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Relationships between Service Quality, Brand Image, **Customer Satisfaction, and Customer Loyalty**

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Abstract

The service industry has become the driving force of economic development in recent years. With the current fierce competitive situation, competing businesses have continually provided a superior quality of service, and an excellent perceived brand image to gain customer satisfaction and customer loyalty. This study's current purpose is to empirical research the linking between service quality, brand image, customer satisfaction, and customer loyalty. We collect research data from 299 consumers who bought goods at supermarkets in Ho Chi Minh City, Vietnam, using a convenient sampling technique. We proposed the conceptual model from prior studies and considered it in Vietnam's context. PLS-SEM was conducted to test the relationships in the conceptual model. We have estimated the scale's reliability by Cronbach's alpha values and composite reliability values. Moreover, we have evaluated discriminant validity by the Fornell-Larcker standard. The findings showed that service quality positively affects the brand image, customer satisfaction, and customer loyalty. Likewise, the results also confirmed brand image had a positive impact on customer satisfaction and customer loyalty. Moreover, the outcomes also disclosed that customer satisfaction had a positive relationship with customer loyalty. The research suggested implications for managers, limitations, and directions for future research from the above findings.

Keywords: Service Quality, Brand Image, Customer Satisfaction, Customer Loyalty

JEL Classification Code: C38, M30, M31, M37

1. Introduction

The service industry has become the driving force of economic development in recent years. With the current fierce competitive situation, competing businesses have continually provided a superior quality of service and an excellent perceived brand image to gain customer satisfaction and customer loyalty. The service industry is even more significant, so practitioners and scholars should attempt to understand how clients perceive service quality, brand image,

customer satisfaction, and customer loyalty (Srivastava & Sharma, 2013). Besides, Dick, and Basu (1994) stated that the central drive of a company's marketing activities was often having a perspective in terms of development, maintenance, or enhancement of clients' loyalty toward its products/services (Dick & Basu, 1994).

Some studies have demonstrated the significant positive effect of service quality on customer satisfaction and customer loyalty (Anwar et al., 2019; Dimyati & Subagio, 2016; Shpetim, 2012). Related studies have revealed that service quality positively affected the catering services industries (Hsieh et al., 2018) and the hotel industry (Malik et al., 2011). Besides, prior studies also indicated the positive impact of brand image on customer satisfaction and customer loyalty in medical insurance (Wu et al., 2011) and the banking industry (Anwar et al., 2019).

Furthermore, scholars in the retail field also showed that service quality and perceived value were crucial to customer satisfaction (Shpetim, 2012; Veloso et al., 2017). Likewise, service quality, trust, perceived value, and customer satisfaction affected behavioral intention or store loyalty (Shpetim, 2012; Veloso et al., 2017). However, few

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researchers have tested the relationship between service quality, brand image, customer satisfaction, and customer loyalty in Vietnam. Thus, this study's current purpose was to research links between service quality, brand image, customer satisfaction, and customer loyalty, especially in Vietnamese supermarkets.

2. Literature Review and Hypotheses

2.1. Service Quality

Service quality has received increasing attention from scholars in the literature of service marketing. Service quality was defined as the adaptation to client demands in delivering a service (Chakrabarty et al., 2007). Other scholars declared that service quality was described as the outcome of the client's overall quality evaluation to a service provider by comparing clients' expectations and their perceived quality obtained (Parasuraman et al., 1988). Parasuraman et al. (1988) suggested five dimensions of service quality to measure service quality: tangible, reliable, responsiveness, assurance, and empathy. Five measurements were often known as SERVQUAL. SERVQUAL scales reached reliability and validity for the fields (for instance: bank, credit card, longdistance telephone, repair, and maintenance) and could apply the SERVQUAL scale to other service fields (Parasuraman et al., 1988). However, many scholars have inquired about the conceptual framework and measurement method of this model. For instance, Cronin and Taylor (1992) confirmed that applying service quality performance (SERVPERF, i.e., the perceived service in SERVQUAL) to measure service quality created better outcomes of reliability, validity, and predictive power than using SERVQUAL (Cronin & Taylor, 1992). Zeithaml, Berry, and Parasuraman (1988) also declared that SERVPERF is more reliable than SERVQUAL scale in measuring service quality, and SERVPERF can give better diagnostic information. Thus, in this paper, the SERVPERF scale was used to measure customers supermarkets' service quality.

Some scholars stated a link between service quality and brand image (Hsieh et al., 2018; Wu et al., 2011). Previous studies declared that service quality was an antecedent of brand image and positively affected the brand image (Hsieh et al., 2018; Wu et al., 2011).

Some research confirmed the link between service quality and customer satisfaction (Sivadas & Baker-Prewitt, 2000). Prior investigations said that service quality was a predictor of customer satisfaction and positively impacted customer satisfaction (Putro & Rachmat, 2019; Santouridis & Trivellas, 2010).

A link between service quality and customer loyalty also was revealed (Anwar et al., 2019; Setiawan & Sayuti, 2017). Some authors demonstrated that service quality was

a precursor of customer loyalty and positively affected customer loyalty (Anwar et al., 2019; Setiawan & Sayuti, 2017). Therefore, we formulate the following hypotheses:

H1: Service quality has a direct and significant effect on brand image.

H2: Service quality has a significantly positive effect on customer satisfaction.

H3: Service quality has a significantly positive effect on customer loyalty.

2.2. Brand Image

Some scholars (Lee & Lim, 2020; Sousa et al., 2019; Park & Park, 2019) stated that brand image had been a fascinating subject of discussion in the marketing literature. Besides, brand image has played a significant role in distinguishing among companies and a powerful marketing tool (Park & Park, 2019). Likewise, brand image research also has been recognized as the heart of marketing and advertising study. Not only has it performed as a principle for tactical marketing mix problems, but it also has played an essential role in building long-term brand equity (Aaker, 1996; Keller, 1993). Keller (1993) declared that brand image was defined as perceptions about the brand, as unveiled by the brand associations retained in the buyer's mind.

Moreover, a sharp brand image has supported clients to realize the brand's requirements and to differentiate the brand from its rivals. Hence, it has improved the likelihood that clients will buy the brand (Hsieh et al., 2004). A company or its products/services that regularly retain a positive image by the public would indeed receive a more favorable position in the market, sustainable competitive advantage, and increase market share and performance (C. W. Park et al., 1986; Sondoh Jr et al., 2007).

Linking between brand image and customer satisfaction was admitted in some previous researches (Anwar et al., 2019; Wu et al., 2011). Prior studies also showed that brand image was a predictor of customer satisfaction and positively impacted customer satisfaction (Anwar et al., 2019; Wu et al., 2011).

Linking between brand image and customer loyalty also was revealed in some prior studies (Anwar et al., 2019; Hsieh et al., 2018; Tu et al., 2012). Besides, some previous empirical outcomes have explained that a favorable image (i.e., brand, shop/retail) will direct to loyalty (Anwar et al., 2019; Hsieh et al., 2018; Tu et al., 2012). Therefore, we proposed the following hypotheses:

H4: Brand image has a significantly positive effect on customer satisfaction.

H5: Brand image has a significantly positive effect on customer loyalty.

2.3. Linking between Customer Satisfaction and Customer Loyalty

Customer satisfaction has been one of the essential characters that managers should focus on. The firm's competitive advantage was satisfying clients better than its rivals, surpassing clients' needs, and wants better than its competitors (Minta, 2018). Customer satisfaction resulted from the subjective evaluation that the chosen option (the store/supermarket) matches or exceeds expectations (Bloemer & de Ruyter, 1998). Customer satisfaction was defined as measuring how the products/services meet or exceed client expectations (Fornell et al., 1996). Customer satisfaction was also the client's mood/attitude to a product/ service after it has been utilized. Customer satisfaction was a significant result of marketing activity whereby it acted as a connection between the various steps of purchaser buying behavior (Jamal & Naser, 2002). Kotler and Keller (2016) said that customer satisfaction was clients' perceptions of happiness or frustration due to a comparison between the performance of a product/service and clients' expectations (Kotler & Keller, 2016). Customer satisfaction could be regarded as the essence of success in today's fiercely competitive business environment (Jamal & Naser, 2002). Oliver (1980) also stated that customer satisfaction was defined as the outcome of the subjective comparison of the expectations of the client to the perceived performance of the products/services (Oliver, 1980). If the performance suited or surpassed expectations, then the client was satisfied. If the result was under expectations, next, the client was dissatisfied.

Moreover, customer satisfaction also has been a vital measure of the company's success and significantly affected

behavior, repurchase, and word-of-mouth communication (Sivadas & Baker-Prewitt, 2000). However, some scholars (Anderson, Fornell, & Lehmann, 1994; Brunner, Stöcklin, & Opwis, 2008) declared that customer satisfaction should be considered an assessment based on cumulative satisfaction. That is based on the past and present experiences of clients concerning the outcome of the supermarket's products/services) rather than as the outcome of a post-purchase evaluative decision in a particular transaction (Filipe et al., 2017).

The concept of customer loyalty has happened in many discussions in the literature with different definitions. Jacoby and Kyner (1973) were described customer loyalty as the tended (i.e., non-random), behavioral reply (i.e., buying), demonstrated over time, by some decision-making unit, concerning one or more alternative brands out of a collection of such brands, and was a role of psychological (i.e., decision making, evaluation) processes (Jacoby & Kyner, 1973). Customer loyalty was defined as the strength of the relationship between a clients' relative attitude and repurchase trade (Dick & Basu, 1994). Customer loyalty also was described as a strong continued commitment to repurchase or patronize a favored product/service consistently in the future, thereby creating repeated sameproducts/brands purchasing (Oliver, 1997). Customer loyalty was explained as a combination of clients' favorable attitudes and rebuy behavior (Kim et al., 2004). Customer loyalty has been identified as the principal factor in a business firm's success (Yap et al., 2012). The importance of customer loyalty was closely linked to the business's continued survival and the influence of future growth (Kim et al., 2004).

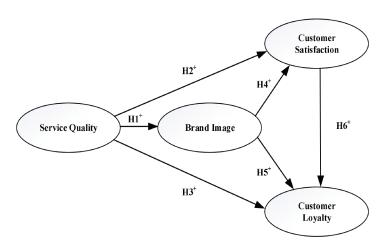


Figure 1: The Proposed Conceptual Model

Some studies have confirmed the connection between customer satisfaction and customer loyalty. Customer satisfaction was an antecedent of customer loyalty. Customer satisfaction was an important variable that pointed to customer loyalty (Minta, 2018). Prior studies declared that customer satisfaction positively influenced customer loyalty (Anwar et al., 2019; Santouridis & Trivellas, 2010; Yap et al., 2012). Thus, we suggested the following hypothesis:

H6: Customer satisfaction has a significantly positive effect on customer loyalty.

Based on the study's purpose, literature review, and hypothesis development, Figure 1 described the proposed conceptual model.

3. Research Methodology

3.1. Sample and Data Collection

The investigation data came from a survey of customers who bought goods at supermarkets in Ho Chi Minh City, Vietnam. This study sample was conducted by applying a convenience sampling method with different customers regarding gender and age in Ho Chi Minh City, Vietnam. We distributed a total of 400 questionnaires. Out of these, 356 questionnaires were returned, and there were 57 questionnaires rejected lacking adequate information or responses to the same questions. There were 299 questionnaires accepted for the final analysis. The sample consisted of 122 male customers (40.8%) and 177 female customers (59.2%). 16.1% of respondents were aged between 18 and 25; 23.4% were aged between 26 and 35; 43.8% were aged between 36 and 45; and 16.7% were aged above 45.

3.2. Measurements

The measurement items of the variables prior investigations were assessed and adapted to accommodate the research context. A five-point Likert scale ranging from 1 "completely disagree" to 5 "completely agree" was carried out.

In this present study, we adjusted five indicators of service quality from Shpetim (2012); four indicators of the brand image from Lien et al. (2015); four indicators of customer satisfaction from Orel and Kara (2014), Shpetim (2012); and four indicators of customer loyalty from Orel and Kara (2014).

3.3. Analytical Approach

The partial least squared (PLS) technique was implemented in the research because this method is

connected with non-normal data, small sample sizes, and formatively measured constructs (Hair et al., 2014). PLS approach was applied to analyzing the suggested research model and hypotheses. Examining the recommended research model and suggestions were made through two steps: appraisal of the measurement model and appraisal of the structural model (PLS-SEM) (Hair et al., 2017).

4. Results and Discussion

4.1. Results

4.1.1. Assessment of the Measurement Model

Table 1 shows the measurement scale of the construct's research results.

We applied Cronbach's alpha and composite reliability (CR) for evaluating the reliability of the research. Cronbach's alpha (α) values of the notions should be greater than 0.70, and the CR values were bigger than 0.70, expressing enough internal consistency of the constructs (Hair et al., 2017).

Table 1 depicted that Cronbach's alpha values and the CR values of the independent variables were above 0.70. Accordingly, these notions had internal consistency reliability.

We performed the factor loading of all items values and the average variance extracted (AVE) to estimate converging validity. The factor loading and the AVE should be higher than 0.50 (Bagozzi & Yi, 1988; Hair et al., 2017). In this present research, the factor loading of all items and the AVE values were above 0.50. Therefore, the converging validity of the notions was suitable.

Furthermore, we estimated discriminant validity through the Fornell-Larcker criterion (Fornell & Larcker, 1981). It demonstrated the square root of the AVE indexes with the latent constructs. Specifically, the AVE's square root should be higher than its highest correlation with any other construct (Hair et al., 2017). Table 2 indicates that AVE's square root of reflective construct service quality, brand image, customer satisfaction, and customer loyalty was higher than the corresponding latent variables correlation. Consequently, the discriminant validity of these variables was good.

4.1.2. Assessment of the Structural Model

4.1.2.1. Evaluation of the Model Fit

Table 3 showed the structural model outcomes.

Table 1: Measurement Items of the Construct's Analysis Results

Constructs and measurement items	Factor loading	α	CR	AVE
Service quality		0.783	0.852	0.536
The supermarket's facilities are modern	0.770			
The supermarket is fulfilled commitments to customers	0.734			
The interaction between the staff and the client is positive	0.744			
The staff is always ready to concerns' customers	0.733			
The staff is always ready to solve problems' customer	0.676			
Brand image		0.739	0.839	0.573
This supermarket brand is reliable.	0.522			
This supermarket brand is attractive.	0.748			
This supermarket brand is pleasing.	0.849			
This supermarket brand has a good reputation.	0.860			
Customer satisfaction		0.805	0.873	0.631
Compared to other supermarkets, I am happy with this supermarket.	0.834			
The overall feeling I received from the supermarket was satisfied	0.764			
My purchase choice at this supermarket is the right one	0.808			
This supermarket meets my expectations	0.770			
Customer loyalty		0.832	0.888	0.665
I would buy in this supermarket again	0.784			
I would recommend this supermarket to any of my friends	0.860			
If I need to shop again, I will come to this supermarket	0.806			
I would speak positively about this supermarket to others	0.811			

Table 2: Discriminant Validity Result

	Brand image	Customer loyalty	Customer satisfaction	Service quality
Brand image (BI)	0.757			
Customer loyalty (LOY)	0.630	0.816		
Customer satisfaction (SAT)	0.533	0.623	0.795	
Service quality (SQ)	0.599	0.649	0.672	0.732

The results in Table 3 illustrate that the Chi-square = 626.301 was valid at a 0.05 significance level. Standardized Root Mean Square Residual (SRMR) was the estimated model fit of the recommended research model. By tradition, the model had an excellent model match when SRMR was smaller than 0.08 (Hu & Bentler, 1998). The summary outcomes in Table 3

Table 3: Model Fit Results

	Saturated model		
SRMR	0.079		
d_ULS	0.949		
d_G1	0.413		
d_G2	0.367		
Chi-square	626.301		
NFI	0.748		

reported that the model had SRMR indices = 0.079 < 0.08. Consequently, the proposed conceptual model was suited well for analyzing data. Moreover, measuring of a multicollinearity issue indicated that all VIF values were below the threshold of 5. Accordingly, there were no multicollinearity phenomena in the structural model (Hair et al., 2017).

Table 4:	Hypotheses	Testing	Results
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Linking	Hypotheses	Path coefficients	<i>t</i> -value	<i>p</i> -value	Results
SQ →BI	H1	0.599	14.269	0.000	Approved
SQ → SAT	H2	0.550	9.536	0.000	Approved
SQ → LOY	H3	0.278	4.309	0.000	Approved
BI → SAT	H4	0.204	3.205	0.001	Approved
BI → LOY	H5	0.323	5.378	0.000	Approved
SAT → LOY	H6	0.263	3.950	0.000	Approved

SQ: Service Quality, BI: Brand Image, SAT: Customer Satisfaction, LOY: Customer Loyalty.

Table 5: R^2 , f^2 , and Q^2 findings

Linking	Path coefficients	f ²	Construct	R ²	Q²
SQ → BI	0.599	0.559	Brand image	0.358	0.191
SQ → SAT	0.550	0.373			
SQ → LOY	0.278	0.080	Customer satisfaction	0.479	0.283
BI → SAT	0.204	0.051			
BI → LOY	0.323	0.141	Customer Loyalty	0.540	0.240
SAT → LOY	0.263	0.080		0.548	0.340

SQ: Service Quality, BI: Brand Image, SAT: Customer Satisfaction, LOY: Customer Loyalty.

4.1.2.2. Hypothesis Testing

Table 4 and Table 5 illustrate the hypothesis testing results. Bootstrapping outcome (with 5000 resamplings) for the link between the notion in the proposed study model indicated that the *t*-value of the H1, H2, H3, H4, H5, H6 was more than 1.96, and these hypotheses were significant at a 5% level. As a result, these hypotheses were supported.

4.1.2.3. R^2 (Explained Variance), F^2 (Effect Extent) and Q^2 (Predictive Relevance)

The structural model includes the primary assessment criterion R^2 (explained variance), f^2 (effect size), and Q^2 (predictive relevance) (Hair et al., 2017). The coefficient of determination R^2 was the general effect extent measure for the structural model (Garson, 2016). The R^2 index is between 0 and 1, with higher levels indicating more predictive accuracy. The R^2 estimate of 0.19, 0.33, and 0.67 could be presented as weak, moderate, and substantial (Chin, 1998). The (f^2) effect size enabled estimating the independent factor contributing to the dependent variable. The f^2 estimate 0.02 was small, 0.15 was medium, and 0.35 was high (Cohen, 1988). The Q^2 value estimated the structural model's predictive relevance for each endogenous construct. The Q^2 value should be over zero (Hair et al., 2017).

In this present study, the R^2 value for the overall model here was 0.548 (Table 5) lower than 0.67, considered as a moderate impact; we remarked that brand image had a most substantial influence (0.323) on customer loyalty, followed by service quality (0.278) and customer satisfaction (0.263). Next, service quality and brand image explained 47.9% of the variance in customer satisfaction; we also showed that service quality had a more powerful effect (0.550) than the brand image (0.204). Furthermore, service quality also described 35.8% of the variance on brand image, and it had a fairly powerful influence (0.599).

Table 5 revealed the f^2 effect sizes. The high f^2 effect size happened for the link of SQ \rightarrow BI (0.559), and SQ \rightarrow SAT (0.373). The medium f^2 effect size occurred for the relationship of BI \rightarrow SAT (0.141). The small f^2 effect size appeared for the connection of SQ \rightarrow LOY (0.080), SAT \rightarrow LOY (0.080), and BI \rightarrow SAT (0.051).

Table 5 also indicated that the Q^2 values of these endogenous variables were over zero. Precisely, the brand image had a Q^2 value (0.191), customer satisfaction had a Q^2 index (0.283), and customer loyalty had a Q^2 coefficient (0.340). These findings verified the model's predictive suited for the endogenous latent variables.

4.2. Discussion

This current research's contribution was to measure and test the linking between service quality, brand image, customer satisfaction, and customer loyalty in a different circumstance compared with previous research. Most of the earlier studies focus on these impacts for the various industries, and this current study demonstrated these effects in Vietnam's supermarkets.

The present study findings declared that the six hypotheses in the conceptual research model were supported.

The study results revealed that service quality had a positive impact on brand image. Service quality was a predictor of brand image. The f^2 impact size of the link between service quality and brand image was large (0.559). The early empirical studies confirmed this study's results (Hsieh et al., 2018; Wu et al., 2011). The research findings also showed that service quality had a significant positive impact on customer satisfaction. Service quality was a predictor of customer satisfaction. The f^2 effect size of the linking between service quality and customer satisfaction was large (0.373). The previous empirical studies demonstrated this research's findings (Putro & Rachmat, 2019; Santouridis and Trivellas, 2010). Besides, the results also stated that service quality had a positive influence on customer loyalty. Service quality was a precursor to customer loyalty. However, the f^2 effect size of the relationship between service quality and customer loyalty was small (0.080). The prior empirical studies approved this research's findings (Anwar et al., 2019; Setiawan & Sayuti, 2017).

The research results also declared that brand image had a positive influence on customer satisfaction. The brand image was an antecedent of customer satisfaction, but the f^2 effect size of the brand image and customer satisfaction was small (0.051). The previous empirical studies supported this research's results (Anwar et al., 2019; Wu et al., 2011). Likewise, the study outcomes also disclosed that brand image had a positive impact on customer loyalty. The brand image was a predecessor of customer loyalty, and the f^2 effect size of the connection of the brand image and customer loyalty was medium (0.141). The prior empirical studies confirmed this study's results (Anwar et al., 2019; Hsieh et al., 2018; Tu et al., 2012).

Furthermore, the research consequences also unveiled that customer satisfaction had a positive influence on customer loyalty. Customer satisfaction was an antecedent of customer loyalty, though the f^2 effect size of the link of customer satisfaction and customer loyalty was small (0.080). The prior empirical examinations verified these outcomes (Anwar et al., 2019; Santouridis & Trivellas, 2010; Yap et al., 2012).

5. Conclusions and Limitations

This current research demonstrated the link between service quality, brand image, customer satisfaction, and customer loyalty in line with the previous investigations. Therefore, practitioners should focus on strategies that improve the customer's perception of service quality, brand image, and customer satisfaction to increase customer loyalty. The research results showed that service quality was an antecedent of brand image, customer satisfaction, and customer loyalty. The research will help supermarket managers to recognize the significance of service quality on brand image, customer satisfaction, and customer loyalty. Hence, managers should improve service quality in clients' views, such as (improving supermarkets' facilities, commitments to the customer, the interaction between the staff and the client, ready to concerns' customers, and prepared to solve problems' customers). If customer experiences of supermarkets' service quality have increased, clients have a tendency positively for customer satisfaction and customer loyalty. Besides, managers should give communication plans such as advertising, word of mouth, public relations, other promotional tools, etc., to increase consumers' recognition of the brand image. If consumers have an excellent impressive brand image, customers will positively trend to customer satisfaction and customer lovalty. Finally, the findings confirmed that customer satisfaction was also an antecedent of customer loyalty. The research will help practitioners to recognize the significance of customer satisfaction in the relationship between customer satisfaction and customer loyalty. Therefore, managers should pay attention to customer satisfaction. Higher customer satisfaction will enhance higher customer loyalty.

Although this present study makes essential contributions to literature and practice, it has some limitations. First, this present study only focuses on supermarkets in Ho Chi Minh City, Vietnam. Therefore, this study may not be generalizable to all other sectors and other industries such as online shopping, hotel, etc. Second, this research only analyzed and examined the link between service quality, brand image, customer satisfaction, and customer loyalty; hence, future investigations should focus on other factors such as trust, perceived value, relationship marketing, brand experience, etc.

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