Service Brand Credibility and consumer loyalty are the most significant factors and attitude plays important role as a mediator to enhance consumer loyalty in service sector. Companies now have to consider credibility for developing brand image. Now, trend has started for transferring credibility in brands by receiving support of different credible sources like brand celebrities. Managers of a firm should consider these factors while crafting brand strategies especially marketing strategy for a brand. They should realize more credible the source is more will be the chance to increase the level of loyalty among consumers for a specific firm. Moreover brand credibility affects consumer loyalty positively and directly. Managers and savvy marketers should focus areas that encourage positive attitude among consumers as more positive attitude creates more loyal consumers for a specific service brand.

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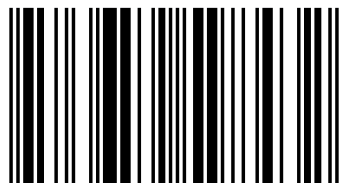Muhammad Sulaman Tariq

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Study of attitude towards service brand as mediator

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SERVICE BRAND CREDIBILITY AND CONSUMER LOYALTY

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DEDICATION

Dedicated to my beloved parents whose prayers & efforts always lead me to the way of success.

ABSTRACT

The purpose of this research study is to investigate the relationship of brand credibility and consumer loyalty with the indirect effect of attitude towards brand as mediator. Mainly, the study was conducted in the service sector by taking two prominent sectors food sector and courier service sector. To represent food service sector Pizza Hut was chosen and TCS was taken to represent courier service sector. Sample of study was college/ sub campuses students and staff members from banking institutions in D. G. Khan. Total 450 questionnaires were floated among respondents. Total 323 questionnaires were received which were useful for further processing so the response rate remained 71.7 percent. SPSS v.20 was incorporated to check the impact of brand credibility on consumer loyalty. Different statistical techniques were used like factor loading (As a data reduction technique), Reliability analysis (To check the consistency among the different questions of a variable), Descriptive statistics (To check the central tendency), Correlation analysis (To check the relationship among variables) and regression analysis including model summary and ANOVA (To check the cause and effect relationship among variables). Results found that brand credibility and consumer loyalty are the most significant factors. Furthermore attitude towards brand as mediator plays a significant role.

It is suggested from the findings of this research study that Companies now have to consider about the credibility most for developing brand image. Brand credibility affects both attitude towards brand and consumer loyalty positively in case of food sector and courier service sector in Pakistan. But it can be taken as necessary in every sector due to its significant. This study will help the managers in making the marketing strategy specially advertisement strategy. Managers will be more focusing on the factor of attractiveness,

expertise, and trustworthiness. Future research can be consider by taking other areas of Pakistan and expand this study internationally. The effect of brand credibility can be determined on other variables like brand awareness, brand image, consumer profitability, financial performance of company. It can also be determined in the e-Business rather than the going in traditional business.

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LIST OF ABBREVIATIONS

BC	Brand credibility
CB	Complaining Behavior
PWOM	Positive Word of Mouth
SB	Switching Behavior
AT	Attitude towards Brand
CL	Consumer Loyalty
EFA	Exploratory Factor Analysis
WTPM	Willingness to Pay More

CHAPTER 1:
INTRODUCTION

1.0 INTRODUCTION:

Globalization has pushed the world into a global village and provides fast flow of information to market audience. Consumers are more rational today and they have good knowledge about products and services. Competition is high almost in every industry and each day rivals come into the market with new products and services. Due to this high competition and availability of substitute goods has pushed consumer into a situation where there level of loyalty is very much shaky as compared to old times. Consumers of today have access to fast flow of information and they have a lot of options to alter their choice about a particular product or service as level of substitute offerings is high. So loyalty is not so easy as the variety of products are present in the market the perception , consideration, and past experiences also effect re-purchase decision of consumer. One major factor that influence consumer purchase decision is brand (Erdem, Swait, & Valenzuela, 2006).

A brand is defined as a name, term, sign, and symbol or any combination of these that attempts to represent the uniqueness and benefits a company can provide to consumer through a particular product of attributes, that serves to enhance consumer loyalty (Jacoby, 1975). As pointed out by Kim, Han, and Park (2001) an important role played by a brand is that it enables consumers to identify firm's offering and can differentiate them from those of competitors. Brand potentially plays many roles in affecting consumer behavior. Many factors of brand affect purchasing pattern of consumer and their loyalty like brand attributes personality, benefits and credibility. Service brands also serve the same purpose as it is explained above. These brands provide a

good insight to consumers in order to differentiate a specific firm from those of competitors in service sector.

(Parasuraman et al, 1985) defined services as "services are intangible and cannot be seen, touched, felt or tested" this intangibility is regarded as the major characteristics of service. Many theorists are of the opinion that due to intangibility factor, special consideration is required for proper communication about services. Furthermore a comprehensive effort is essential for creative execution of a service strategy (Mittal, 1999).

According to (Erdem et al., 2006) intangibility of services may lead a consumer towards uncertainty about features, attributes and benefits. Parasuraman et al, (1985) convinced that intangibility factor in services make it difficult for consumers to assess the quality of services. Major factors causing this uncertainty are imperfect and asymmetric information; service providers are more conversant about services as compared to service consumers.

Branded services are usually advertised and capture the attention of target consumers. This advertisement is an essential part of brand marketing strategies. Through these marketing efforts, the service providers exploit emotional connection between people and brand. It is now widely accepted fact that brand is key factor in consumer purchase decision. Brand plays a very significant role as it provides identity to the services of a firm moreover it is helpful to differentiate a specific service from those of rivals. Consumers are confronted with different products/services in the markets but they don't know definite information about those products and this creates confusion in the minds of consumers. For this reason firms employ signals for communicating information about their product/service (MacInnis & Jaworski, 1989). When asymatric informations are present in markets then brands are

good devices to serve for a particular symbol or singnals (Erdem et al, 2004) and this signal should be trustworthy (Herbig & Milewicz, 1993).

The literature of Source credibility is regarded as the origin of brand credibility and it is associated with the believability in distinctiveness of a particular brand(product/service). According to (Shrigley & Koballa, 1984) attitude can be described as " relatively universal and permanent evaluation of an object, issue, action or a person. There are many dimensions for measuring attitude like attitude towards advertisement, advertiser and attitude towards brand. This research focuses on attitude toward brand. According to (Shrigley & Koballa, 1984) attitude can be described as " relatively universal and permanent evaluation of an object, issue, action or a person.

Existing literature lacks in the exploration of brand credibility and its certain impact in service sector. There have been few researches on brand credibility and its impact on consumer loyalty for example Wang and Yang (2010) explored a study in which they tried to mearsure the impact of brand credibility on consumer loyalty. In that study they included brand image and brand awareness as moderator. Brand credibility in service sector has got little attention although many research studies have been conducted in product contexts (Lafferty, Goldsmith, & Newell, 2002). Majority of previous studies focused on corporate credibility and its impact on attitude towards advertisement. This study provides a good insight by measuring brand credibility and its direct impact on attitude toward brand.

Major objective of this study is to explore the association of brand credibility, attitude toward brand and consumer loyalty in specific service sector and to measure how brand credibility affects consumer loyalty in services.

1.1 RESEARCH QUESTIONS:

In the light of above discussion the following research questions can be crafted:

• What is the impact of brand credibility on attitude toward a specific brand to consumers?

• Is the relationship of brand credibility on attitude toward brand positive?

• Does the attitude towards brand mediate between brand credibility and consumer loyalty?

1.2 RESEARCH OBJECTIVES:

The broad objective of this research study is to examine the Purchase Intentions of the Pakistani consumers in terms of credibility however the Specific objectives includes:

• To investigate the impact of brand credibility on attitude toward brand of consumers.

• To investigate the role of attitude towards brand on consumer loyalty.

• To investigate that attitude towards brand serves as mediator between brand credibility and consumer loyalty.

1.3 PROBLEM STATEMENT:

In country like Pakistan (a developing country) where asymmetric information exists in market and uncertainty level is high as compared to developed countries. The service brands should have credible signals to convey and communicate information about their services.

It is evident from the extensive review of literature that service brands credibility attitude toward brand and consumer loyalty still lack qualitative and quantitative explanations and require further comprehensive probing. It is worth realizing that attitude toward brand needs to be investigated as a

mediator between brand credibility and consumer loyalty in service sector. Corporate credibility impact was measured on attitude toward advertisement, attitude toward the brand and consumer loyalty. But especially in service brands, brand credibility and its impact on consumer loyalty needs to be measured and lacks extensive research. So this research is pioneer research with respect to Pakistani market.

1.4 SIGNIFICANCE OF THE STUDY:

There are many studies that are conducted on issues related to this topic. Previous research studies concentrate mostly on tangible products (goods). For example Erdem and Swait (1998) considered brand equity as a signaling phemenon. Swait and Erdem (2007), measured brand credibility and consumer loyalty but main focus was tangible products. But so far as service brands are concerned the existing literature does not provide any comprehensive explanation.

This research study contributes in existing literature in two ways. First it attempts to investigate the impact of brand credibility on consumer loyalty in service sector. Second it tries to test the effect of mediation as it introduces attitude towards brand as mediator. This research provides a good insight into body of knowledge by measuring brand credibility with all three dimensions trustworthiness, expertise and attractiveness. Moreover this study measures brand credibility in service brands and measuring its impact directly on attitude toward brand and consumer loyalty.

The study intends to fill these gaps and contributes to the existing literature on these specific issues besides improving the understanding of the academicians, policy makers, behaviorists, marketers and advertisers.

1.5 ORGANIZATION OF THE STUDY

The study is organized as follows. Following **chapter 1** includes introduction to the topic, its significance, gap analysis, contribution in existing literature, objective of the study, research questions and statement of problem.

Chapter 2 describes different theories of brand credibility, attitude and consumer loyalty are discussed and a brief introduction of these three is given. This chapter also includes an analysis of brand credibility in view of different researchers. This chapter provides base line for this specific research. Conceptual framework is also discussed in this chapter.

Chapter 3 highlights methodology part of research in this section information about data collection is given. Hypothesis development is also done in this chapter. Furthermore sample size and variables of the study are also specified in this chapter.

Chapter 4 explores results and analysis part of this study. In this chapter analysis of data is performed. Different techniques for analysis of data are incorporated. Reliability, validity, factor analysis, KMO, Bartlett's test and regression test is used to infer results from data. The effect of mediation is also tested in this portion.

Chapter 5 is about discussion, conclusion and recommendation that are drawn from this research study. This chapter also includes practical and managerial implication, limitation of research study. Moreover direction for future research is also a part of this chapter.

CHAPTER 2:
LITERATURE REVIEW

2.0 LITERATURE REVIEW:

2.1 BRAND CREDIBILITY:

As mentioned earlier source credibility literature is the major contributor for the organization of brand credibility. According to Ohanian (1990) source credibility is all about creating positive characteristics from sender that manipulates a receiver to accept the message sent by sender. This can also be regarded as brand credibility is validity of communication assertions or the believability of intentions of an article at a certain time. This sender can be person, cartoon, corporation and/or brand (Wang and Yang (2010). Brand credibility plays a significant role for creating a strong brand credibility as indicated by (M.shoukat Malik, 2014). Previous researches explored that the source credibility is a composite of three elements 1) trustworthiness 2) expertise 3) attractiveness (Erdem et al, 2004). A brief description as described by (Erdem et al, 2004) of these three elements is given as under.

1. **Trustworthiness:** To what extent a brand is considered a reliable source of information

2. **Expertise:** The extent to which a specific brand has good knowledge and skills.

3. **Attractiveness:** To what extent a brand is evaluated in term of personality determinants

(Behavior, ambition etc).

Trustworthiness is regarded towards a specific attitude whereas expertise is linked with competencies and attractiveness is attributed towards personality

characteristics. Brand credibility involves the extent to which a consumer perceives a brand a reliable source of information (trustworthiness), skills (expertise) and matches it with personality characteristics (attractiveness). So these three elements can be regarded as a suitable composite for measuring brand credibility. Paragraphs coming as under present a discussion on these three elements.

2.1.1 TRUSTWORTHINESS:

In the credibility ratings trustworthiness is the most desirable by consumer because it's the intangible magic of the brand which works due to trust (Benedicktus, Brady, Darke, & Voorhees, 2010). The main components of the trustworthiness are reliability, Dependability, honesty, sincerity and trustworthiness. Mostly youngsters are more dependable than the old ones because they want to follow the trend by brands (Pandey, 2011). Anyone who can positively or negatively influence the consumer's attitude is called reference group and elders who trust on a specific brand are the most reliable reference group for new comers (Escalas & Bettman, 2005). The research also shows that the woman trust more on brand related to their usage than the men (Sliburyte, 2009). As it was according to gender but at the different stages of consumer the level of trust and trustworthiness is same (Sutter & Kocher, 2007). Companies can also reap the advantage of product high credibility which comes from high reputation, popularity, high public image and trustworthiness and then relate it with other product and parent brand (Song, Chaipoopiratana, & Combs, 2008).

2.1.2 EXPERTISE

The products having low involvement and endorsed by an expertise with good knowledge and skills having experience have a positive effect on intentions to buy by consumers (Yoon, Guffey, & Kijewski, 1993). Involvement in issue, (Petty, Cacioppo, & Goldman, 1981) the capacity of message to

influence consumer (Maheswaran & Sternthal, 1990) timing for behavioral response, (DHOLAKIA & STERNTHA, Mar., 1977) timing of source recognition (Homer & Kahle, 1990; Sternthal, Dholakia, & Leavitt, 1978). According to Charbonneau and Garland (2005) the term "Fit" is intimately related with the term expertise as the athletes will only feel fitness with the sports products or brand rather than the company which is not expertise in sports and comes with unrelated diversification. Ohanian (1990) found that the expertise has dominant effect than the other two factors of credibility including trustworthiness and attractiveness.

According to (Spry, Pappu, & Cornwell, 2011) the increased trust in brand has an indirect impact on the brand and increases the credibility and trust on brand. The consumers can switch with the greater intentions to buy, if the competitor is offering greater convenience and trust (Ngobo, 2004).

A handful of studies investigated effect of brand credibility on attitude toward brand (Lafferty et al., 2002). Brand credibility increases consumer utility, brand credibility is positively associated with emotions and reasons in consumer decision making. Prior research had investigated that source credibility impact attitude of consumers towards the source. Goldsmith, Lafferty, and Newell (2000) concluded that corporate credibility has a direct impact on attitude toward brand. In this study it can be considered in terms of brand.

2.1.3 ATTRACTIVENESS:

The traditional concept that good appearance makes sense in people to purchase something (Kahle & Homer, 1985).The visual elements of an ad create a sense of attractiveness and develop a positive attitude towards purchase attention. (Clow, James, Kranenburg, & Berry, 2006). The works of many researchers proved that the outlook and physical attractiveness is a special element through which the effectiveness of brand identity in terms of

personality is assessed (Kahle & Homer, 1985; Till & Busler, 2000). But according to (Bower & Landreth, 2001) highly attractive brands are not so much effective in term of advertising because in this way brands are creating an artificial identity. There are many dimensions of attractiveness which are difficult to determine, the attractiveness cannot be defined through a single dimension. (Caballero & Solomon, 1984). The attractive faces are the best indication for influencing social judgments. (O'Doherty et al., 2003).

The beauty and outlook is not only matter but non-physical attributes also play an important role in effectiveness of brand like achievements in worth, brand assets value, popularity, duration, alliances with others companies (Kamins, 1990; Sliburyte, 2009) and sometimes relating to the ethnic group of consumer (Deshpandé & Stayman, 1994).

2.2   ATTITUDE TOWARD BRAND:

The theory of reasoned action's conceptual framework is founded on the relationships between the variables of belief attitude, behavioral intention, and behavior.

Theory of reasoned actions was developed by Ajzen and Fishbein (1977) the theory suggests that an individual's beliefs about an object affect his/her attitudes about the object, that the attitudes affect behavioral intention regarding the object, and behavioral intention influences behavior of individual. "The totality of a person's beliefs serves as the informational base that ultimately determines his attitudes, intentions and behaviors" (Feldman & Lynch, 1988).

Eagly and Chaiken (2007) define attitude as "relatively global and enduring evaluation of an object, issue, person, or action. Attitudes are often considered relatively stable and are enduring predisposition for consumer to behave in particular way (Feldman & Lynch, 1988). Thus, consequently, they

should be useful predictors of consumer's behavior towards a product or service. Previous studies have referred attitude towards specific dimensions such as attitude towards advertiser (MacKenzie & Lutz, 1989), attitude towards advertisement and attitude towards brand (Goldsmith et al, 2000). The present study is focusing on attitude toward brand (AB). Attitude toward brand (AB) is a "predisposition to respond in a favorable or unfavorable manner to a particular brand" (Phelps & Hoy, 1996). AB has been found to play an important role in influencing consumer's loyalty (Goldsmith et al, 2000). Many studies found that AB had a positive and significant effect on consumer loyalty (Phelps & Hoy, 1996).

Theory of planned behavior states that people show a specific behavior in term of their perception and intention. Furthermore, intentions are influenced by subjective norms of behavioral control. The focus of theory of planned behavior is to understand the intentions of individual to demonstrate a specific behavior and according to this theory, intention is an outcome of the following three determinants.

1. **Attitude toward behavior:** The extent to which a person has appraisal (favorable/ unfavorable) of a specific behavior (Ajzen, 1991). A person is subject to perform a specific behavior when his evaluation or appraisal is positive.

2. **Subjective norms:** The extent to which a person is under some perceived social pressure for performing or not performing a behavior under question (Ajzen, 1991). Subjective norms basically indicate a person's perception of how other people will evaluate a proposed behavior.

3. **Perceived behavioral control:** The degree to which a person considers a perceived ease or difficulty for a specific behavior, (Ajzen, 1991).

2.3   CONSUMER LOYALTY:

Consumer loyalty refers to the attachment and affiliation to buy a certain brand or product (Alexandris, Kouthouris, & Meligdis, 2006). Consumer loyalty also indicates how likely it is that the individual would purchase a product (Phelps & Hoy, 1996). Many previous studies have used Consumer loyalty as a dependent variable (Goldsmith et al., 2000).

According to Reichheld (1993) consumer brand loyalty is thought to be one of the most significant upshots. Brand loyalty is all about the commitment of brands that enhances consumer willingness to re-purchase a specific product/service in spite of the potential marketing campaigns actuated by rivals to weaken the coalition between the brand and consumers (Oliver, 1999). Brand loyalty is thought to be a source to provide a greater leverage to trade and condensed marketing costs (Aaker, 1997).

A credible brand is one that enhances higher level of loyalty among consumers. There is a suitable contribution from researchers on the topic of attaining consumer loyalty and factors that influences consumer loyalty (Kanagal, 2009). Loyal consumers on one hand serve as a source for the generation of revenue and on the other hand they cause the marketing expense of a firm to lower down as they have developed certain belongingness of brands and a trust with the manufacturer of that brand.

Consumer loyalty can be further sub-grouped into behavioral and attitudinal loyalty (Aaker, 1997). Behavioral loyalty (or purchase) refers to re-buy of a specific product. Similarly attitudinal loyalty links between consumer commitment to the brand and the distinctive features of the product (Kanagal, 2009). Gremler (1995) is convinced that when consumer loyalty is evaluated, attitudinal and behavioral dimension should be incorporated.

Brand trustworthiness induces high value for a brand in the minds of consumers so it also causes brand credibility (Morgan & Hunt, 1994).

Similarly, perceived brand quality is also a contributor in measuring brand credibility (Parasuraman & Grewal, 2000) as it attempts to induce the level of reliability for a specific brand among consumers. However the author is of the opinion that brand credibility mediates between brand trustworthiness and consumer brand loyalty and between perceive quality of a brand and consumer brand loyalty as credible brands develop a trust tag that is attached to them. Credible brand brings loyal consumers consistently if it continuously delivers what it promises. It can be taken into account that perceived quality individually may not produce consumer brand loyalty. Instead, trustworthiness and perceived brand quality as a composition serves to enhance brand loyalty and this loyalty creates larger consumer brand relationship. There are few research studies that explore brand credibility and its possible impact on consumer loyalty (Wang & Yang, 2010).

Brinol, Petty, and Tormala (2004) conducted a study that found a positive relationship between source credibility (brand credibility) and the attitude of consumers toward the source (brand). Erdem and Swait (2004) was also convinced that brand credibility results in positive brand consideration. They concluded more credible a brand is, higher the level of consumer loyalty would be. Recently Wang and Yang (2010) explored a research study on consumer loyalty and indicated that brand credibility positively effects consumer loyalty.

2.3.1 CONSUMER LOYALTY: FOUR C'S

Rowley (2005), classified consumer loyalty, this classification is regarded as four C's of the consumer loyalty. Initially, this classification was developed by (Dick & Basu, 1994). These four C's are captive, committed, contended and convenience seeking. Captive and convenience seeker are those consumers who are inertial in terms of attitude. Similarly when we talk about committed and contended type of consumer loyalty these consumers demonstrate

positive attitude (Rowley, 2005). Captive consumer can be observed by condescending a specific brand. These consumers repurchase a specific brand because they are limited in terms of their choice. In some cases these consumers continue purchasing a specific brand because switching to other brands is costly. Notable thing is that products and services require infrequent purchase decision but captive consumers are more responsive in purchase decisions (Childers, Carr, Peck, & Carson, 2002).

On the other hand convenience seeker's brand purchasing behavior can be determined by a variety of convenience seeking factors like, location, opening hours, bank teller machines, package and size etc. There is a differentiation introduced by (Birgelen, Wetzels, & de Ruyter, 1997) about convenience factors it includes; convenience of access, convenience of product and service. Convenience factors are the major contributor in the development of consumer loyalty because consumer will not purchase a specific product/ service if it is inconvenient in term of purchasing (Birgelen et al., 1997)

Contended consumers are likely to demonstrate inertial consumer behavior toward a specific product/service with a positive attitude. These consumers do not enhance their involvement in a specific brand by attaining additional services (Rowley, 2005). Contented consumers develop relationships with brands as they acknowledge some specific qualities and benefits of the product/service.

Committed consumers exhibit maximum level of consumer loyalty and continue purchasing a specific product/service for a long period of time and refer the product/service to close ones. This positive behavior among consumers is due to brand value addition and strong relationships (Foss & Stone, 2001). One point should be noticed that this type of consumer loyalty is more obvious in large firms having well known product portfolio. New

brands need a specific time and effort to generate this level of loyalty among consumers (Childers et al., 2002).

2.3.2 FACTORS INFLUENCING CONSUMER LOYALTY

Many researchers contributed in existing literature for classifying the factors influencing consumer loyalty. Cahill (2007) differentiated among three major groups for determining consumer loyalty; these factors include 1) consumer related factors 2) firm related factors 3) relationship related factors. Individual characteristics of consumers are responsible for deriving consumer related determinants of consumer loyalty whereas relationship related determinants are closely linked with seller-buyer interaction including factors like, quality, trust, past experience and emotional closeness (Cahill, 2007). Finally firm related determinants can be extracted firm's reputation, price quality ratio and proper consumer loyalty programs.

On contrary, Duffy (2003) classified two groups for the determination of consumer loyalty 1) internal factors 2) external factors. So far as internal factors are concerned it is all about consumer perspective of loyalty for a specific product/service. External factors are associated with suppliers of product/service and their capability to develop and sustain consumer loyalty. When the classification of Duffy (2003) is compared with (Cahill, 2007) it is observed that internal factor are more likely to be same as consumer related factors and similarly external factors and firm related factors stand for same meanings. Duffy (2003), is of the opinion that internal factors are associated with psychographics and demographic characteristics of individuals however internal factors may differ with respect to the age level, gender, social class and level of education.

Another group of researchers produced contrasting approach that is external factors could be investigated to evaluate the impact on structural relationship among service quality, consumer loyalty and relationship-quality (Yi & La,

2004). Kracklauer, Mills, and Seifert (2004) stated that consumer loyalty is a combination of consumer -satisfaction and consumer-trust. Moreover, theorists developed a model for long term consumer loyalty this model is determined by short term consumer loyalty and commitment (Kracklauer et al., 2004). It is noticeable fact that there is no absolute control over consumer loyalty due to a variety of factors.

Schweizer (2008), developed a powerful approach to determine consumer loyalty. He is of the opinion that there is no such classification in terms of external and internal factors but still, he rates them according to their importance. He identified determinants as product-quality, purchase conditions, pricing policies, product availability, reputation, image, trust, past experience, commitment from consumer, switching barriers, consumer attributes, behavior, involvement, behavior patterns, individual expectations, etc. According to Schweizer (2008) consumer loyalty does not depend on a single factor it depends on a number of factors that change according to different situations.

2.3.3 DETERMINANTS OF CONSUMER LOYALTY
Author found support from existing literature to find out four determinants of consumer loyalty. These include 1) positive word of mouth 2) switching behavior 3) complaining behavior 4) willingness to pay more. These determinants were identified by different authors like (Bloemer, De Ruyter, & Wetzels, 1999; De Ruyter, Wetzels, & Bloemer, 1998; Parasuraman, Zeithaml, & Berry, 1994; Zeithaml, Berry, & Parasuraman, 1996) in their study. Following section presents a description of these determinants.

2.3.4. POSITIVE WORD-OF-MOUTH
Positive word of mouth means communication of consumers about a specific product/service with people in their social and professional circles (Anderson,

1998). Word of mouth is generally expressed by talking to family members and colleagues. At present, blogs and social media also plays a vital role in word of mouth communication. According to Zeelenberg and Pieters (2004) there are two types of word of mouth 1) positive word of mouth 2) negative word of mouth. Positive word of mouth is the result of satisfaction whereas negative word of mouth is linked with dissatisfaction. Westbrook (1987) was convinced that positive word of mouth is an informal communication about the characteristics of a specific product/service. Similarly Berger, Sorensen, and Rasmussen (2010) was of the opinion that positive word of mouth is a valuable tool for the promotion of a firm's offering.

Despite the fact that positive word of mouth is an essential factor for promoting a product/service, businesses have struggled in developing a creative strategy for positive word of mouth. Gremler (1995), indicated that though satisfaction induces positive word of mouth in service sectors but only satisfaction cannot be taken for guaranteed to generate positive word of mouth for service providers. Positive word of mouth is more important for service providers as compared to the firms dealing in physical goods. The rationale behind this is that services are intangible and they are based on credence and experience.

2.3.5 SWITCHING BEHAVIOR

Theorists have tried to find out the bases for improving their understanding of consumer switching behavior. Generally it can be categorized into three areas.

(1) The causes for switching

(2) Motivating factors for switching

(3) The heterogeneous nature of consumers.

Roos (1999), introduced three elements of switching decision, 1) pushing elements, 2) pulling elements and 3) sawyers. Pushing factors includes the reasons for switching to another brand whereas pulling factors causes consumers to come back to previous brand and finally sawyers factors do not cause switching by themselves but these factors strengthen the decision for switching.

Keaveney (1995), found important factors that motivate consumers for switching in service industries including 1) core service failure 2) pricing 3) attraction from rivals 4) employee responses to the failure of services. Existing literature also introduced determinants of consumer switching decision for example Swinyard and Whitlark (1994) included dissatisfaction, Rust and Zahorik (1993) indicated perceived quality and switching costs was introduced by (Burnham, Frels, & Mahajan, 2003). The discussion presented above helps to understand the factor that motivate consumers for switching to other brands but does not provide any specific information for switcher and stayer. To deal with this issue some researchers presented different research studies to find out the bases for heterogeneity among consumers. The study of Ganesh, Arnold, and Reynolds (2000) indicated that switchers differ from stayers in term of satisfaction, involvement and loyalty. Similarly a research study by Keaveney and Parthasarathy (2001)linked these differences with attitude related aspects, behavior and socio-demographic characteristics.

2.3.6 COMPLAINING BEHAVIOR

The topic of consumer complaint management is gaining more and more importance among academicians and savvy marketers. Theorists at present are trying to find out the bases for consumer complaints. They have found that in general a consumer may react to four types of complaining behavior 1) silent 2) exit 3) negative word of mouth and 4) direct complaint to others (Davidow & Dacin, 1997). It is argued that direct complaining to others is a

protest by a dissatisfied consumer against company in order to receive compensation in terms of return, renewal, apology etc.

2.3.7 WILLINGNESS TO PAY MORE

Willing to pay is described as "it is the maximum amount of money that a consumer is willing to pay for attaining a product/service (Krishna, 1991). According to Grewal, Monroe, and Krishnan (1998) willingness to pay more refers to reservation price. So willingness to pay more is the amount of value that a consumer assigns to a product/service in terms of monetary units (Kalra & Goodstein, 1998). Finkelman (1993), indicated that satisfied consumers are willing to pay more for a specific product/service. But price related consumer satisfaction is neglected in a research study conducted by (Srinivasan, Anderson, & Ponnavolu, 2002). For further elaboration of willingness to pay more, equity theory provides a good support which point outs fairness in term of a social exchange(Oliver & Swan, 1989). Exchange refers to a specific level of satisfaction that a consumer receives and the seller receives agreed on payment (Lind & Tyler, 1988). According to equity theory exchange parties (buyer and seller) identify equitable treatment if this treatment is fair enough a positive equity is formed and if this treatment is not fair, it results in negative equity. Both positive and negative equities pursue a consumer to modify exchange parameters and motivate a consumer to reestablish equity. In a study conducted by Bolton and Lemon (1999) it is indicated that when a firm rises the price for a particular product/service, satisfied consumers adjust their usage rate to meet the rise in price and to pay more for that product/service. Similarly, when the level of satisfaction of consumers is not good the consumers perceive low payment for establishing a fair exchange.

2.4 CONCLUSION OF LITERATURE REVIEW

The above discussed literature leads the author to extend this research in the context of Pakistan. Existing literature provides evidences of brand credibility and its impact on consumer loyalty in term of physical goods as described by (Erdem et al, 2004) and Wang et al, (2010). This study extends the impact of brand credibility in terms of service sector by taking two service sectors one from food industry and other from courier service sector. To represent food sector Pizza Hut is chosen and for courier service sector TCS is selected. Furthermore attitude towards brand is taken as a mediator in this research study to assess whether attitude mediates consumer loyalty or not. Author has brought the concept of attitude as a mediator as it is indicated by (Goldsmith et al, 2000). Previous studies on the topic of brand credibility have investigated attitude advertisement, attitude towards advertiser and attitude toward celebrity etc. but existing literature lacks to explore the part of attitude toward brand as mediator. So this study provides a good insight on brand credibility and its impact on consumer loyalty in terms of service sector while considering attitude towards brand as mediator.

As mentioned in above literature, brand credibility is composed of three factors 1) trustworthiness 2) attractiveness and 3) expertise as described by (Erdem et al, 2004). Author of this research study also considered the same three factors for brand credibility but in service sector. Similarly, consumer loyalty is a composite of 1) positive word of mouth 2) switching behavior 3) complaining behavior 4) willingness to pay more as described by (Bloemer et al, 1999). Author has considered these four determinants of consumer loyalty in service sector in the context of Pakistan.

2.5   CONCEPTUAL FRAMEWORK:

Based on the above-mentioned literature review, the following theoretical model framework has been developed.

FIGURE 1:
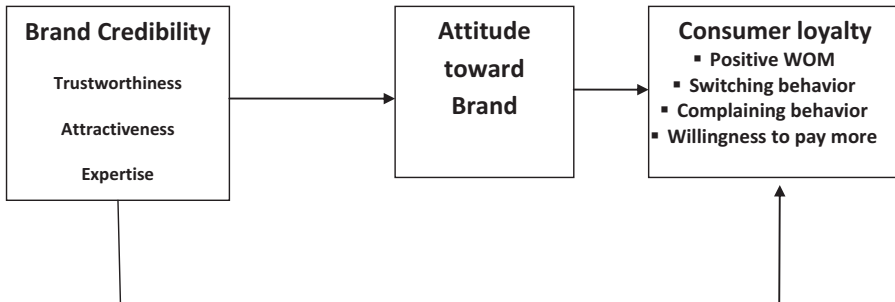
Figure 1: conceptual framework of study

It is important to note that previous research studies explored the relationship between source brand credibility and consumer loyalty but majority of previous studies focused physical goods and in service sector there is limited contribution. In above model there are two important factors to be observed. First, whether brand credibility produces any impact on consumer loyalty?. Second what is the role of attitude toward brand as mediator in terms of service sector. Model explains that brand credibility is a combination of three things 1) expertise 2) trustworthiness 3) attractiveness as described by (Erdem et al, 2004). Furthermore brand credibility has a direct effect on consumer loyalty but in the mid-way there stands attitude towards brand as mediator. So brand credibility affects the attitude of consumer and this attitude then mediates loyalty among consumers. According to this conceptual model, consumer loyalty is measured on four variables 1) Positive word of mouth 2) Switching behavior 3) complaining behavior and 4) willingness to pay more as indicated by (Bloemer et al, 1999). This model specifies the importance of brand credibility and its impact on consumer loyalty in the context of Pakistan. This model checks the impact of brand credibility in two ways. First way is the direct impact of brand credibility on consumer loyalty and second way is to analyze the impact of brand credibility

indirectly through the process of mediation. This model will also assess the combined effect of brand credibility (direct+ indirect) on consumer loyalty to generate a better understanding.

3.0 METHODOLOGY

Data and Methodology part of current study is organized as under.

DERIVATION OF HYPOTHESES

The study focuses on the following literature to seek support for hypothesis derivation.

3.2 BRAND CREDIBILITY AND ATTITUDE TOWARDS BRAND:

Till and Busler (2000) Proved a match-up hypothesis in which the credibility of celebrity endorser including attractiveness, trustworthiness has a positive effect on brand attitude and changes the consumer attitude by interacting with needs, requirements of consumers. If celebrity is matching the characteristics of brand with the needs of consumer then it will create a positive sense of determining the brand in consumer. But relationship of credibility of brand and attitude towards brand has yet not determined by any researcher and it needs to check the match-up of brand credibility and attitude towards brand. On the basis of this literature the proposed hypothesis is:

H1: There is positive and significant relationship between brand credibility and consumer attitude towards brand.

3.3 ATTITUDE TOWARDS BRAND AND CONSUMER LOYALTY:

In the purchase decision there are many factors involved but the dominant and emerging key factor influencing purchase decisions of consumers is brand (Erdem et al., 2006). According to company and brand name are mainly associated with loyalty of consumer and that's the brand name which has most remembering effect in the minds of consumer for purchasing a brand again (Lusk, Moore, House, & Morrow, 2001). This research is focused on TCS and Pizza Hut to check the effect of their brand attitude toward

consumer loyalty in Pakistan. Therefore, the proposed hypothesis based on literature is:

H2: There is positive and significant relationship between attitude towards brand and consumer loyalty.

3.3.1 ATTITUDE TOWARDS BRAND AND POSITIVE WORD OF MOUTH:

Companies put much effort to change the attitude of consumer toward brands through different ways. They advertise their products for creating positive conditioning. If consumer have not positive attitude towards a brand then they do not work as a referral. It also creates their personal satisfaction to a consumer which ultimately makes him as a little spokesperson for company to create positive word of mouth (Chung & Darke, 2006). Based on the following literature the proposed relationship is:

H2a: There is positive and significant relationship between attitude towards brand and positive word of mouth.

3.3.2 ATTITUDE TOWARDS BRAND AND COMPLAINING BEHAVIOR:

Positive attitude creates positive mind set about a brand in the mind of consumer. Whenever, consumer is more positive towards a brand and satisfied then he is resistive towards complaining behavior against a brand. Complaining behavior restricts your closed ones and damage the image of a brand. Lower is the level of complaints less will be chances to go for other alternative about a product/service (Halstead & Page, 1992). Based on the following literature the proposed relationship is:

H2b: There is positive and significant relationship between attitude towards brand and reduction in complaining behavior.

3.3.3 ATTITUDE TOWARDS BRAND AND SWITCHING BEHAVIOR:

Communication of switching cost in terms of physical, financial and psychological is increased by companies (Halstead & Page, 1992). It is being done for strengthening the attitude towards brands. Attitude is also an indicator for the frequency of purchasing and if it is strong then switching is not considered by consumers (C Whan Park, MacInnis, Priester, Eisingerich, & Iacobucci, 2010). Based on the following literature the proposed relationship is:

H2c: There is positive and significant relationship between attitude towards brand and reduction in switching behavior.

3.3.4 ATTITUDE TOWARDS BRAND AND WILLINGNESS TO PAY MORE:

Mostly researchers considered attitude in term of money for willingness to pay more in the marketing literature but reality is that brand attitude counts so much. If companies communicate their image to consumers in a great way then it does not matter how much price is charged for a product or brand due to positive attitude towards (Roberts & Sepulveda M, 1999). General positive attitude and positive brand attitude mutually increases the chance of paying more by a consumer. Based on the following literature the proposed relationship is:

H2d: There is positive and significant relationship between attitude towards brand and willingness to pay more.

3.4   BRAND CREDIBILITY AND CONSUMER LOYALTY:

In the emerging economies, a recent study of Wang and Yang (2010) shows that brand credibility has a favorable effect on re-purchase decision. A specifically study on automobile industry in China revealed that consumer loyalty is associated with credibility of a brand. More favorable image and awareness of brand also supports the relationship of credibility and purchase

intentions in a good way. Chao, Wührer, and Werani (2005), recommended to check the effect of foreign brand name and its credibility to the consumer loyalty in the developing countries because the country of origin often has an effect to develop credibility. Pakistan is also a developing country where fast food industry is emerging and it's necessary to check the effect of brand credibility on consumer loyalty. Therefore, the proposed hypothesis on the based on the literature is:

H3: There is positive and significant relationship between brand credibility and consumer loyalty.

3.4.1 BRAND CREDIBILITY AND POSITIVE WORD OF MOUTH:

Companies put much effort to make a brand credible through different ways like celebrity advertising, effective advertising. They advertise their product/service for creating positive conditioning. If consumer does not consider a brand credible then he does not work as a referral. Personally, brand also works as an advocate for creating word of mouth (Keller, 2007). It also creates personal satisfaction to a consumer which ultimately makes him a spokesperson for company for creating positive word of mouth (Chung & Darke, 2006). Based on the following literature the proposed relationship is:

H3a: There is positive and significant relationship between brand credibility and positive word of mouth.

3.4.2 BRAND CREDIBILITY AND COMPLAINING BEHAVIOR:

Credibility of a brand creates positive mind set about a brand in the mind of consumer. Whenever, consumer is more positive towards a brand and satisfied then he is resistive towards complaining behavior against a brand. Complaining behavior restricts your closed ones and damage the image of a brand. Lower is the level of complaints less will be chances to go for other

alternative about a product/service (Halstead & Page, 1992). Based on the following literature the proposed relationship is:

H3b: There is positive and significant relationship between brand credibility and reduction in complaining behavior.

3.4.3 BRAND CREDIBILITY AND SWITCHING BEHAVIOR:

Communication of switching cost in terms of physical, financial and psychological is increased by companies (Halstead & Page, 1992). It is being done for strengthening the attitude towards brands. Attitude is also an indicator for the frequency of purchasing and if it is strong then switching is not considered by consumers (C Whan Park et al., 2010). Based on the following literature the proposed relationship is:

H3c: There is positive and significant relationship between brand credibility and reduction in switching behavior.

3.4.4 BRAND CREDIBILITY AND WILLINGNESS TO PAY MORE:

Mostly researchers considered tangible and financial benefits for willingness to pay more in the marketing literature but reality is that intangible factors count so much. If companies communicate their image and credibility to consumers in a great way then it does not matter how much price is charged for a product or brand due to its credibility (Roberts & Sepulveda M, 1999). Tangible and intangible factors mutually increase the chance of paying more by a consumer. Based on the following literature the proposed relationship is:

H3d: There is positive and significant relationship between brand credibility and willingness to pay more.

3.5   ATTITUDE TOWARDS BRAND AS MEDIATOR:

Brand gives a signal to the consumer and consumers behave according to roadmap of brand building in their minds. Brand transfers its credibility in the

minds of consumers for shaping a specific attitude towards the brand. Brand attitude is an insider according to (C.W. Park & Young, 1986), which effects the brand familiarity indirectly through brand involvement. More involvement shapes a good attitude towards brand which ultimately increases consumer loyalty. Mittal (1990) concluded that brand attitude works as mediator between event marketing and brand equity and Liu, Li, Mizerski, and Soh (2012) work showed that the mediation of brand attitude works between self-congruity and brand loyalty. But nobody investigated the mediation effect of brand attitude between brand credibility and consumer loyalty in Pakistan and more specifically in fast food sector and courier service sector. Therefore, the proposed hypothesis on the basis of this literature is:

H4: Attitude towards brand works as mediator between brand credibility and consumer loyalty.

H4a: Attitude towards brand works as mediator between brand credibility and Positive word of mouth.

H4b: Attitude towards brand works as mediator between brand credibility and switching behavior.

H4c: Attitude towards brand works as mediator between brand credibility and Complaining behavior.

H4d: Attitude towards brand works as mediator between brand credibility and willingness to pay more.

3.6   METHODOLOGY:

To test the hypothesized relationships, an empirical study was conducted in which the study used two different services sector. The service sector that is selected for testing the model is fast food sector and Courier services sector. The study considers these two services as relevant for two reasons.

First, the study intends to investigate brand attributes in imperfect information structures and in context where offerings are characterized by experience and credence attributes. Arguably, fast food restaurants and Courier services have experience attributes, such as the competence and friendliness of service employees or delivery times. Second, both services are also characterized by credence attributes, such as long-term health risks (for fast food restaurants), following of maintenance procedures (for transport services). The study utilized the brand "Pizza Hut" as representing a fast food sector and the brand "TCS" to represent Courier services sector.

3.6.1 POPULATION AND SAMPLE:

The population for this study is students and administrative staff of Dera Ghazi Khan Colleges, sub campuses and staff from banking sector. Respondents could easily comprehend the questionnaire (in English language) so that content validity of questionnaire was assured. The reason for selecting this target audience is that college/university students and banking staff are educated and have a better knowledge about these two service delivering firms as compared to other people. Sample size for this study is 450 and is selected through convenient sampling method.

3.6.2 SAMPLE DETERMINATION:

It's not possible to cover whole population for a research. Therefore, it's necessary to select a sample from the population in order to get the response. There is complexity about the selection of sample size because researchers don't know how much sample is enough for generalizing the results to whole population. (Saunders, Saunders, Lewis, & Thornhill, 2011) gave a criterion for sample determination of a population where it is greater than 10000 people. As the number of students here are greater than 10000 so it can be applied here for sample determination. The formula given by him is:

$$n = p\% \times q\% \times (z/ (e \%))\,^2$$

Where n = minimum sample size, p% = proportion belonging to the specified category,

q% = proportion not belonging to the specified category, z = z value (z = 1.96 for 95% level of certainty), e = margin of error (corresponding to z-value).

For performing this, pilot testing was being conducted by asking a question that making a purchase decision about a brand, DO you consider credibility of a brand or not? 70 percent respondents were affirming the idea that in purchasing decision brand credibility is considered and 30 percent students did not consider the credibility of brand. Therefore, the estimated sample size according to these dimensions is 320. Author's effort was to capture the same required response that's why author floated 450 questionnaires due to less chance of response from them.

3.6.2 DATA COLLECTION:
The study is conducted on the basis of primary data. For the purpose of data collection a questionnaire was developed

3.6.3 QUANTITATIVE RESEARCH:
The study is quantitative in nature as the results and final findings are based on data collection from respondents through questionnaires. And these results are quantified using different statistical tools.

3.6.4 CROSS SECTIONAL STUDY:
This study is cross sectional in nature. Data from respondents is collected once and is used to generate information with the help of statistical tools and the unit of analysis is the individuals.

3.6.5 VARIABLES AND ITEMS:

This study adapted questionnaire of brand credibility from Erdem et al, (2004) and Wang et al, (2010) studies about brand credibility and measured on five point Likert scale. Brand credibility was measured in three dimensions: Trustworthiness, expertise and attractiveness. Attitude toward brand was measured by adopting questionnaire of (Goldsmith et al, 2000) on a five point Likert scale. For the scale of consumer loyalty Parasuraman et al.'s (1994) scale is used which has also adopted by different authors in their study like (Zeithmal et al, 1996) and customized by Bloemer et al. (1999) in their study. The original scale is consisted of 13 items having 5 components positive word of mouth, complaining behavior, switching behavior, willingness to pay more and external response. But the external response was excluded for this study due to complexity and irrelevancy of this study because this study is showing the individual response of a consumer related to a brand. Twelve items of four components are measuring the response for consumer loyalty on a five point Likert scale in this study.

3.6.6 PROCEDURE:

To collect the data from respondents, a team composed of ten people was selected. All members of teams were trained through a training session about getting response from respondents. Their responsibility was to collect data by giving proper info about the study. Every member was assigned for collecting response from 50 respondents. After getting data, all questionnaires were accumulated at one place for further process and analysis.

CHAPTER 4
RESULTS AND ANALYSIS

4.0 RESULTS AND ANALYSIS:

The section of results is organized as follows. In the first section gender, age and education level of respondents is discussed. Next section consist reliability and validity tests then descriptive statistics is discussed in further section. The final portion of results describes the regression analysis.

Table 1: Gender of respondents

Categories of gender	Frequency	Percent
Male	216	66.9
Females	107	33.1
Total	**323**	**100.0**

Table 1 describes the proportion of gender of respondents. According to table 1 out of 323 respondents 216 were male and 107 were female. So in term of percentage male portion of respondents is 66.9 percent and female portion of respondents is 33.1 percent.

Distribution according to age:

Similarly, Table 2 describes age level of respondents. For convenience purpose age limit is categorized in four categories. The highest frequency in age category is from age 21- 25 as its frequency is 157 and it consists 48.6 percent of total respondent. Next to this is the category from 26-30 which consists frequency level of 79 and covers percentage of 24.5. The lowest portion of age is from 16-20 and its frequency level is 22 and percentage is just 6.8 this age category is receiving the lowest proportion and this lowest standing is understandable as majority of population in target sample is

above 20 years of age because in majority the university age begins after 20 years and same stands true in the case of banking sector. The fourth category is above 30 age respondents this category consists of 22 level of frequency and represents only 20.1 percent of total target sample.

Table 2: Age level of respondents

Age Limits	Frequency	Percent
16-20	22	6.8
21-25	157	48.6
26-30	79	24.5
30-Above	65	20.1
Total	**323**	**100.0**

Table 3 explains educational level of respondents. The education level of respondents is divided into three categories. Category 1 in undergraduate people and its frequency is 47 whereas its percentage is 14.6. This category is the lowest one and this lowest standing is understandable with respect to sample size because in universities/ colleges majority of educational level commence from graduation and same is the case for banking sector. Second category is for graduate people. This category represents the highest level of frequency and percentage as frequency level is 177 and percentage is 54.6 percent. Last category is for post graduate people consisting frequency level of 99 and percentage of 30.7 of total sample.

Table 3: Education level of respondents

Education Level	Frequency	Percent
Undergraduate	47	14.6
Graduate	177	54.6
Post Graduate	99	30.7
Total	**323**	**100.0**

4.1 PREPARING DATA FOR ANALYSIS:

As total questionnaire was consisted of 25 questions and total 323 questionnaires were useful for making analysis. The data was inserted into SPSS v.20 for making it useful for analysis.

4.2 HANDLING MISSING VALUES

Mainly, there were no missing values in the questionnaire but at the time of inserting values in the SPSS, some values remained blank. To tackle those missing values, missing values was replaced with 3 (which are having neutral response). It will not create an effect on positive or negative side of hypothesis.

4.3 TEST PERFORMED IN ANALYSIS

Different tests were performed in order to get the results of the study. Exploratory factor analysis for theory matching to results, Descriptive statistics for getting central tendency and Boot-strapping was done for checking the mediation and indirect effect in the conceptual frame work.

4.4 RELIABILITY AND VALIDITY

Anderson (1988) described different basic guidelines for the reliability and validity of measurement scale used in the study. A step-by-step approach is used for analysis. First of all, it's necessary to perform factor analysis as data reduction techniques in order to diminish the questions in the measurement tool. For the purpose of examining the common variance, all the items were included in the analysis. KMO and Bartlett test was incorporated for checking the appropriateness of scale used in this study and prove about adequacy of sample. Table 4 shows the results for KMO and Bartlett test. The value of KMO is 0.781 which shows more than the appropriateness according to the standard criteria of KMO value 0.50 so KMO value is above average. Bartlett Test is also showing the significant value 0.000 which makes this analysis perfect for performing factor analysis. Secondly according to the recommendation of (Hair, Tatham, Anderson, & Black, 2006), Varimax rotation should be used in the rotation of each factor in the factor loading and set criteria of cut-off value is 0.50 in exploratory factor analysis. All the values were above the set criteria of cut-off value. The reliability of this scale was checked with the help of cronbach's alpha and set criteria of 0.70. All the variables were having a good reliability of the scale used in this context.

Table 4: KMO and Bartlett's test

KMO measure of sampling adequacy		0.781
	Approx. Chi Square	2339.077
Bartlett's test of sphericity	df	300
	Sig.	0.000

Table 5: Scale items and summary statistics of rotated component matrix for brand credibility

Variables	Factor/Item	Factors loading (EFA)	Cronbach's Alpha
Brand Credibility			**0.818**
BC1	This brand reminds me of someone who's competent.		.76
BC2	This brand has the ability to deliver what it promises.		.859
BC3	This brand delivers what it promises.		.593
BC4	This brand's product claims are believable.		.50
BC5	Over time, my experiences with this brand have led me to expect it to keep its promises, no more and no less.	.558	
BC6	This brand has a name you can trust.	.733	
BC7	This brand doesn't pretend to be something it isn't.	.802	
BC8	This brand is very attractive to me.	.602	
BC9	This brand is very elegant.	.659	
BC10	I think the image of this brand is very beautiful.	.612	

Variable 1: Ten factor were loaded above the criteria of cut-off value for the brand credibility and reliability of this variable is 0.818.

Table 6: Scale items and summary statistics of rotated component matrix for Attitude towards brand

Variables	Factor/Item	Factors loading (EFA)	Cronbach's Alpha
Attitude towards Brand			**0.719**
AT1	My attitude toward the brand is good.	.772	
AT2	My attitude toward the brand is favorable.	.766	
AT3	My attitude toward the brand is satisfactory.	.762	

Variable 2: Three factors were loaded under the criteria of cut-off value for the variable of attitude towards brand and reliability for this variable is 0.719.

Table 7: Scale items and summary statistics of rotated component matrix for Consumer loyalty

Variables	Factor/Item	Factors loading (EFA)	Cronbach's Alpha
Consumer Loyalty			**0.761**
CL1	I say positive things to others about the brand.	.537	
CL2	I recommend this brand to someone else.	.507	
CL3	I Encourage friends to buy this brand.	.593	
CL4	I consider the same brand as the first choice if i want the product.	.876	

CL5	I complain to other people if i experience problems.	.778
CL6	I complain to external agencies if I experience problems.	.786
CL7	I complain to company employees if I experience problem.	.804
CL8	I try to switch to another brand of the same product if I experience problem.	.602
CL9	I purchase product of another brand if it offers better price.	.774
CL0	I try to purchase less products of the brand.	.670
CL11	I continue to purchase the same brand if the price increases.	.720
CL12	I pay a higher price for the benefits currently received.	.612

Variable3: twelve factors were rotated under the consumer loyalty having reliability of 0.761

Table 8: Descriptive Statistics & Pearson Correlation

	Descriptive Statistics			Correlations		
	Variables	Mean	S.D	1	2	3
				BC	AT	CL
1	Brand Credibility	3.0622	.78783	1		
2	Attitude Towards Brand	3.1527	1.1406	.255**	1	
3	Consumer Loyalty	3.1767	.67790	.227**	.351**	1

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

This study used the Pearson correlation in order to check the correlation among different variables. Table 8 shows the confirmation of correlation among different variables in this study. The correlation between brand credibility and attitude towards brand is showing a significant positive correlation having value 0.225**. Similarly the correlation results between

brand credibility and consumer loyalty is showing a significant positive correlation having value 0.227**. Results of correlation show that correlation between attitude towards brand and consumer loyalty is significantly positive having value of 0.351**. The correlations among all variables used in this study is not so high which is making this model fit and also pushes away from the fear of multi- collinarity.

4.5 RESULTS OF REGRESSION ANALYSIS:

For checking the cause and effect relationship the regression analysis was performed. In the regression analysis the results which are helpful for making decision are drawn from the table of Model summary and ANOVA table. In ANOVA table, each variable will show its individual role in the drawn hypothesis. Un-standardized beta, T-value and Significance values are useful for making decision about the hypothesis. For checking the indirect effect Boot-strapping was incorporated at the sample of 1000 and confidence interval of 95%. The results of regression analysis are given below and decided on the bases of their regression weight β, T-value and Significance value or p-value.

4.5.1 RELATIONSHIP BETWEEN BRAND CREDIBILITY AND ATTITUDE TOWARDS BRAND

H1: There is positive and significant relationship between brand credibility and consumer attitude towards brand.

the Results for H1 are given below for regression analysis:

Table 9: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path			Bootstrapping		T-Value	P-Value	Significant/ In-significant
				Standardized Regression Weights	*Standard Error*			
H1	BC	⟶	AT	.3689	.0781	4.7212	.0000**	Significant

R=0.2548, R-square =0.0649, F=22.2898, Sig= >0.001***

The regression analysis performed for testing the effect of brand credibility on attitude towards brand in the service sector is shown in above table 09. The value of β is 0.3689 (Which is positive), T-Value is 4.7212(which is greater than standard 2.00) and P-value or significance level is 0.0000** (Which is less than 0.05). Results describes that there is highly significant positive relationship of brand credibility and attitude towards brand. It means null hypothesis of effect of brand credibility on attitude towards brand is rejected and alternative hypothesis H1 is accepted.

4.5.2 RELATIONSHIP OF ATTITUDE TOWARDS BRAND AND CONSUMER LOYALTY

H2: There is positive and significant relationship between attitude towards brand and consumer loyalty.

In the following section researcher describes relationship between attitude towards brand and consumer loyalty. To check this relationship a separate regression is run to find the relation. Regression is performed on each component of consumer loyalty to know the type of relationship.

4.5.2.1 RELATIONSHIP OF ATTITUDE TOWARDS BRAND AND POSITIVE WORD OF MOUTH

H2a: There is positive and significant relationship between attitude towards brand and positive word of mouth.

Results for this hypothesis are discussed below:

Table 10: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		T-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	*Standard Error*			
H2a	AT ⟶ PWOM	.2671	.0450	5.9408	.0000**	Significant

R=0.3508, R-square =0.1231, F=22.4576, Sig= <0.0001***

The regression analysis performed for proving the effect of attitude towards brand on positive word of mouth in the service sector is shown in above table 10. The value of β is 0.2671 (Which is positive), T-Value is 5.9408 (which is greater than standard 2.00) and P-value or significance level is 0.0000** (Which is less than 0.05). Results illustrates that there is highly significant positive relationship of attitude towards brand and positive word of mouth. A positive attitude towards brand pushes a consumer to the circle of loyalty and they create a positive word of mouth. It means null hypothesis of effect of attitude towards on positive word of mouth is rejected and alternative hypothesis H2a is accepted.

4.5.2.2 RELATIONSHIP OF ATTITUDE TOWARDS BRAND AND COMPLAINING BEHAVIOR

H2b: There is positive and significant relationship between positive attitude towards brand and reduction in complaining behavior.

The results for H2b are given below:

Table 11: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		T-Value	P-Value	Significant/In-significant
		Standardized Regression Weights	Standard Error			
H2b	AT ⟶ CB	.1140	.0366	3.1181	.0020**	Significant

R=0.2874, R-square =0.0826 F=14.4007, Sig= <0.0001***

The regression analysis performed for proving the effect of attitude towards brand on complaining behavior in the service sector is shown in above table 11. The value of β is 0.1140 (Which is positive), T-Value is 3.1181 (which is greater than standard 2.00) and P-value or significance level is 0.0020** (Which is less than 0.05). Results illustrate that there is highly significant positive relationship of positive attitude towards brand and reduction in

complaining behavior. A positive attitude towards brand pushes a consumer to the circle of loyalty and they do not make any complaints to the staff or general public. It means null hypothesis of effect of attitude towards on complaining behavior is rejected and alternative hypothesis H2b is accepted.

4.5.2.3 RELATIONSHIP OF ATTITUDE TOWARDS BRAND AND SWITCHING BEHAVIOR

H2c: There is positive and significant relationship between attitude towards brand and reduction in switching behavior.

The results for H2c are given below:

Table 12: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		T-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	Standard Error			
H2c	AT ⟶ SB	.1452	.0485	2.9954	.0030**	Significant

R=0.2874, R-square =0.0826 F=14.4007, Sig= <0.0001***

The regression analysis performed for proving the effect of attitude towards brand on switching behavior in the service sector is shown in above table 12. The value of β is 0.1452 (Which is positive), T-Value is 2.9954 (which is greater than standard 2.00) and P-value or significance level is 0.0030** (Which is less than 0.05). Results illustrates that there is highly significant

positive relationship of positive attitude towards brand and reduction in switching behavior. Its mean that higher the level of positive attitude towards a specific brand higher would be the chances to stay with a specific brand. A positive attitude towards brand pushes a consumer to the circle of loyalty and they are resistive towards new brands and stay touched with the current brand. It means null hypothesis of effect of attitude towards on complaining behavior is rejected and alternative hypothesis H2c is accepted.

4.5.2.4 RELATIONSHIP OF ATTITUDE TOWARDS BRAND AND WILLINGNESS TO PAY MORE:

H2d: There is positive and significant relationship between attitude towards brand and willingness to pay more.

The results for H2d are given below:

Table 13: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		T-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	Standard Error			
H2d	AT ⟶ WTPM	.1941	.0480	4.0413	.0001**	Significant

R=0.2342, R-square =0.0548 F=9.2818, Sig= <.0001***

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The regression analysis performed for proving the effect of attitude towards brand on switching behavior in the service sector is shown in above table 13. The value of β is 0.1941 (Which is positive), T-Value is 4.0413 (which is greater than standard 2.00) and P-value or significance level is 0.0001** (Which is less than 0.05). Results illustrates that there is highly significant positive relationship of attitude towards brand and willingness to pay more. A positive attitude towards brand pushes a consumer to the circle of loyalty and even they stay with the brand in case of increasing prices. It means null hypothesis of effect of attitude towards on willingness to pay more is rejected and alternative hypothesis of effect of attitude towards brand on willingness to pay more H2d is accepted.

4.5.3 DIRECT RELATIONSHIP OF BRAND CREDIBILITY AND CONSUMER LOYALTY

H3: There is positive and significant relationship between brand credibility and consumer loyalty.

The following section measures direct relationship of brand credibility and consumer loyalty. Regression test was incorporated to assess the type of relationship. Regression was performed on each facet of consumer loyalty to find out the relationship. The results of regression are given as under.

4.5.3.1 DIRECT RELATIONSHIP OF BRAND CREDIBILITY AND POSITIVE WORD OF MOUTH

H3a: There is positive and significant relationship between brand credibility and positive word of mouth.

The results for H3a are given below:

Table 14: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path		Bootstrapping		T-Value	P-Value	Significant/ In-significant
			Standardized Regression Weights	Standard Error			
H3a	BC ⟶	PWOM	.0967	0.0651	1.4858	.1383	In-Significant

R=0.3508, R-square =0.1231, F=22.4576, Sig= >0.05

The regression analysis performed for proving the effect of brand credibility on positive word of mouth in the service sector is shown in above table 14. The value of β is 0.0967 (Which is positive), T-Value is 1.4858 (which is less than standard 2.00 and problematic) and P-value or significance level is 0.1383 (Which is greater than 0.05). Results illustrates that there is In-significant positive relationship of attitude towards brand and positive word of mouth. It does not mean that if a consumer considers a brand credible then he will recommend others to buy that product or creates a word of mouth. It means null hypothesis of effect of brand credibility on positive word of mouth is accepted and alternative hypothesis H3a is rejected.

4.5.5 RELATIONSHIP OF BRAND CREDIBILITY AND COMPLAINING BEHAVIOR

H3b: There is positive and significant relationship between brand credibility and reduction in complaining behavior.

The results for H3b are given below:

Table 15: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		T-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	*Standard Error*			
H3b	BC ⟶ CB	.1815	.0529	3.4293	.0007**	Significant

R=0.2874, R-square =0.0826 F=14.4007, Sig= <0.0001***

The regression analysis performed for proving the effect of brand credibility on complaining behavior in the service sector is shown in above table 15. The value of β is 0.1815 (Which is positive), T-Value is 3.4293 (which is greater than standard 2.00) and P-value or significance level is .0007*** (Which is less than 0.01). Results illustrates that there is highly significant positive relationship of brand credibility and reduction in complaining behavior. It means that if a consumer considers a brand credible then he will not make complaints to others. It means null hypothesis of effect of brand credibility on complaining behavior is rejected and alternative hypothesis H3b is accepted.

4.5.6 RELATIONSHIP OF BRAND CREDIBILITY AND SWITCHING BEHAVIOR

H3c: There is positive and significant relationship between brand credibility and reduction in switching behavior.

The results for H3c are given below:

Table 16: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		T-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	Standard Error			
H3c	BC ⟶ SB	.1761	.0702	2.5101	.0126*	Significant

*R=0.2874, R-square =0.0826 F=14.4007, Sig= <0.05**

The regression analysis performed for proving the effect of brand credibility on switching behavior in the service sector is shown in above table 16. The value of β is 0.1761 (Which is positive), T-Value is 2.5101 (which is greater than standard 2.00) and P-value or significance level is .0126* (Which is less than 0.05). Results illustrates that there is significant positive relationship of brand credibility and reduction in complaining behavior. It does not mean that if a consumer considers a brand credible then he will consider other brands for switching. It means null hypothesis of effect of brand credibility on switching behavior is rejected and alternative hypothesis H3c is accepted.

4.5.7 RELATIONSHIP OF BRAND CREDIBILITY AND WILLINGNESS TO PAY MORE

H3d: There is positive and significant relationship between brand credibility and willingness to pay more.

The results for H3d are given below:

Table 17: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		T-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	*Standard Error*			
H3d	BC ⟶ WTPM	.0288	.0695	1.4594	.6486	In-Significant

R=0.2342, R-square =0.0548 F=9.2818, Sig= >0.05*

The regression analysis performed for proving the effect of brand credibility on willingness to pay more in the service sector is shown in above table 17. The value of β is 0.0288 (Which is positive), T-Value is 1.4594 (which is less than standard 2.00 and problematic) and P-value or significance level is .6486 (Which is greater than 0.05). Results illustrates that there is highly In-significant positive relationship of brand credibility and willingness to pay more. It does not mean that if a consumer considers a brand credible then he will pay more for a brand. It means null hypothesis of effect of brand credibility on willingness to pay more is accepted and alternative hypothesis H3d is rejected.

4.5.8 INDIRECT EFFECT OF BRAND CREDIBILITY AND CONSUMER LOYALTY VIA ATTITUDE TOWARDS BRAND

H4: There is indirect effect of brand credibility and consumer loyalty via attitude towards brand

In this section regression test is performed to measure indirect relationship of brand credibility and consumer loyalty while attitude towards brand is considered as mediator. Separate regression was run on each determinant of consumer loyalty to know the nature of relationship.

4.5.8 (a) Indirect relationship of brand credibility and Positive word of mouth via attitude towards brand:

H4a: There is indirect effect of brand credibility and positive word of mouth via attitude towards brand

The results for H4a are given below:

Table 18: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		Z-Value	P-Value	Significant/In-significant
		Standardized Regression Weights	*Standard Error*			
H4a	BC $\rightarrow$ AT $\rightarrow$ PWOM	.0985	.0277	3.6645	.0002**	Significant

No. of bootstrap sample = 1000, Level of confidence = 95%

The regression analysis performed for checking the mediating effect or in-direct effect of attitude towards brand between brand credibility and positive word of mouth in the service sector is shown in above table 18. The value of β is 0.0985 (Which is positive), T-Value is 3.6645 (which is greater than standard 2.00) and P-value or significance level is 0.0002*** (Which is less than 0.05). Indirect effect is showing a positive increment in the relationship of brand credibility and positive word of mouth with the β of 0.0985 which is surplus in direct effect having β 0.0967. This will create a Total effect of β = 0.1952 (Direct Effect + Indirect Effect) of brand credibility and positive word of mouth. Results represents that there is highly significant positive relationship of brand credibility on positive word of mouth. More credible brand in the minds of consumer pushes a consumer to the circle of loyalty.

4.5.8 (b) Indirect Relationship Of Brand Credibility And Complaining Behavior Via Attitude Towards Brand

H4b: There is indirect effect of brand credibility and reduction in complaining behavior via attitude towards brand

The results for H4b are given below:

Table 19: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		Z-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	Standard Error			
H4b	BC → AT → CB	.0421	.0174	2.5621	.0104	Significant

No. of bootstrap sample = 1000, Level of confidence = 95%

The regression analysis performed for checking the mediating effect or in-direct effect of attitude towards brand between brand credibility and complaining behavior in the service sector is shown in above table 19. The value of β is 0.0421 (Which is positive), T-Value is 2.5621 (which is greater than standard 2.00) and P-value or significance level is 0.0101 (Which is less than 0.05). Indirect effect is showing a positive increment in the relationship of brand credibility and complaining behavior with the β of .0421 which is surplus in direct effect having β .1815. This will create a Total effect of β = .2236 (Direct Effect + Indirect Effect) of brand credibility and positive word of mouth. Results represent that there is highly significant positive relationship of brand credibility on reducing complaining behavior. It indicates that more credible brand More credible brand pushes a consumer to the circle of loyalty and he does not make complaints due to positive attitude. So it is proved that higher level of brand credibility resists complaining behavior of consumers.

4.5.8 (c) Indirect relationship of brand credibility and switching behavior via attitude towards brand

H4c: There is indirect effect of brand credibility and reduction in switching behavior via attitude towards brand

The results for H4c are given below:

Table 20: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		Z-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	*Standard Error*			
H4d	BC → AT → SB	.0536	.0213	2.4898	.0128	Significant

No. of bootstrap sample = 1000, Level of confidence = 95%

The regression analysis performed for checking the mediating effect or in-direct effect of attitude towards brand between brand credibility and switching behavior in the service sector is shown in above table 20. The value of β is 0.0536 (Which is positive), T-Value is 2.4898 (which is greater than standard 2.00) and P-value or significance level is 0.0128 (Which is less than 0.05). Indirect effect is showing a positive increment in the relationship of brand credibility and reduction in switching behavior with the β of .0536 which is surplus in direct effect having β .1761. This will create a Total effect of β = .2297 (Direct Effect + Indirect Effect) of brand credibility and switching behavior. Results represent that there is highly significant positive relationship of brand credibility on reducing switching behavior. In other words it is proved from above result that highly credible brands keep its consumers stay touched with them and do not let the consumer go to other brands.

4.5.8 (d) Indirect relationship of brand credibility and willingness to pay more via attitude towards brand

H4d: There is indirect effect of brand credibility and willingness to pay more via attitude towards brand

The results for H4d are given below:

Table 21: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path	Bootstrapping		Z-Value	P-Value	Significant/ In-significant
		Standardized Regression Weights	*Standard Error*			
H4d	BC → AT → WTPM	.0716	.0254	3.0311	.0024	Significant

No. of bootstrap sample = 1000, Level of confidence = 95%

The regression analysis performed for checking the mediating effect or in-direct effect of attitude towards brand between brand credibility and willingness to pay more in the service sector is shown in above table 21. The value of β is 0.0716 (Which is positive), T-Value is 3.0311 (which is greater than standard 2.00) and P-value or significance level is 0.0024 (Which is less than 0.01**). Indirect effect is showing a positive increment in the relationship of brand credibility and willingness to pay more with the β of .0716 which is surplus in direct effect having β =.0288. This will create a Total effect of β = .1005 (Direct Effect + Indirect Effect) of brand credibility and willingness to pay more. Results represent that there is highly significant positive relationship of brand credibility on willingness to pay more. More credible brand creates more loyalty in consumers and loyal consumers are less attentive towards price level because of their loyalty.

4.6 OVERALL ANALYSIS OF ALL HYPOTHESES:

The overall view of regression analysis for all hypothesized relationships is given as below in table 22.

Table 22: Regression Analysis (Model Summary and ANOVA)

Hypo-thesis	Structural Path			Bootstrapping		T-Value	P-Value	Significant/In-significant
				Standardized Regression Weights	*Standard Error*			
H1	BC	⟶	AT	.3689	.0781	4.7212	.0000**	Significant
H2	AT	⟶	CL	.1862	.0318	5.8535	.0000**	Significant
H3	BC	⟶	CL	.1264	.0064	2.7462	.0064*	significant
H4	BC ⟶	AT ⟶	CL	.0687	.0189	3.6428	.0003**	Significant

4.6.1 DIRECT, INDIRECT AND TOTAL EFFECT OF BRAND CREDIBILITY ON CONSUMER LOYALTY:

Table 23: Direct, indirect and total effect model (Model Summary and ANOVA)

Hypothesis	Path			Direct Effect	Indirect Effect	Total Effect	Z-Value
H3, H4	BC	⟶	CL	0.1264		0.1951	3.6428
					0.0687		
	BC ⟶	AT ⟶	CL				

As mentioned earlier that brand credibility has both, direct and indirect effects on consumer loyalty. The direct effect is 0.1264 and indirect effect is 0.0687. The total effect is (0.1264+0.0687 = 01951). The value of Z has three criteria for the acceptance of the hypothesis. The first criterion is having the value of z at 1.96 or greater. At this spot, the relationship is significant at the level of 0.05*. The second criterion is having the value of z at the level of 2.58 or greater. At this spot, the relationship is significant at the level of 0.01**. The last criterion is having the value of z at 3.29 or greater. At this spot, the relationship is highly significant at the level of 0.001***. Here in the case, the relationship is highly significant having both direct and indirect effect. So, results found that the brand credibility has direct and indirect effect via attitude towards brand on consumer loyalty.

4.6.2 DIRECT, INDIRECT AND TO TAL EFFECT OF BRAND CREDIBILITY ON FACETS OF CONSUMER LOYALTY:

Paragraphs and tables coming under describe the direct, indirect and total effect of brand credibility on four elements of consumer loyalty. Table and result of each element is discussed as under.

BRAND CREDIBILITY AND POSITIVE WORD OF MOUTH:

Direct and indirect and total effect model of brand credibility and positive word of mouth is shown in table 24 and discussed as under.

Table 24: Direct, indirect and total effect model (Model Summary and ANOVA)

Hypothesis	Path	Direct Effect	Indirect Effect	Total Effect	Z-Value
H3a, H4a	BC ⟶ PWOM	.0967		.1952	3.6645
			.0985		
	BC → AT → WOM				

As mentioned earlier that brand credibility has both, direct and indirect effects on the positive word of mouth. The direct effect is 0.1264 and indirect effect is 0.0687. The total effect is (0.0967+.0985 = 01952). The value of Z has three criteria for the acceptance of the hypothesis. The first criterion is having the value of z at 1.96 or greater. At this spot, the relationship is significant at the level of 0.05*. The second criterion is having the value of z at the level of 2.58 or greater. At this spot, the relationship is significant at the level of 0.01**. The last criterion is having the value of z at 3.29 or greater. At this spot, the relationship is highly significant at the level of 0.001***. Here in the case, the relationship is highly significant having both direct and indirect effect. So, results found that the brand credibility has direct and indirect effect via attitude towards brand on positive word of mouth.

4,6.3 BRAND CREDIBILITY AND COMPLAINING BEHAVIOR:

Table 25: Direct, indirect and total effect model (Model Summary and ANOVA)

Hypothesis	Path		Direct Effect	Indirect Effect	Total Effect	Z-Value
H3b, H4b	BC ⟶	CB	.1815		.2236	3.6645
				.0421		
	BC → AT →	CB				

As mentioned earlier that brand credibility has both, direct and indirect effects on complaining behavior. The direct effect is 0.1815 and indirect effect is 0.0421. The total effect is (.1815+.0421 = 0.2236). The value of Z has three criteria for the acceptance of the hypothesis. The first criterion is having the value of z at 1.96 or greater. At this spot, the relationship is significant at the level of 0.05*. The second criterion is having the value of z at the level of 2.58 or greater. At this spot, the relationship is significant at the level of 0.01**. The last criterion is having the value of z at 3.29 or greater. At this spot, the relationship is highly significant at the level of 0.001***. Here in the case, the relationship is highly significant having both direct and indirect effect. So, results found that the brand credibility has direct and indirect effect via attitude towards brand on reducing the complaining behavior.

4.6.4 BRAND CREDIBILITY AND SWITCHING BEHAVIOR:

Table 26: Direct, indirect and total effect model (Model Summary and ANOVA)

Hypothesis	Path	Direct Effect	Indirect Effect	Total Effect	Z-Value
H3d, H4c	BC ⟶ SB	.1761		.2297	2.4898
			.0536		
	BC → AT → SB				

As mentioned earlier that brand credibility has both, direct and indirect effects on the switching behavior. The direct effect is .1761 and indirect effect is .0536. The total effect is (.1761+.0536 = .2297). The value of Z has three criteria for the acceptance of the hypothesis. The first criterion is having the value of z at 1.96 or greater. At this spot, the relationship is significant at the level of 0.05*. The second criterion is having the value of z at the level of 2.58 or greater. At this spot, the relationship is significant at the level of 0.01**. The last criterion is having the value of z at 3.29 or greater. At this spot, the relationship is significant at the level of 0.05*. Here in the case, the relationship is highly significant having both direct and indirect effect. So, results found that the brand credibility has direct and indirect effect via attitude towards brand on reducing the switching behavior.

4.6.5 BRAND CREDIBILITY AND WILLINGNESS TO PAY MORE:

Table 27: Direct, indirect and total effect model (Model Summary and ANOVA)

Hypothesis	Path	Direct Effect	Indirect Effect	Total Effect	Z-Value
H3c, H4c	BC ⟶ WTPM	.0288		.1005	3.0311
			.0716		
	BC → AT → WTPM				

As mentioned earlier that brand credibility has both, direct and indirect effects on willingness to pay more. The direct effect is .1761 and indirect effect is .0536. The total effect is (.0288+.0716 = .1005). The value of Z has three criteria for the acceptance of the hypothesis. The first criterion is having the value of z at 1.96 or greater. At this spot, the relationship is significant at the level of 0.05*. The second criterion is having the value of z at the level of 2.58 or greater. At this spot, the relationship is significant at the level of 0.01**. The last criterion is having the value of z at 3.29 or greater. At this spot, the relationship is significant at the level of 0.01**. Here in the case, the relationship is highly significant having both direct and indirect effect. So, results found that the brand credibility has direct and indirect effect via attitude towards brand on willingness to pay more.

CHAPTER 5
DISCUSSION AND CONCLUSION

5.0 DISCUSSION AND CONCLUSION

The discussion and conclusion part of research study is discussed in this chapter. In first part of the chapter discussion about the study is described and second part consists of conclusion, limitations and direction for future research.

5.1 BRAND CREDIBILITY AND ATTITUDE TOWARD BRAND

Brand credibility matters much for the purchasing of a specific brand. According to (Erdem et al, 2004) brand credibility can create a consideration set in the minds of consumers and this consideration leads them to a brand in a positive direction for purchasing. More the place captured in the mind of consumer more will be the positive attitude towards a brand. So the first hypothesis of this research study is proved to be true and accepted. The findings of this study matches with the findings of (Erdem et al, 2004). The respondents of the study consider Pizza Hut as credible on the bases of their quality and on time delivery. They also consider the services of Pizza Hut at their food centers according to their promise. Same is the case of TCS. Mostly respondents consider TCS as a most reliable source of sending parcels. TCS has become most credible source for fast and on time delivery. These all factors create a positive attitude about a brand.

When people have information about the reputation of a brand then they use this information about the credibility in their purchase decision. This specific information also creates an attitude regarding the brand and motivates public to consider the consideration set in their decision making. All factors of credibility included attractiveness, expertise, and trustworthiness are equally

important and each one is used in Pakistani context by different brands advertisers. It is also founded in this research that credibility of brand is expending now days in every sector. Different tactics are used by Pakistani companies in order to create a credibility of brands in the minds of customers. Some companies transfer the expertise of a person to a brand like KNOWR is using different celebrities of MASALA TV in their ads in order to transfer their experience to brand. Similarly, companies are also using attractiveness of celebrities in different cosmetics brands. Females believe on those celebrities for becoming attractive and celebrities transfer their attractive to brand which ultimately creates a positive attitude in people.

5.1.1 ATTITUDE TOWARDS BRAND AND CONSUMER LOYALTY

When a person has positive attitude towards a brand then his chances to become loyal with that particular brand is high. As in the area of D G Khan, the respondents having positive attitude towards a brand are attached with a brand. The service sector is more dependent on the attitude towards brand that is formed by the positive word of mouth by people and feedback given by other people. Both Pizza Hut and TCS have good image in the mind of consumers and they consider them reliable, their positive attitude compels them to stay with TCS and Pizza Hut every time. The findings of this research study is in line with the findings of (Selnes, 1993). But his study was related to product dimensions while this study is related to service sector.

People create a positive word of mouth due to positive attitude towards brand. It's also due to good brand name people even use TCS for other companies nearest to their homes due to its name. Even, people use TCS for courier services and they do not use posting for courier services. Its positive perception in the mind of customers about TCS. Satisfaction with a brand compels people to recommend a brand to others. With the name of TCS and

Pizza Hut the complaining behavior is at lowest level because of maintenance of brand image at very high level.

When it turns the name of courier services, the first name comes in the mind of people is TCS. They can pay more due to its credibility and positive attitude. The charges of TCS are more than the ordinary services of Pakistan post and others like leopard, DCS etc and same is true in the case of Pizza Hut. So it is proved that hypothesis H2 is significant and true that is there is positive and significant relationship between attitude towards brand and consumer loyalty.

5.1.2 BRAND CREDIBILITY AND CONSUMER LOYALTY

Respondents from D G Khan are more loyal to a brand if they consider a brand more credible. As in this research study there were two companies related to service sector TCS and Pizza Hut. Respondents are more loyal to TCS because rival brands have less credibility. Respondents consider TCS and Pizza Hut reliable and create positive word of mouth by appraising the services and delivery time. Credibility transfer from mouth to mouth and same is the case about complaints. So brand credibility has a direct and positive impact on consumer loyalty in service sector in the context of Pakistan. As far as positive word of mouth is concerned, credible brand create a favorable attitude in minds of and consumers communicate this favorable attitude to other customers. Credible brand restricts the switching behavior and people do not want to purchase non-credible brand. People know about the name of TCS and consider it credible and less complaints regarding it. This is TCS has good infrastructure in Pakistan and pioneer in the private postal services. But if this good infrastructure is not communicated through customers and credibility is not scattered in their surroundings then it will ultimately compels customers to make complaints. But less complaints will only be there if there is your personal experience. Hypothesis H3 of this research study and it is

also significant and true as proved by empirical evidences produced in chapter 4.

5.1.3 MEDIATING ROLE OF ATTITUDE TOWARDS BRAND BETWEEN BRAND CREDIBILITY AND CONSUMER LOYALTY

As proved earlier the direct effect of brand credibility on consumer loyalty has been proved. Attitude toward brand also matters in terms of loyalty. The chance of becoming loyal is more when people have credible idea about a brand and positive attitude towards a brand. More credible brand creates a positive attitude and good consideration set in the mind of consumer. This positive attitude ultimately directs them towards loyalty. As in the case of TCS, loyalty level at first when TCS was introduced in Pakistan was very low. With the passage of time, TCS got place in the minds of consumer as a credible brand. This credible information and fast delivery created a positive attitude towards TCS and same is true in the case of Pizza Hut and this positive attitude of consumers towards TCS and Pizza Hut enhanced consumer's loyalty so hypothesis 4 of this research study is also accepted and found to be true.

5.2 CONCLUSION:

Discussion directs that brand credibility and consumer loyalty are the most significant factors and attitude plays an important part as a mediator to enhance consumer loyalty in service sector of Pakistan. Companies now have to consider about the credibility for developing brand image. Now, trend has started for transferring credibility in the brands by taking support of different credible sources like brand celebrities. Managers of a firm should consider these factors while crafting brand strategies especially marketing strategy for a brand. They should realize more credible the source is more is the chance to increase the level of loyalty among consumers for a specific

firm. Moreover brand credibility affects consumer loyalty positively and directly.

The findings of this study show that attitude towards brands plays a significant role as mediator between brand credibility and consumer loyalty in fast food service sector and courier of Pakistan. So the managers and savvy marketers should focus on those areas that produce positive attitude among consumers because more positive attitude creates more loyal consumers for a specific brand. Furthermore, they should consider positive attitude towards brand as a significant mediator in their branding strategies.

This research study provides a good insight regarding to brand credibility and consumer loyalty in the service sector of Pakistan and these findings would help managers to craft a better strategy for a brand to enhance its credibility and consumer loyalty. This research is conducted in two service sectors of Pakistan. One is fast food sector and other is courier service sector but the results of this research can be generalized to other service sectors as well.

5.2.1 PRACTICAL IMPLICATION:

The findings of this study leads towards many important practical implications. As in branding, the significance of product attributes is becoming less important on one hand and on the other hand importance of services given by the brands is receiving more importance. It's really important for companies about the positioning of a brand with services related attributes. This study will help the managers in making the marketing strategy specially advertisement strategy. Visual ads of companies are not equipped with the factor of attractiveness. Managers should be more focusing on the factor of attractiveness, expertise, and trustworthiness. As far as TCS is concerned, company is not using promotional strategy by using mass media. Company should use mass media for advertising. Another implication for TCS is about the depiction of personal experience in front of general public. At this time,

this company is using Google ads for their promotion. Although, a major proportion of TCS is coming from the online services but in the traditional postal services TCS is not focusing on credibility because their interest has transferred to TCS connect and online business. They have made contracts with different online shopping websites but in traditional posting LEOPARD is snatching their market share by making contracts with different companies.

Similarly Pizza Hut has lost their market share due to arrival of new rivals in the market. Although, their executive market is still attached with them but due to more focus on attractiveness and less on expertise and trustworthiness is pushing them back in this area. It's time to revive the name of Pizza Hut in the young generation. They should offer different rice packages in order to capture the students of universities. University students in DG KHAN have no franchise of Pizza Hut but the credibility of Pizza Hut is still making them positive respondents towards it.

Managers can communicate the unique benefits and differentiated attributes to the consumers for making brand credible. It is also important in Pakistan where companies are using strategy of introducing unfamiliar celebrities and cheap ads to reduce promotion cost. Author is of the opinion that this kind of strategy will not help a brand to become credible as it does not communicate information through credible sources and it is discussed above that source credibility matters much for brand credibility. So it is suggested that high source credibility will lead a specific brand towards high credibility.

Furthermore, as it is obvious from the findings of this research study that attitude towards brand is a significant mediator so savvy managers should consider attitude towards brand in crafting there marketing strategy and they should work on such factors which contributes to enhance positive attitude towards brands.

5.2.2 RECOMMENDATIONS:

Based on what is shown and discussed above, it can be argued that the brand credibility influences word of mouth through consumer's satisfaction and loyalty, the consumer's satisfaction is proved to be more influential on word of mouth than consumers' loyalty. By having satisfied consumers, companies can benefit from word of mouth. Companies in Pakistan should pay more attention on consumer satisfaction and keep them satisfied with their services, this is due to the fact that consumers satisfaction would impact greatly on word of mouth, which is considered to be one of the cheapest and easiest way of attracting new consumers instead of spending a lot of money on TV ads, billboards, etc. Companies should select such celebrities which can transfer their credibility into a brand in order to influence the purchasing pattern of the consumers.

Companies should be more focused on communicating such attributes which restricts the switching behavior of the consumers. They should also control on the positive word of mouth by creating a credible image of a brand in the minds of consumers. There is nothing more important than the satisfied consumers as an indicator for companies to improve their profitability. Companies in Pakistan should pay more attention on advertising effectiveness. If there will be more satisfied consumers then word of mouth also will be greater. This is the cheapest source of advertising and the most effective tool of advertising. Companies can enhance their financial position by depending less on TV, radio, and internet advertising.

 Due to globalization, the focus of multinationals is less on developing economies. They have no data base about the perception of consumers about brand credibility, brand awareness, brand image. There is need to understand the consumers of developing economies.

5.2.3 LIMITATIONS AND FUTURE RESEARCH DIRECTIONS:

The focus of this study is only service sector of Pakistan specifically food and courier sector. Further research can be in other sectors like telecom, automobiles etc. The context was business to consumer for checking brand credibility on consumer loyalty and the consumers were having background of college or university study. That's why it can't be generalized to whole population. The context can be changed from business-to consumer to business-to-business because credibility also matters for retailers and wholesalers.

Minimum qualification level of respondent was undergraduate which may leads researcher towards improper generalization of results. So further research is necessary in which qualification level of respondent should be below undergraduate level.

Geographical limitation limits this research in the areas of DG Khan. There is more need to go to national and international level. Furthermore study is cross sectional in nature and is taken on a given point in time if time series analysis is also performed then reliability of study would be further enhanced.

The research was limited to the variables of brand credibility, attitude towards brand and consumer loyalty. Conceptual framework can be changed by taking other variables like Consumer trust can be taken as mediator, brand awareness, usage situation, brand familiarity and brand image as a moderator, the role of culture and rumor as moderator at the national level because in Pakistan mostly people believe in rumors of different people due to lack of knowledge. Study can go towards a hierarchal approach to check the effect of different consumer loyalty indicators on financial performance of a company. Due to significance of brand credibility, it can be suggested this cause and effect relationship of the same model should be tested in e-Business rather than traditional business.

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