The Effects of Experience and Brand Relationship to Brand Satisfaction, Trust and Loyalty Shopping Distribution of Consumer Philips Lighting Product in Indonesia

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Abstract

Purpose: This study examines the effects of several brand variables on customer satisfaction and brand loyalty. Research design, data, and methodology: The survey was conducted on a community with 302 city residents in Greater Jakarta as consumers of lighting products. The constructs were arranged based on several independent variables such as brand experience, brand relationships, and brand trust on customer satisfaction and brand loyalty. Customer satisfaction was positioned as an intervening variable to examine the effects on brand loyalty. Results: The consumer's experience determines the attitude and satisfaction at the next action. Brand experience significantly influences customer satisfaction and brand loyalty. Meanwhile, a brand association related to the benefits of the product concerned so that the relationship also affects customer satisfaction and brand loyalty. However, the brand relationship does not affect brand trust. Consumers do not readily believe without experience. Conclusion: The consumer's experience significantly influences satisfaction and brand loyalty, both direct and indirect. Brand relationships affected customer satisfaction and had a direct effect on brand loyalty. Likewise, brand trust has a direct effect on brand loyalty. The findings' implications emphasize the importance of brand owners to provide positive, memorable experiences to the consumers.

Keywords: Brand Experience, Brand Relationship, Brand Trust, Customer Satisfaction, Brand Loyalty

JEL Classification Code: D120, D390, L81, M30, M31

1. Introduction

Business competition in the current era of disruption is very tight, to be able to compete with all owners of companies both large companies and start-ups should carry out several strategies to improve its brand class, including by increasing quality in generating experience for customers to create brand relationships and brand trust so generate brand loyalty when they distribute the brand.

Brand relationship with the consumer is understood as a second-order construct consisting of affective relations and functional relationships (Leung et al., 2014) and hypothesized as a mediating variable that connects branding efforts (measured by brand experience) and branding results (measured by brand loyalty). The primary input of this relationship is brand experience, brand trust, satisfaction, and the main output of this relationship is brand loyalty.

A strong brand that is liked by customers will automatically spread online, and this will make a brand
2. Literature Review

2.1. Brand Experience

Brand experience makes customers talk about it and inform others of what they experienced when using the brand, and how the brand distributes also can defined as the quality of customer experiences toward purchasing of the product (Dai & Lee, 2018; Gu et al., 2019; Zeithaml, 1988). Brand experience is created when customers use a brand, talk to other people about brands, looking for brand information, promotions, and events. (Ambler et al., 2002; Dam, 2020). Brand experience is not a concept of emotional connection. Experience is sensations, feelings, cognitions, and behavioral responses that are generated by brand-related stimuli. Over time, the brand experience can result in emotional ties, but emotions are only one of the results of internal stimulation that evokes the experience, including uncertainty about potential outcomes of behavior and the possible unpleasantness (Nguyen, 2020; Tran, 2020). Thus, because the brand experience is different from brand evaluation, engagement, engagement, and pleasure of consumers, brand experience is also conceptually and empirically different from personality.

Brand experience is conceptualized as subjective, private consumer responses (sensation sensations, and cognition) and behavioral responses arising from perceiving product quality with brand-related stimuli that are part of brand design and identity, packaging, communication, and the environment (Brakus et al., 2009; Truong & Nguyen, 2020). Brand marketers must bond with consumers by establishing holistic brand experiences (Schmitt, 1999). Marketing activities related to brands affect consumers' "mindsets" concerning brands - what they know and feel about brands. The customer mindset governs everything that is in the customer's mind concerning a brand; thoughts, feelings, experiences, images, perceptions, beliefs, attitudes, and so on, namely brand equity as defined by Ambler et al. (2002).

Most research on brand experience indicates that brand experience can be positive or negative, short-lived, or long-lasting. Also, the brand experience can positively influence consumer satisfaction and brand loyalty, as well as brand trust (Ha & Perks, 2005). These brand-related stimuli emerge as part of brand design and identity (for example, names, logos, signage), packaging, and marketing communications (e.g., advertisements, brochures, Web sites) and in the environments in which brands are distributed or sold. (e.g., store, event). If a brand experience evokes sincere, positive emotions in people, they are more likely to associate those emotions with the brand and create more effective communication than just showing them television advertisements or the online web. The sincere related brand
is the primary source of response subjective internal consumers, referred to as "brand experience" (Brakus et al., 2009).

2.2. Brand Relationship

In the process of distribution, consumers often involve the experiences they go through in the use of brands, and valuable brand experiences develop bonds with consumers that help differentiate brands from competitors and influence customer satisfaction and loyalty (Brakus et al., 2009).

Fournier (1998) treats brands as relationship partners and identifies six relationship dimensions to measure the strength of consumer-brand relationships: love/desire, interdependence, self-connection, commitment, intimacy, and quality of brand partners. Consumers like the brand clearly - not only the product, but the brand itself and, most importantly, relationships are built on mutual interactions and activities. Brands and consumers do things together, they talk, they socialize, and often they work hand in hand to make the world a better place.

2.3. Brand Trust

The importance of building trust has been shown in maintaining buyer and seller relationships (Morgan & Hunt, 1994; Bart et al., 2005). Trust is essential in building positive relationships with brand loyalty (Lau & Lee, 1999) and strong brand-consumer relationships (Fournier, 1998).

According to Ganesan (1994) trusted brands are brands that consistently keep their promises to consumers through the way the products are developed, produced, distributed, sold, served, and advertised, and even in difficult times when certain types of brand crises arise. Brand trust has two different dimensions. The first is reliability, which has a technical or competency-based nature, which involves the ability and willingness to keep promises and meet customer needs. The second dimension consists of attribution of the goodwill to the brand concerning the interests and welfare of consumers. For example, when unexpected problems with the product arise. Where consumers usually develop trust in a brand based on positive beliefs about their expectations of organizational behavior and product performance represented by the brand (Ashley & Leonard, 2009).

2.4. Customer Satisfaction

Long-term relationship customer satisfaction in using company products can generate relationship loyalty in intensely competitive markets. The satisfaction that is obtained and the attitude formed as part of previous experience is a positive affective reaction to the results of previous experience (Ganesan, 1994), then impacts on subsequent purchases (Oliver, 1980), completing the cycle pattern (Bennett et al., 2005) to be able to predict intentions purchasing and consumer behavior towards brand products (Eggert & Ulaga, 2002). It can be defined that our level of satisfaction will affect our loyalty in the process of making decisions about product purchases through experience when it distributes to us.

Satisfaction is a precursor of brand loyalty, intention to repurchase products, and brand behavior towards its customers (Oliver, 1980; Pritchard et al., 1999). The notion of satisfaction is considered as an indirect source of brand loyalty, consumer purchasing habits, including all their consistent buying behavior (Van Birgelen et al., 1997; Bennett et al., 2005). The quality of brand relationships can be defined as the extent to which consumers view brands as satisfying partners in ongoing relationships; it is the overall assessment of consumers about the strength of their relationship with the brand (Algesheimer et al., 2005) and as an affective response to the purchasing situation (Babin & Griffin, 1998; Bagozzi et al., 1999; Bennet et al., 2005; Anderson & Narus, 1990; Kim et al., 2014).

2.5. Brand Loyalty

In building brand loyalty, brand-customer relations are critical (Fournier, 1998) Brand experience leads to brand loyalty, active brand referral, and increased profitability for brands (Morrison & Crane, 2007). According to Oliver et al. (1997), loyalty is a firmly held commitment to refute or re-synchronize consistently selected products / services in the future, theories that lead to the purchase of the same brand or the purchase of the same brand, even though situational influences and marketing efforts have the potential to cause switching behavior "(Chaudhuri & Holbrook, 2001). In terms of marketing if a company wants to achieve profitability and compete with rival products, brand loyalty is a requirement for it (Kim, 2017; Aaker, 1997), companies must try to make customers interested and loyal to the brands they distribute because not all brands are attractive to customers.

From the perspective of the marketing literature, loyalty is often used interchangeably with operational definitions (measurements) to refer to; repeat purchases, preferences, commitment, and loyalty. Besides, loyalty has been referred to in various market-specific contexts, for example, service, store, and vendor loyalty, contexts that reflect units of measurement, customer, and brand loyalty (Algesheimer et al., 2005).
3. Research Method

3.1. Data Collection
A survey was conducted on a sample of 302 randomly selected Philips Lighting users; for this purpose, research is based and developed through the implementation of an independent questionnaire. Data collection was carried out in Jakarta, from the area of North Kedoya, Kebon Jeruk, West Jakarta; with a total family of the population are 16,481 families and consumers were asked to participate in this research to gather information about the brand loyalty. The current research uses a technique that is convenience sampling. This research used a sampling technique where relevant data or information is collected from available sample/research units, as Zikmund (1997) suggested.

The processing data and statistical analysis from the questionnaires conducted utilizing analysis by AMOS Covariance Based SEM. The details of the analysis were as follows; First, for the analysis of the characteristics of the samples, second is to confirm the reliability of the questions, and the third is the effect between brand experience, brand relationship, customer satisfaction and brand trust on brand loyalty. To achieve this goal, we adopt the theory shown in Figure 1 with the five constructs that will be obtained using a questionnaire.

![Figure 1: Research model](image)

3.2. Hypothesis Development

3.2.1. Brand Experience and Customer Satisfaction
Customer satisfaction is the primary goal of every brand to serve its consumers. This is a measure of how a product or service provided by a company fits or exceeds customer expectations. This research emphasizes as an intervening variable, and the results are significantly influenced by brand experience and directly affect consumer satisfaction. (Chinomona, 2013).

**H1:** Brand experience has a positive effect on customer satisfaction.

3.2.2. Brand Experience and Brand Loyalty
Psychologically further about brand experience involves sensory experiences that can encourage customer brand trust, while intellectual experience does not affect brand trust. Researchers such as Huang (2017) find consumers who love a brand to grow from the primary mechanism in developing customer behavior loyalty. This finding is also relatively like Sahin et al. (2011) research, which confirms that brand elements such as design and identity, packaging, communication, and brand environment are recorded in consumers' memories.

**H2:** Brand experience has a positive effect on brand loyalty

3.2.3. Brand Relationship and Customer Satisfaction
Park (2017) also illustrates the quality of brand relationships through service quality that differentiated and provides special feelings affect to customer intentions to repurchase a brand. Brand relationship can build meaningful relationship by keeping up with the latest news
about the brand and keep maintaining long-lasting relationships with consumers who satisfy with the brand.

**H3:** Brand relationship has a positive effect on customer satisfaction.

### 3.2.4. Brand Relationship and Brand Trust

Brand relationships grow as a result of interactions and transactions of individual consumers with brand name owners. So, in that relationship, the consumer re-evaluates the brand that has been obtained, regarding satisfaction and trust. All have a positive effect on customers trust and brand repurchases intentions, according to Sahin et al. (2012).

**H4:** Brand Relationship has a positive effect on brand trust.

### 3.2.5. Brand Relationship and Brand Loyalty

In the process, consumers are thoroughly thought, felt, and owned by the brand name concerned or formed a brand relationship, also between attitude and behavior intention has come a long way since the 1930s (Lee & Dai, 2015; Won & Kim, 2020). This study shows the aspects of the emotional relationship that forms between individual consumers and the brand have always been an important point to reveal that the strength of consumer relationships is a strong predictor of brand loyalty. (Veloutsou, 2015)

**H5:** Brand relationship has a positive effect on brand loyalty.

### 3.2.6. Customer Satisfaction and Brand Trust

Shirin and Puth (2011) suggest a customer satisfaction index model but in the context of consumers in North America and Europe may be different from other regions such as Asia, especially Indonesia. However, it is essential to view the level of economic progress of countries and regions because so far, researchers in developing countries have often ignored the context. The concept of customer satisfaction has the positive effect to brand trust on the individual end-user who has that feeling to the brand he consumes.

**H6:** Customer satisfaction has a positive effect on brand trust.

### 3.2.7. Brand Trust and Brand Loyalty

Ha (2004) also found that brand trust is not built on one or two components but is built on the interrelationship between complex components by formulating a marketing strategy, marketers can grow brand loyalty and gain substantial competitive advantages.

**H7:** Brand trust has a positive effect on brand loyalty.

### 3.3. Measures

There are three main objectives of the survey instrument; First to investigate brand experiences and relationships in the foundation of brand trust to get satisfaction, second to investigate brand experiences and relationships that generate trust in the basis of brand loyalty, and the last is to gather information about respondents with different characteristics that can be used to understand variations in a class different.

This research survey contains two parts, which the first section includes such individual and demographic-specific variables. Whereas the second section includes the variables being studied. These variables include brand experience, brand relationship, brand trust, customer satisfaction, and brand loyalty. The basis of this section is on the previous literature and has built and used a questionnaire.

Scales in this study were drawn from previous literature and published studies. The first variable contains four questions, and this scale of brand experiences was adapted from Sahin et al. (2011). The second variable contains six questions about brand relationship with interdependence, self connection, love/passion, intimacy, brand quality and commitment adapted from Leung (2016) and the level of satisfaction contains two questions adapted from Raghunathan and Irwin (2001). Brand trust was measured using two questions, and this scale was adapted from Magnier et al. (2008); Lastly, brand loyalty was measured with three questions about consistency, loyalty, and buying habits, adopted from Algesheimer et al. (2005).

From the starting point or before giving out the questionnaire, the purpose of the study and the research is explained to them so that they can easily fill out the questionnaire with the appropriate response answers. After data collection xx the questionnaire is selected, and the rest of the questionnaire is not included in the study because the questionnaire is invalid and incomplete. Setting variables according to a five-point Likert scale (1 = strongly disagree, 2 = disagree; 3 = neutral, 4 = agree; 5 = strongly agree).

This entry seeks to highlight some of basics and functional characteristics of the Amos (Analysis of Moment Structures) statistical module.

### 4. Empirical Results

#### 4.1. Profile of Respondents

The respondents of this study were 302 people, as shown in Table 1, with productive age groups both in the age group 19-38 years old (57.6%) and 39-55 years old (42.1%). This age group shows that respondents truly represent
consumers who have adequate purchasing power and they come from very important consumer groups.

Table 1 shows that the respondents studied were slightly more male (54.3%) compared to female (45.7%). However, assuming that in this age group is an average consumer who is married and basically the decision-making process for shopping for household opportunities is on the part of the housewife and father as the head of the family. Even for most of the needs of the date home is more determined by women's decisions. Therefore, this respondent profile can be said to be representative to understand brand issues and branding management.

Table 1: Sample Age and Gender Characteristics

<table>
<thead>
<tr>
<th>Variable</th>
<th>Category</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>19 - 38 tahun</td>
<td>174</td>
<td>57.6%</td>
</tr>
<tr>
<td></td>
<td>39 - 55 tahun</td>
<td>127</td>
<td>42.1%</td>
</tr>
<tr>
<td></td>
<td>&gt; 55 tahun</td>
<td>1</td>
<td>0.3%</td>
</tr>
<tr>
<td>Gender</td>
<td>Female</td>
<td>138</td>
<td>45.7%</td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>164</td>
<td>54.3%</td>
</tr>
</tbody>
</table>

Source: Data Processing Results (2020)

And for table 2 the education level also shows that most respondents completed bachelor or bachelor (54.6%), a small proportion graduated postgraduate (4.3%) and the rest completed vocation education (2.6%). This shows that the representativeness of consumers in this study is very strong with the profile of respondents who are well educated so that their assumption is to prioritize aspects of rationality in making purchasing decisions for a brand.

Table 2: Sample Education Characteristics

<table>
<thead>
<tr>
<th>Variable</th>
<th>Category</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>SMP/SMA</td>
<td>116</td>
<td>38.4%</td>
</tr>
<tr>
<td></td>
<td>Diploma</td>
<td>8</td>
<td>2.6%</td>
</tr>
<tr>
<td></td>
<td>S1</td>
<td>165</td>
<td>54.6%</td>
</tr>
<tr>
<td></td>
<td>S2</td>
<td>13</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

Source: Data Processing Results (2020)

Based on the composite reliability value above in table 3, it can be concluded that the variables in this study are reliable because they have a composite reliability value above 0.6. Just like composite reliability, the value of the Cronbach Alpha can strengthen the results if it has a value of > 0.70. From the table above, it can be seen that the Cronbach Alpha value of each variable has a value of > 0.70, so all variables in this study are reliable.

4.2. Measurement Reliability

To verify the convergent validity and discriminant validity of the scales, the measurement model analysis was conducted in this model.

Table 3: Descriptive Statistics, Cronbach’s Alpa and CR

<table>
<thead>
<tr>
<th>Construct</th>
<th>Mean</th>
<th>STD</th>
<th>Cronbach's Alpa</th>
<th>Composite Reliability (CR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Experience</td>
<td>5.30</td>
<td>1.33</td>
<td>0.90</td>
<td>0.94</td>
</tr>
<tr>
<td>Brand Relationship</td>
<td>5.33</td>
<td>1.09</td>
<td>0.91</td>
<td>0.94</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>5.76</td>
<td>1.19</td>
<td>0.81</td>
<td>0.88</td>
</tr>
<tr>
<td>Brand Trust</td>
<td>4.48</td>
<td>1.53</td>
<td>0.93</td>
<td>0.96</td>
</tr>
<tr>
<td>Brand Loyalty</td>
<td>4.87</td>
<td>1.34</td>
<td>0.91</td>
<td>0.94</td>
</tr>
</tbody>
</table>

From table 4 it can be seen that the AVE value for all variables meets the requirement value, which is above 0.5 (Awang et al., 2015). The lowest AVE value is in the brand loyalty variable (Y) with a value of 0.64. By paying attention to the loading factor value in table 2 and the AVE value in table 3, the data from this study can be declared to have met the requirements of the convergent validity test.

Table 4: Descriptive Average Variance Extracted

<table>
<thead>
<tr>
<th>Variable</th>
<th>Average Variance Extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Experience</td>
<td>0.83</td>
</tr>
<tr>
<td>Brand Relationship</td>
<td>0.77</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>0.88</td>
</tr>
<tr>
<td>Brand Trust</td>
<td>0.88</td>
</tr>
<tr>
<td>Brand Loyalty</td>
<td>0.64</td>
</tr>
</tbody>
</table>

Source: CB-SEM Data Processing Results (2020)

4.3. Correlation Analysis

Examine the level of correlations in the result of the validity and reliability analyses is carried out using a simulation with the bootstrapping method of the sample. This test aims to minimize the problem of abnormalities in research are as follows:

Based on this result, in this study, it has sought to apply the model for this case in order to determine if the constructs proposed in this model help to explain Brand Loyalty in Indonesia. Indonesian consumers pay more attention to their real experience when using a brand compared to other variables such as brand relationships and brand trust. For Indonesian consumers, real experience is
the main fact that they consider when deciding to buy a product and not the perceptions or dreams built into a product campaign. The path in figure 2 also shows that if the direct experience of Brand Experience to Brand Loyalty (with R2 0.17) is removed, the direct effect path between Brand Experience to Customer Satisfaction will increase. Brand Experience can thus be understood as a major determinant because other variables such as Brand Relationship and Brand Trust both grow from the real consumer experience using a brand.

![Figure 2](source: CB-SEM Data Processing Results (2020))

Table 5: Structural Model Result

<table>
<thead>
<tr>
<th></th>
<th>Brand Loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>D only</td>
</tr>
<tr>
<td>R²</td>
<td>0.68</td>
</tr>
<tr>
<td>Adj. R²</td>
<td>0.67</td>
</tr>
</tbody>
</table>

Source: CB-SEM Data Processing Results (2020)

Table 5 shows the structural model result that the Brand Experience variable is the only variable with direct effects only (D) (R² = 0.68) and direct and moderated effects (D + I) with R² 0.71 or 71 percent are significant variables.

Table 6: Structural Model Result

<table>
<thead>
<tr>
<th></th>
<th>Brand Loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>D only</td>
</tr>
<tr>
<td>Brand Experience (BE)</td>
<td>0.20**</td>
</tr>
<tr>
<td>Brand Relationship (BR)</td>
<td>0.10</td>
</tr>
<tr>
<td>Customer Satisfaction (CS)</td>
<td>0.01</td>
</tr>
<tr>
<td>Brand Trust (BT)</td>
<td>0.02</td>
</tr>
<tr>
<td>Brand Loyalty (BL)</td>
<td>0.18*</td>
</tr>
</tbody>
</table>

**p < 0.01, *p<0.05
Source: CB-SEM Data Processing Results (2020)

The structural model was run in two separate models: direct effects only (D) and direct and moderated effects (D + I). The path significance levels were estimated using a bootstrap with 302 iterations of resampling. Figure 2 and Table 6 shows the path coefficients, their significance levels, and R² at Table 5 was used to evaluate the structural model. Overall, the model explains 71% of the variance in Brand Loyalty, respectively.

4.4. Hypothesis Testing

The overall model was verified using an AMOS Covariance Based SEM, as Table 4 (D + I) shows, the predictors of Brand Loyalty are Brand Experience (β=0.17; p < 0.01), Brand Relationship (β=0.17; p < 0.01), Customer Satisfaction (β=0.01; p < 0.05), and Brand Trust (β=0.02; p < 0.001). These constructs partially support hypotheses H1, H2, H3, and H4 have significant of each construct on Brand Loyalty.

H1 concerns the effect between brand experiences and brand loyalty. Cronbach's Alpa and Composite Reliability shows significant high numbers on all variables, Brand Experience (0.90 C's α; and 0.94 CR). The high experience number illustrates that consumers have experience as buyers and / or brand users. They have deep memories
when using a brand and it is recorded in their memories and is a consideration for repurchasing. Therefore, H1 was supported.

H2 concern the effect of brand relationship to brand loyalty, this variable obtains C's α (0.91), and 0.94 of CR that shows a strong relationship between brands and what consumers think, feel, and have with a product brand. In short, consumers have an inner connection with a brand that they are accustomed to consuming and in that relationship, they are difficult to separate each other. For that reason, H2 was supported.

H3 was about the effect of customer satisfaction with brand loyalty. It's also shows C's α, which is relatively high (0.81) even though it is under other variables and CR 0.88. A customer feels satisfaction if he receives a reward equal to or greater than what is expected. This level of satisfaction can vary between consumers but is generally relatively the same for a product category. Some consumers may not care much about the satisfaction received from some brands of low-end product categories but for the middle and high-end product categories some consumers are very calculating of the brand and demand a high level of satisfaction. Accordingly, H3 was supported.

Lastly, H4 concerned the effects of brand trust and brand loyalty. Cronbach's Alpa 0.93 and Composite Reliability 0.96 arises after customer satisfaction is obtained and this fosters the process of brand strengthening in the minds and feelings of consumers. The brand then becomes a strong reference for the next purchase process and recommendations given to family consumers and peer groups. As a result, H4 was supported.

The brand loyalty factor is the final goal that is considered in this research. The following conclusions are drawn; First, the variables of brand experience, brand relationship, customer satisfaction, and brand trust have a significant effect on brand loyalty in purchasing lighting products. Because the experience of the product makes them more interested in making a purchase. Secondly, brand relationship variables also have a large enough contribution as a form of consumer behavior towards brand loyalty in purchasing Philips lighting, and also affect consumer satisfaction of their relationship with Philips lighting that distribute to them. Third, the customer satisfaction variable has a significant effect on brand loyalty in purchasing Philips lighting, even buyers will voluntarily participate in promoting and introducing the brand to others. And the last brand trust variable has a significant effect on relationship and brand loyalty in purchasing Philips lighting, where when they can rely on a particular brand, they will repeat the purchase to solve their problems.

Although this study aims to offer an illuminating examination of the effect of brands on buyer loyalty, there are still some limitations. Due to the difficulty of conducting direct interviews, this study was conducted with customers only in the Kedoya area, West Jakarta in the majority of cases. Such studies are not representative of all countries. Therefore, in the future, it is necessary to assign and guarantee samples from buyers of Philips lighting products throughout the country. In addition, the condition of experience and satisfaction level of a large city with a small or medium city, also how Philips lighting distributes may differ. Consequently, it would be suggested that future studies be carried out separately for cities and towns, or at least considered with different standards to explain this difference.
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