According to Nguyen and LeBlanc (1998), tangible characteristics such as physical environment where the

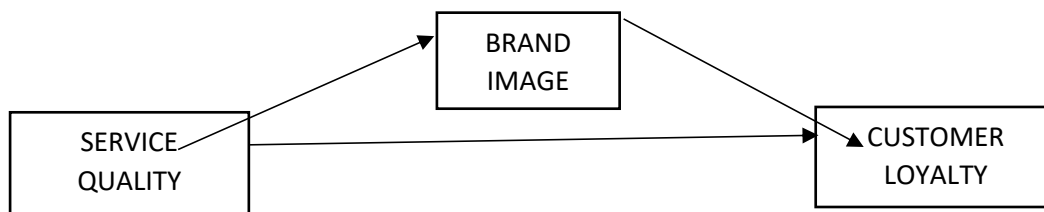
service delivery takes place and appearance of contact personnel are critical factors in determining the corporate image. Wijaya (2013) found that brand benefits and brand attitudes are powerful dimensions of brand image. Further, brand image influences the way in which customers use a product or service which in turn helps the organization to assess whether the customer is loyal or not. This implies that brand image acts as an antecedent of customer loyalty. According to Hart and Rosenberger III (2004); Hsieh and Li (2008) brand image acts as a strong predictor to determine whether the customer is loyal or not. Hence the following hypotheses are proposed:

H2: Service quality has positive direct influence on brand image.

H3: Brand image has positive direct influence on customer loyalty.

H4: Brand image mediates the relationship between service quality and customer loyalty.

Proposed Model



Objectives

1. To examine the direct influence of service quality on customer loyalty.
2. To investigate the mediating effect of brand image in the relationship between service quality and customer loyalty.

Methods

Population & Sampling Technique

The study is descriptive in nature. The population of the study consists of households residing in Kochi municipal corporation in Kerala who own white goods namely air conditioner and washing machine. Urban population is an apt choice for the study, since most of them are employed and educated and they place a high demand for home appliances. Recent report shows that in Kerala, the proportion of the urban population to the total population is highest (68%) in Ernakulam district (ECONOMIC REVIEW, 2017). As the population is infinite, non-probability sampling technique is chosen for the study. Under non-probability sampling technique, purposive sampling method is chosen to collect the primary data. Data were collected from 160 households residing in Kochi municipal corporation using a structured questionnaire.

Measures

The study used a five-point Likert scale, with 1 denoting strongly disagree and 5 denoting strongly agree, to assess service quality, brand image, and consumer loyalty. In this study, service quality was measured using 22-item SERVPERF scale adopted from (Cronin Jr & Taylor, 1992). Brand image was measured using five-item scale adopted from (Lin et al., 2021; Martínez et al., 2009). Customer loyalty was measured using 3-items scale adopted from (Zeithaml et al., 1996).

Results and Discussions

Statistical analysis comprised of two stages. At the initial stage, SPSS 23.0 was used to examine the descriptive statistics of the measurement along with analysis of demographic profile. The below table 1 describe the demographic profile of the sample group. Table 1 makes it evident that of the total sample (N-160), majority of the respondents are in the age group of 30-40 years of age (59.4%). Majority of the respondents were male (55%). The sample profile shows that most of the respondents were married (84.4%). Most of the respondents were post-graduated (60.6%) indicating good educational qualification of the respondents. Majority of the respondents have annual income between Rs 3,00,000-Rs 5,00,000 (43.1%).

Table 1: Demographic Profile

Demographic Variable	Group	Frequency	Percent
AGE	20-30	40	25.0
	30-40	95	59.4
	40-50	20	12.5
	Above 50	5	3.1
Gender	Female	72	45.0
	Male	88	55.0
Marital Status	Married	135	84.4
	Unmarried	25	15.6
Annual Income	Below Rs 3,00,000	25	15.6
	Rs 3,00,000-Rs 5,00,000	69	43.1
	Rs5,00,000-Rs 10,00,000	34	21.3
	Above Rs 10,00,000	32	20.0
Highest Educational Qualification	Class 12 and below	12	7.5
	Post-Graduation	97	60.6
	Graduation	51	31.9
	Total	160	100.0

The measurement model was examined using the AMOS-26 in the second stage of the analysis in order to evaluate the factor structure of the selected constructs through reliability and validity testing and confirm it through confirmatory factor analysis (CFA). The proposed model was afterwards assessed by using the structural equation modelling (SEM) technique to test the hypotheses. To verify the validity of the constructs, reliability and validity tests are performed. Reliability of the constructs are assessed through cronbach's alpha and composite reliability values using confirmatory factor analysis (CFA). There are three different kinds of validity tests: content validity, convergent validity and discriminant validity. Content validity of the constructs were assessed through proper literature review and approval of the items in the questionnaire by experts in the industry. Campbell and Fiske (1959) suggested that convergent validity and discriminant validity test is meant for validating the constructs in the

study. According to Jöreskog K G (1967), construct validity is examined through CFA in SEM. Given below Table 2 ,3 and 4 shows the output values of reliability and validity test using CFA.

Results of Reliability and Validity Test

Tables 2 and 3 below shows that all the three constructs' Cronbach's alpha values (0.898 for service quality, 0.826 for brand image, and 0.856 for customer loyalty) are higher than the cut-off value of 0.7. Hence it is concluded that service quality, brand image and customer loyalty are reliable. To assess the validity of the measurement scale, (Fornell and Larcker, 1981) suggested that convergent validity can be assessed through factor loading values ,average variance extracted (AVE) value and composite reliability (CR) value. The factor loading values of all constructs is above the threshold value of 0.70. As per the Fornell and Larcker (1981) criteria, the AVE value of 0.5 is acceptable and CR value should be above 0.7. The table 2 & 3 shows that the AVE value of all constructs except for brand image (AVE=0.494) satisfy the cut off value of 0.5 .Also CR value of all the constructs is above 0.70. According to Fornell and Larcker (1981), if the AVE value of the construct is slightly less than 0.5 and CR value is above 0.7, the convergent validity of the construct is valid. Hence it is concluded that all the constructs in the study have adequate convergent validity.

Table 2: Measurement Model Results of Second-Order Construct

Second-Order Construct	First-Order Construct	Factor Loadings	P Value	Cronbach's α	CR	AVE	Discriminant Validity
Service Quality	Reliability	0.825	<0.001	0.898	0.907	0.663	0.815
	Responsiveness	0.854	<0.001				
	Assurance	0.855	<0.001				
	Empathy	0.856	<0.001				
	Tangible	0.666	<0.001				

Source: Primary Data, Note: CR- Composite Reliability, AVE- Average Variance Extracted

Table 3: Measurement Model Results of First-Order Constructs

Construct	Items	Factor Loadings	P Value	Cronbach's α	CR	AVE	Discriminant Validity
Brand Image	BI1	0.681	<0.001	0.826	0.829	0.494	0.703
	BI2	0.768	<0.001				
	BI3	0.777	<0.001				
	BI4	0.604	<0.001				
	BI5	0.668	<0.001				
Customer Loyalty	C1	0.845	<0.001	0.856	0.857	0.666	0.816
	C2	0.775	<0.001				
	C3	0.827	<0.001				

Source: Primary Data, Note: CR- Composite Reliability, AVE-Average Variance Extracted

Fornell and Larcker (1981) describe discriminant validity as the “square root of the extracted average variance being greater than the inter-construct correlation for a given concept”. Consequently, it is evident from the below table 4 that each of the three study constructs has discriminant validity.

Table 4: Discriminant Validity Test

Construct	Service Quality	Brand Image	Customer Loyalty
Service Quality	0.815		
Brand Image	0.701	0.703	
Customer Loyalty	0.66	0.668	0.816

Source: Primary Data, Note: Values in bold is the square root of average variance extracted (AVE) and the other values are the correlation between the constructs.

From the below table:5, it is clear that the value of the fit indices indicates a reasonable fit of the measurement model with data.

Table 5: Model fit Indices for CFA

	χ^2	DF	Normed χ^2 (χ^2/df)	GFI	AGFI	NFI	CFI	RMSEA
Initial or direct effect	12.904	9	1.434	.980	.921	.985	.995	.052
Final or mediating effect	125.036	50	2.501	.904	.825	.912	.944	.079

Note: Recommended Value: Chi-Square (χ^2/df) < 3.00, Goodness of Fit Index (GFI) > 0.90, Adjusted Goodness of Fit Index (AGFI) > .80, Normed Fit Index (NFI) > 0.90, Comparative Fit Index (CFI) > 0.90, Root Mean Square Error of Approximation (RMSEA) < 0.08.

Results of SEM

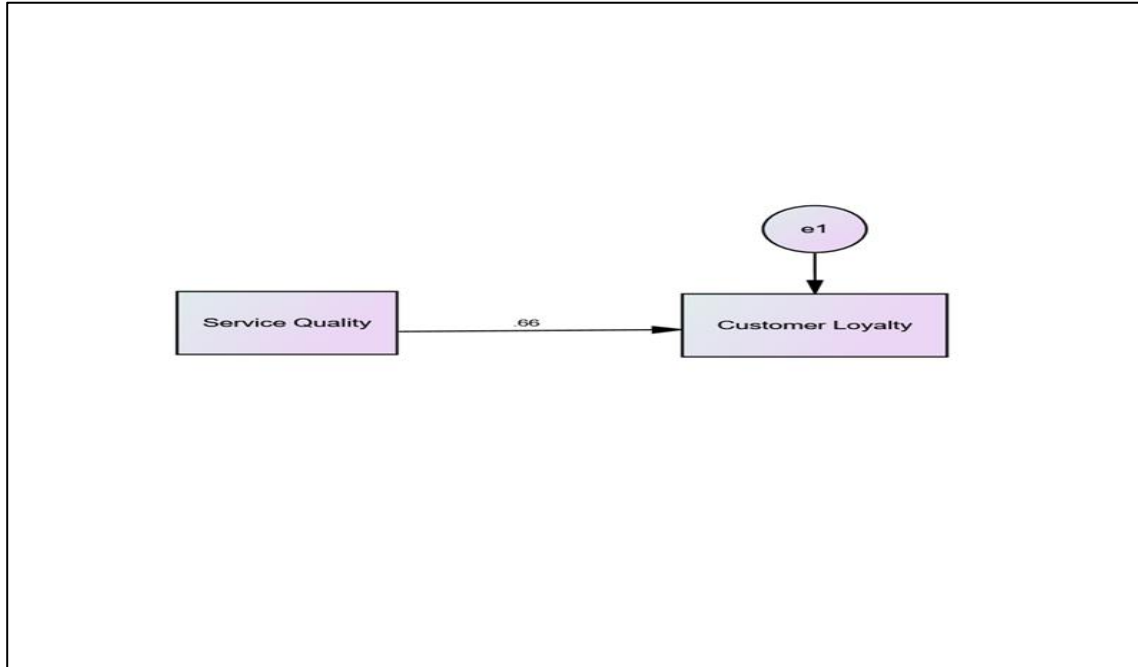
To study the first objective hypothesis H1 is proposed. From the below table 6 & figure1, it is clear that service quality has positive direct influence on customer loyalty without the mediating effect on brand image ($\beta=0.660$, CR= 11.070, $p=0.005$). Therefore, hypothesis H1 is accepted. The result of the study support the past research studies conducted by (Bloemer et al., 1998; Sahin et al., 2012; Zehir et al., 2011)

Table 6: Regression Path Coefficients

Path	Estimate	Critical Ratio (CR)	P Value	Variance explained
Service quality → Customer loyalty (C)	0.660	11.070	0.005	0.560
Service quality → Brand image (A)	0.70	12.398	0.000	0.578
Brand image → Customer loyalty (B)	0.60	0.057	0.000	1.020
Service quality → Customer loyalty (C')	0.24	3.467	0.008	0.594
C-C'	0.42		0.002	

Source: Primary Data, Note: P value < 0.05

Figure:1

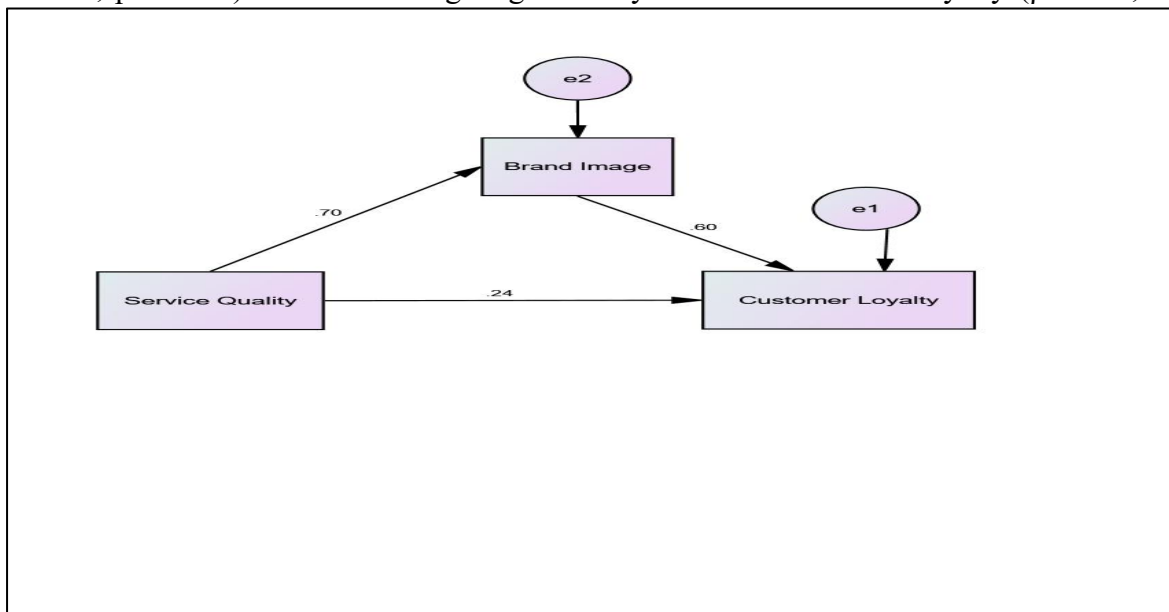


Source: Primary Data

Figure 2

Source: Primary Data

To investigate the mediating effect, hypotheses H2, H3 and H4 are proposed. Table 6 & figure 2 above shows that service quality positively influences brand image ($\beta = 0.70$, CR = 12.398, $p = 0.000$) and brand image significantly influence customer loyalty ($\beta = 0.60$, CR =



0.057, $p = 0.000$). Thus, hypotheses H2 & H3 are accepted.

Mediation Analysis

From table 6,7 and figure 2, the study reveals that direct effect of service quality on customer loyalty is reduced when brand image mediates the relationship ($\beta=0.24$, CR= 3.467, $p=0.008$). Moreover, direct effect of service quality-customer loyalty relationship in the presence of brand image is reduced ($\beta=0.24$) from the total effect ($\beta=0.660$). Therefore, the result indicates a partial mediation of brand image in the relationship between service quality and customer loyalty. Hence hypothesis H4 is accepted. The results of the study is in line with the previous research studies conducted by (Alam & Noor, 2020; Özkan et al., 2020).

Table 7: Results of Mediation Analysis

Relationship Path	Total Effect	Direct Effect	Indirect Effect	Result
Service Quality-Customer Loyalty	0.660 (C)	0.24 (C')	0.42 (A*B)	Partial Mediation

Source: Primary Data

Conclusion & Implications

The study explored the strategic role of service quality and brand image to enhance customer loyalty in home appliances segment among urban population in Kerala. The study's findings reveal that service quality directly influence customer loyalty. Further, it was discovered that service quality indirectly influences customer loyalty through brand image. The results of the study indicate that when brand image intervenes the relationship between service quality and customer loyalty, the direct effect of service quality on customer loyalty is less than the its total effect. Hence the results confirm a partial mediating effect of brand image in service quality-customer loyalty relationship.

The study added new insights to the research in consumer durable industry by exploring the role of brand image in service quality-customer loyalty relationship in Indian context. The findings indicate that service quality is a critical component of competitive advantage in highly competitive markets like home appliances. Further, the companies can boost the brand image through better service quality. The study suggested that companies should focus on improving the service quality in every service encounter stage. Service quality can be improved by providing proper training to the employees interacting with the customers at every service encounter stage. The brand should be able to deliver customized and prompt services during product installation phase, at the time of repair and maintenance etc. This in turn boost the brand image and ultimately customers will be attached to the brand. Hence, service quality and brand image act as key strategic elements to sustain in the market.

Despite of major findings, the study has few limitations. First, the study was restricted to urban consumers living in a particular geographical location. Hence the fi cannot be generalised. For the scope of future research, the attitude and perception of people living in the rural areas should also be considered. Secondly, the study was confined to the investigation of mediating role of brand image in the link between service quality and customer loyalty. The study can be broadened by investigating the moderating effect of demographic and psychographic factors.

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