Pragmatic Ways of Sustaining Loyalty among the Private Label Customers Post COVID-19

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In the current context of the post-COVID-19 pandemic among consumers of private label brands in certain cities of north Karnataka, India, the research intends to explore and evaluate relationship between satisfaction, trust, and loyalty among private label brand customers. Paper used descriptive research and structural equation modelling to determine the impact of trust having mediating relationship customer satisfaction and loyalty. Snowball sampling technique used, 446 respondents from Belagavi city were included in the study. It found that trust is a mediator between satisfaction and customer loyalty and found major impact of satisfaction on both trust and customer loyalty.

Keywords: Private Label Brands, Satisfaction, Trust, and Customers Loyalty

1. Introduction

Satisfaction and trust of customer, which have an impact directly on customer loyalty, are two different metrics that may be used to quantify customer loyalty to any brand. Customer satisfaction is a crucial factor in retaining customers (Nichay Kumar & Shiplap, 2014). Customer loyalty to the brand will assist the business keep its clients, and this will prevent customers from changing their behaviour (Reichheld F, 2003). Satisfaction of customer and the loyalty among them are crucial for every firm to achieve long-term success, and customer satisfaction has a direct impact on both (Dilek et al., 2016). The degree of satisfaction is closely related to a customer's loyalty and likelihood to repurchase the goods (Ovidiu & Brad Allen, 2010).

Customer loyalty to the brand's goods and services is influenced by their satisfaction with the brand (Yu-Te et al., 2012). According to (Kwat et al., 2012), a brand's ability to satisfy customers will affect how loyal consumers are to that brand. In order for a customer to become loyal to a brand, a positive relationship between the customer and the brand must be established (Ismail et al., 2006). The brand plays a role in building trust and will be a sign of quality and assurance in building trust (Keller, 1993). The companies that receive the advantage of building trust among customers also receive strong relationships for their brands (Chaudhuri and Holbrook, 2001). Much research has shown that trust not only builds the relationship but is positively related to loyalty. The research on the basis of the preliminary information furnished by different sources did not reveal much information on private labels and the variables specifically used in developing loyalty, satisfaction, and trust for the same brands. The research also addresses the challenges retailers face in developing their private labels and sustaining them against the competition imposed on them by the national brands in the stores. The research also helps the retailers in using the strategies on the platform of satisfaction trust in developing a positive outcome as an acceptance and loyalty for their brands. The study also focuses on contributing to retailers' strategies by inculcating these variables in holding their unique presence in the market and earning some specific share against the national brands.

2. Literature Review

Dhiranty et al. (2017) found that satisfaction and trust are the prominent variables in influencing customer loyalty and that both act as mediating in building the relationship with customer loyalty from different variables in the field. Sulibhavi B and Shivashankar K (2017) impact of brand image is dominant on loyalty of customers and satisfaction associated with them and trust playing a vital role as mediating one between both the variables. In the different articles by Sulibhavi B and Shivashankar K (2017), they found that trust mediates the brand image and customer loyalty, further proved to have an influence on customer loyalty. In Sabiote et al.'s (2016) building brands for multichannel retailers, it was found that the influence of satisfaction and trust were found to be positive and the traditional channels were more influenced by satisfaction and trust. In Hanaysha and Abdullah (2015), in developing the relationship on the basis of satisfaction, trust, and commitment in Malaysia, it was found that satisfaction and trust were found to have an influence on building the relationship in developing loyalty for innovative brands.

Gul R (2014), the reputation, satisfaction, and trust variables exert influence on each other and all lead towards developing a relationship with the customer's loyalty. Adji et al. (2014) among the customers of coffee shops in Indonesia to find out whether customer loyalty, customer satisfaction, and trust are the influencing factors in developing a customer relationship

with the brands and shops. Pezhman et al. (2013) among insurance customers in Iran found ethical practice, satisfaction, and trust in developing customer loyalty. The mediating nature of satisfaction and trust were positive in found that both had a significant influence of customers loyalty.

Sahin et al. (2011) discovered that among the variables of brand experience, satisfaction, trust, and customer loyalty, all three (brand experience, satisfaction, and trust) were influential in customer loyalty.

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According to Suki (2011), among the M-commerce customers, satisfaction plays a variable important role in developing trust, i.e., to develop trust it is necessary to develop satisfaction among the customers. For online shopping and to know the effect of a website on customers, it is important to have satisfaction and trust among the users. Furthermore, it is necessary to have a positive influence of satisfaction in generating trust. Omer et al. (2011) found that in getting loyalty from the store programmes, the retailer's satisfaction and trust are important variables in developing loyalty for the retailers, and the retailer's satisfaction is the variable that leads to generating trust among the customers. According to Akbar and Parvez (2009), the quality of the product, the satisfaction associated with it, and trust are important ingredients for companies to gain customer loyalty. Payan and McFarland (2005) state that to build the relationship with the customer, satisfaction and trust are important, and these lead to customer loyalty. Further satisfaction is necessary to develop trust among the customers.

The loyal consumers who are willing to buy products and services from the same business on a regular basis and who also want to spend more on the business's linked goods and services are advantageous to the businesses. The same thing can result in other people recommending you. The usage of loyalty as a barrier to brand switching can be attributed to recurrent behaviours that result in resistance to changing brands (Reichheld F, 2003). (2012) Bondesson. Both behavioural and attitude loyalty illustrate how a customer's psychology will be at work when recommending brands to others, and attitude loyalty shows how a customer relies on repeat purchase behaviour.

3. Research Gap

The review of the above literature found that very little research has been done in the field of private label brands or stores' own brands. In the research geographical areas, customers' loyalty has been poorly defined based on satisfaction and trust for private-label brands. The following words count based on research articles selected for the study, i.e., a sentiment analysis showing the absence of the private label brands used in the research articles selected for the study.

Sources: *Prepared from www.wordclouds.com*

The variables selected for the studies which appeared as per the analysis given by the source used for sentiment analysis of the researchers after excluding irrelevant variables are as follows.

17	Private
86	Brands
295	Services
451	Products
770	Quality
899/44	Loyalty/E-loyalty
1525/23	Satisfaction/E-satisfaction
1849/27	Trust/E-trust

Sources: Prepared from www.wordclouds.com

Objectives
1. To examine the relationship between consumer satisfaction and brand loyalty in private label brands.
2. To examine the relationship between customer satisfaction and their trust in private label brands.
3. To examine the role of trust in mediating the relationship between customer loyalty and satisfaction.

Research Question
R1: For private-label brands, is there a relationship between consumer loyalty as a dependent variable and satisfaction as an independent variable?
R2: For private-label brands, is there a relationship between customer satisfaction as an independent variable and their trust as a dependent variable?
R3: Does trust have a moderating role in the link between customer loyalty and satisfaction?

Hypothesis

Ho₁: There does not exist any positive linear relationship among satisfaction and loyalty for private label brand customers.
Ha₁: There exist any positive linear relationship among satisfaction and loyalty for private label brand customers.
Ho₂: There does not exist any positive linear relationship between satisfaction and trust for private label brand customers.
Ha₂: There exist any positive linear relationship between satisfaction and trust for private label brand customers.
Ho₃: There does not exist any mediating of trust between satisfaction and loyalty relationship for private label brand customers.
Ha₃: There exist mediating of trust between satisfaction and loyalty relationship for private label brand customers.
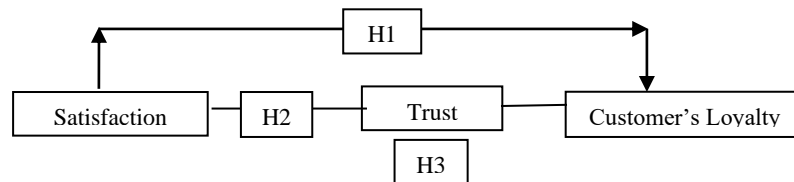

Figure 1 *Research Frame Work*

4. Research Methodology

The study's needs led to the adoption of a descriptive research design. The study's objective was to discover the relationship between consumer loyalty, trust, and satisfaction for private-label brands in Belagavi, Karnataka state.

Due of the COVID-19 pandemic situation, primary data were gathered from 460 respondents using a structured questionnaire, of which 14 were disqualified for having incomplete questionnaires. For the study, secondary data was collected from several websites and magazines. The questionnaire was taken from studies that were chosen for a literature review. The modified and appropriate items for satisfaction were taken from Oliver (1980), Castaldo et al. (2016), and Zeithaml et al., while the items for trust were taken from Baser et al. (1992), Chaudhuri & Holbrook (2001), and Sirdeshmukh et al. (2002). (1996).

Structure Equation Modelling was used to analyse the data. Reliability was examined using the Cronbach alpha reliability test. The association between satisfaction as an independent variable and customer loyalty as a dependent variable, as well as the mediating role of trust between satisfaction and customer loyalty, were evaluated using the simple liner regression approach.

5. Result and Discussion

Reliability Test: To arrive at elicited data Cronbach's alpha reliability test was applied to check the reliability of all the items into the questionnaire. The internal consistency of items for any variable is excepted if it is above 0.70 Cronbach's alpha is good.

Variable	Items	Cronbach's alpha
Satisfaction	5	0.791
Trust	5	0.767
Customers Loyalty	4	0.760

KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.867
Bartlett's Test of Sphericity	Approx. Chi-Square	379.403
	df	45
	Sig.	.000

To know the adequacy of sample Kaiser Meyer Olkin (1997) is used and the value which falls between 0.8 to 0.9 can be considered as the great and the value above showed 0.867 which is acceptable and Bartlett's test for Sphericity (1954) for knowing multivariate normality of the set of distribution showed significant bellow 0.05 and can be considered for further analysis of study

Analysis & Discussion

Table 1.1 *Showing Overall Test*

Model Tests			
Label	X²	df	p
User Model	154	74	< .001
Baseline Model	3661	91	< .001

User Model Versus Baseline Model	
Model	
Comparative Fit Index (CFI)	0.978
Tucker-Lewis Index (TLI)	0.972
Beetle-Browed Non-normed Fit Index (NNFI)	0.972
Beetle-Browed Normed Fit Index (NFI)	0.958
Parsimony Normed Fit Index (PNFI)	0.779
Bollen's Relative Fit Index (RFI)	0.948
Bollen's Incremental Fit Index (IFI)	0.978
Relative Noncentrally Index (RNI)	0.978

Additional Fit Indices	
Model	
Log Likelihood	-7223.193
Unrestricted Log Likelihood	-7146.210
Hoelter Critical N (CN), a=0.05	276.427
Hoelter Critical N (CN), a=0.01	305.744
Goodness of Fit Index (GFI)	0.989
Parsimony Goodness of Fit Index (GFI)	0.615
McDonald Fit Index (MFI)	0.914
R²	
Variable	**R²**
Customer Loyalty	0.885
Trust	0.863

Estimates

Table 1.3 *Shows Parameters Estimates*

95% Confidence Intervals								
Dep	**Pred**	**Estimate**	**SE**	**Lower**	**Upper**	**β**	**Z**	**P**
Customer Loyalty	Satisfaction	0.0949	0.1859	-0.269	0.459	0.0782	0.511	0.610
Customer Loyalty	Trust	0.8255	0.1539	0.524	1.127	0.8678	5.363	< .001
Trust	Satisfaction	1.1850	0.0859	1.017	1.353	0.9288	13.801	< .001

Measurement Model

95% Confidence Intervals								
Latent	**Observed**	**Estimate**	**SE**	**Lower**	**Upper**	**β**	**Z**	**P**
Satisfaction	ST1	1.000	0.0000	1.000	1.000	0.681		
	ST2	1.121	0.0811	0.962	1.280	0.725	13.8	< .001
	ST3	1.115	0.0792	0.960	1.270	0.740	14.1	< .001
	ST4	1.195	0.0828	1.033	1.358	0.762	14.4	< .001
	ST5	1.125	0.0829	0.963	1.287	0.711	13.6	< .001
Customer Loyalty	CL1	1.000	0.0000	1.000	1.000	0.715		
	CL2	1.059	0.0675	0.927	1.191	0.781	15.7	< .001
	CL3	1.040	0.0641	0.915	1.166	0.808	16.2	< .001
	CL4	1.066	0.0684	0.932	1.200	0.775	15.6	< .001
Trust	TR1	1.000	0.0000	1.000	1.000	0.771		
	TR3	1.006	0.0602	0.888	1.124	0.754	16.7	< .001
	TR4	0.941	0.0538	0.835	1.046	0.782	17.5	< .001
	TR5	0.825	0.0556	0.716	0.935	0.681	14.8	< .001
	TR2	0.975	0.0576	0.862	1.088	0.761	16.9	< .001

Variances and Covariances

95% Confidence Intervals								
Variable 1	**Variable 2**	**Estimate**	**SE**	**Lower**	**Upper**	**β**	**Z**	**P**
ST1	ST1	0.4722	0.0349	0.4037	0.541	0.536	13.51	< .001
ST2	ST2	0.4638	0.0354	0.3944	0.533	0.474	13.10	< .001
ST3	ST3	0.4190	0.0324	0.3555	0.483	0.452	12.92	< .001
ST4	ST4	0.4219	0.0334	0.3564	0.487	0.419	12.62	< .001
ST5	ST5	0.5072	0.0383	0.4322	0.582	0.495	13.25	< .001
CL1	CL1	0.5765	0.0432	0.4918	0.661	0.489	13.34	< .001
CL2	CL2	0.4334	0.0346	0.3656	0.501	0.391	12.52	< .001

CL3	CL3	0.3468	0.0289	0.2901	0.403	0.347	12.00	< .001
CL4	CL4	0.4567	0.0362	0.3858	0.528	0.400	12.62	< .001
TR1	TR1	0.4548	0.0348	0.3866	0.523	0.406	13.06	< .001
TR3	TR3	0.5128	0.0387	0.4370	0.589	0.432	13.26	< .001
	TR4	0.941	0.0538	0.835	1.046	0.782	17.5	< .001
	TR5	0.825	0.0556	0.716	0.935	0.681	14.8	< .001
	TR2	0.975	0.0576	0.862	1.088	0.761	16.9	< .001

Intercepts

95% Confidence Intervals						
Variable	**Intercept**	**SE**	**Lower**	**Upper**	**Z**	**P**
ST1	3.531	0.044	3.444	3.619	79.442	< .001
TR2	3.585	0.047	3.493	3.677	76.555	< .001
ST3	3.614	0.046	3.525	3.704	79.257	< .001
ST4	3.693	0.048	3.600	3.786	77.734	< .001
ST5	3.652	0.048	3.559	3.746	76.190	< .001
CL1	3.410	0.051	3.310	3.511	66.324	< .001
CL2	3.576	0.050	3.478	3.674	71.697	< .001
CL3	3.614	0.047	3.522	3.707	76.359	< .001
CL4	3.691	0.051	3.591	3.790	72.936	< .001
TR1	3.612	0.050	3.514	3.710	72.054	< .001
TR3	3.473	0.052	3.372	3.574	67.337	< .001
TR4	3.648	0.046	3.557	3.739	78.485	< .001
TR5	3.601	0.047	3.509	3.693	76.829	< .001
TR2	3.482	0.049	3.385	3.579	70.347	< .001
Satisfaction	0.000	0.000	0.000	0.000		< .001
Customer Loyalty	0.000	0.000	0.000	0.000		< .001
Trust	0.000	0.000	0.000	0.000		< .001
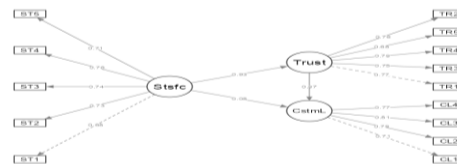
Figure 1.1 *Path Diagram*

Result

Hypothesis	Relationship	Result
H1	Satisfaction → Customer Loyalty	Accepted
H2	Satisfaction → Trust	Accepted
H3	Satisfaction → Trust→ Customer Loyalty	Accepted

Interpretation

Table 1.2 depicts an SRMR value of 0.026 which less than 0.05 and RMSEA value 0.049 which is between 0.05 and 0.08 depicts that the theoretical model formulated best fits the data collected. (Kline, 2011; Hu and Bentler, 1999; Schermelleh-Engel and Moosbrugger, 2003; Lacobucci, 2010)

Table 1.2 *Showing Fit Indices*

95% Confidence Intervals				
SRMR	RMSEA	Lower	Upper	RMSE A p
0.026	0.049	0.038	0.060	0.530

Table 1.3 : Shows Parameters estimates of the relation between satisfaction as independent variable and customer loyalty as dependent variable with P value =0.610 which is more than 0.05 .Hence we reject $H1_0$ and accept $H1_a$ .The table also depicts a strong relationship between satisfaction as independent variable and Trust as dependent variable with P value <0.01,Trust as independent variable and Customer loyalty as dependent variable with P value <0.01.Hence there exist an indirect relation between satisfaction and customer loyalty with mediating variable Trust .Finally we conclude that there exist an indirect effect as depicted in figure 1.1 on customer loyalty with mediating variable Trust ,therefore Hypothesis $H2_a$ & $H3_a$ having high significant are accepted and null hypothesis are rejected

Table 1.3 *Shows Parameters Estimates*

	Dep	Pred Estimate	SE	Lower	Upper	β	Z	P
95% Confidence Intervals								
TR5	TR5	0.5259	0.0380	0.4515	0.600	0.537	13.85	< .001
TR2	TR2	0.4602	0.0349	0.3918	0.529	0.421	13.18	< .001
Satisfaction	Satisfaction	0.4091	0.0520	0.3072	0.511	1.000	7.87	< .001
Customer Loyalty	Customer Loyalty	0.0692	0.0178	0.0344	0.104	0.115	3.90	< .001
Trust	Trust	0.0915	0.0214	0.0495	0.134	0.137	4.27	< .001

6. Discussion

For the research framework chosen for the study, the tested hypotheses were determined to be valid. According to Adji et al. (2014), Dhiranty et al. (2017), Pezhman et al. (2013), Akbar & Parvez (2009), the alternative hypotheses Ha1 and Ha2, pertaining to the influence of satisfaction and trust on customer loyalty, are found to be significant. The third alternative hypothesis, relating to the mediation of trust in developing the relationship of satisfaction and customer loyalty, is also accepted. After the introduction of trust between the relationships, the influence of trust is still modest and the influence of satisfaction remains higher on a customer's loyalty. This means that if trust is added to customers' faith in the brands and the stores, it can be an additional benefit for sellers of private-label brands Payan and McFarland, 2005.

7. Conclusion

The findings of the study showed a relationship between satisfaction, trust, and consumer loyalty for private-label brands in Belagavi, North Karnataka. The customer's loyalty to the private-label brand of stores in Belagavi city is directly influenced by their level of satisfaction. Retailers and the relevant marketing experts need to focus on establishing the same along with fostering consumer satisfaction for private label brands due to the partial mediation of trust between customer satisfaction and loyalty. Retailers may benefit from additional benefits as a result of their use of trust-building techniques and will be able to compete with national brands. Retailers will benefit from successfully implementing tactics for increasing client loyalty by utilising notions of satisfaction and trust.

8. Managerial Implications

The managers/retailers can work on developing trust among the customers for their private label brands, and strategies can be developed for the same by incorporating the output of satisfaction in gaining the customers' loyalty. Trust can be an added advantage for any business, along with the satisfaction reaped by the customers through products and services.

9. Future Line of Work

The research can be added by testing the trust with the customer's loyalty. The present research also gives an indication of the relationship that may exist between satisfaction and trust by influencing each other. The same study can be used to test other types of products and services in different categories and in different study areas.

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