

The Relationship Between Brand Experience, Brand Satisfaction and Brand Loyalty. An Empirical Study of Imported Second Hand Vehicle Buyers In Zambia.

Jacqueline Siwale¹, Victor Chikampa^{2*}, Nelson .C. Kabanda³, Lungowe Chindele², Mary.S.Lubinda²

¹Department of Business and Management Studies – Texila American University

²Department of Social development Studies- Mulungushi University Zambia

³Cabinet Office – Civil Service Commission of Zambia

Received: 02 February 2023; Revised: 23 February 2023; Accepted: 28 February 2023; Published: 27 March 2023

ABSTRACT

Brand loyalty plays a critical role in determining the financial performance of the organisation. This study was aimed at evaluating the empirical relationship between brand experience, brand satisfaction and brand loyalty among second hand car owners in Zambia. The study on the relationship between brand experience, brand satisfaction and brand loyalty was motivated by the fact that little attention has been directed at examining the three variables in the automotive industry. Data was collected from imported second hand car owners from Central and Lusaka provinces of Zambia. The study used a quantitative survey design in order to achieve the research objectives. The sample for the study was selected based on a non-probability sampling technique specifically convenient sampling. After treating for missing values a sample size of 200 was retained. Item and Factor analysis were performed in SPSS version 25 while Confirmatory Factor Analysis via Structural Equation Modelling (SEM) was performed using Lisrel 8.80. High levels of reliability were found among the three scales. Uni-dimensionality of the subscales was demonstrated through exploratory factor analyses. Good fit with the data was found for the measurement and structural models through confirmatory factor analyses. Positive but significant SEM path relationships were found amongst brand experience, brand satisfaction and brand loyalty. Academically the study makes a significant contribution to consumer behaviour literature. The results of this study has provided empirical support to the proposition that brand experience and brand satisfaction are predictors of brand loyalty in Zambia. By implication marketers ought to pay attention to brand experience and satisfaction when trying to enhance brand loyalty.

Keywords: Brand Loyalty, Brand satisfaction, Brand Loyalty

INTRODUCTION

here has been an increase in motor vehicle population and ownership in Zambia. By 2019 cumulative motor vehicle population was at 822,882 from 168,638 in 2005(RTSA, 2019). This increase in motor vehicle fleet is also reflected in increased rates of car ownership. For example, there was an increase from about 9 motor vehicles per 1,000 people in 2004 to just below 40 motor vehicles per 1,000 people in 2013(ZIPAR,2014). This increase in motor vehicle ownership among Zambians can be attributed to having access to cheap second-hand imports (Banda & Chikuba, 2014). In 2013 alone Zambia's total expenditure on imported motor vehicle stood at approximately K1.949 billion (in 2006 prices) as compared to K0.856 billion in 2006(ZIPAR,2014). Given the demand of second-hand vehicles among Zambians due to affordability compared to new showroom vehicles there's been an increased presence of international companies dealing with various brands of second-hand vehicles in the country. A growing number of different car makes and models have created competition among automobile manufacturers as well as second hand car dealers

making brand loyalty an important competitive factor (Soderlund, 2004; Jorgensen, Pedersen & Mathisen, 2016). The success of second-hand car dealers in terms of sales performance to a certain extent depends on the loyalty of the customers. A study by Reichheld and Sasser (1990) found that a 5% increase in customer retention resulted in a 25-125% increase in profits. Loyal customers continue to buy and use the same brand since they have fewer reasons to engage in an extended information search among alternatives, thus reducing the probability of switching to other brands (Gounaris & Stathakopoulos, 2004). Brand loyalty is an important psychological outcome because it bonds the customer and the product, hence the organization having a wider range of clientele and higher profit margins since brand loyal customers are usually less sensitive to price increases as well as providing easier brand extension (Krishnamurthi and Raj, 1991; Mittal and Kamakura, 2001). Other brand loyalty outcomes includes improved quality of automotive retailer services, cost effectiveness and sustainability (Jorgensen et al., 2016; Drennan, Bianchi, Cacho-Elizondo, Loreiro, Guibert, & Teravest, 2015; Pappu & Quester, 2016). Since creating and maintaining brand loyalty with existing customers is critical for the survival of a company in a competitive environment and contributes to other important organisational outcomes, therefore an understanding of factors that promote brand loyalty will be cardinal (Heskett, 2002; McMullan & Gilmore, 2008). This study is an attempt to explore on antecedents of brand loyalty. Although literature has documented several antecedents of brand loyalty such as service quality, perceived value, brand awareness, brand personality and brand image (Suhartanto, 2011; Youl Ha, John, Janda & Muthaly, 2009; Sasmita & Suki, 2015; Clemenz, Brettel, & Moeller, 2012; Roy, Kahndeparkar & Motiani, 2016), yet the experience and satisfaction that car owners have with the different brands is vital for the future sale of these makes hence the research focus for this study (Jorgensen et al., 2016; Devaraj, Matta & Conlon, 2001).

Aim of the study

The study aims at creating new knowledge in terms of customer behavior for second hand products specifically vehicles by validating a theoretical model that explicates the structural relationships between brand experience, brand satisfaction and brand loyalty in the Zambian business context.

Objectives

The general objective was to examine the relationship between brand experience, brand satisfaction and brand loyalty. From this general research objective, more specific operational research objectives were derived for this study.

1. To evaluate the influence of brand experience on brand satisfaction.
2. To evaluate the link between brand experience and brand loyalty.
3. To evaluate the influence of brand satisfaction on brand loyalty

Contribution to the field

Brand experience might improve loyalty among customers through repeated purchase which is as a result of satisfaction.

LITERATURE REVIEW

When making a vehicle purchasing decision, customers are mainly influenced by their evaluation of the models' attributes and choices such as luxury or low-cost maintenance, attitudes towards the car models, behavioural intention, cultural/social influences as well as the brand image (Anurit, 2002). In this global and competitive market, a brand is an important element because customer purchase intention is frequently related to their attitudes and lifestyle (Apaydin & Köksal, 2011). Other than providing a means of choice for customers brands allow customers fulfill social and psychological needs such as affiliation, admiration,

status and self-esteem (Fortes, Milan, Eberle, & De Toni, 2019; Anurit, 2002). Customers use car brands to represent stories about their lives and identities, as well as to position themselves in relation to culture, society, other people and social groups (Heding, Knudtzen, & Bjerre, 2009). In this way, automotive brands help define customers' lives and to develop an extreme devotion in the direction of one or more specific brands in relation to others (Belk & Tumbat, 2005). A customer that has a positive perception in relation to a given automotive brand will be inclined to develop a greater will or predisposition of buying it and ends up encouraging other potential clients or customers, by incurring in positive word-of-mouth, to become effective buyers and, eventually, loyal to the brand (Fortes et al., 2019; Raska & Saw, 2012; Won-Moo Hur, Hanna, & Joon, 2016; Chang & Jai, 2015). Brand loyalty occurs partly due to the customers experience and satisfaction with the product and services (AMA, 2017; Fortes et al. 2019). Considering that the purpose of this research is to develop and validate a theoretical model concerning brand loyalty and its two determinants of brand experience and satisfaction it is important to conceptualize the three constructs and explore the empirical relationships and hypothesized paths *Conceptualising brand loyalty* According to Tuu, Olsen and Linh (2011) customer loyalty is a cumulative construct that includes both the act of consuming (action loyalty) and expected consumption (future repurchasing). Brand loyalty means consumers purchase only one brand (Clow and Baack, 2014). Yoo and Donthu (2001) on the other hand describes brand loyalty as the motivation to be loyal to a brand, and it is demonstrated when consumers select a brand as their first choice. In this case brand loyalty is conceptualised as the repurchasing a car of the same brand one earlier has owned (Jorgensen et al., 2016). Repurchasing the same car brand could be a result of a reflective loyalty and denoted as transaction or consistent loyalty (Odin, Odin & Valette-Florence, 2001; Mannering, Winston, Griliches & Schmalensee, 1991; Mellens, Dekimpe & Steenkampa, 1996). When potential customers choose between different makes (brands) of cars, the purchase pattern should be observed as evidence of brand loyalty. The dimensional structure of brand loyalty can be explained using the traditional and the multidimensional approaches. The traditional approach has the behavioural and the attitudinal dimensions (Back & Parks, 2003; Li & Petrick, 2008; Odin et al., 2001; Pritchard, Howard & Havitz, 1992).

Behavioural approach

The behavioural approach to loyalty conceptualises brand loyalty as repeated purchase behaviour (Ehrenberg, Goodhardt & Barwise, 1990; Kahn, Kalwani & Morrison, 1986). Only a customer that buys the same brand systematically over time can be regarded as a loyal customer (Suhartanto, 2011). According to Oliver (1997) as well as Rundle-Thiele (2005) the behavioural approach is based on stochastic philosophy where purchasing is considered a random behaviour that is very complex and difficult to understand. The complexity is due to the fact that there are a large number of explanatory variables that influence a customer purchasing behaviour making a comprehensive explanation of this behaviour almost impossible (Suhartanto, 2011; McAlister & Pessemier, 1982; Tucker, 1964). In this approach brand loyalty is investigated in terms of purchase frequency, purchase sequence, purchase probability, average purchase, proportion of purchase and multiple aspects of purchase behaviour (Brody & Cunningham, 1968; Kahn et al., 1986; Dekimpe, Steenkamp, Mellens & Abeele, 1997; Frank, 1962; Iwasaki & Havitz, 1998; Tucker, 1964; Cunningham, 1956; DuWors & Haines, 1990). The behavioural loyalty approach studies use data from either the actual customers purchasing behaviour (such as scanner panel data) or self reported purchasing behaviour (Suhartanto, 2011). The strength of the behavioural approach lies in its measurement of actual automobile purchasing behaviour which acts as an antecedent to the financial performance of the firm in that it provides a realistic picture of how well the brand is performing compared to competitors (Mellens et al., 1996; Odin et al., 2001; DuWors & Haines, 1990). Secondly the measurement of brand loyalty using actual customer purchasing behaviours makes the collection of behavioural data easier compared to customer perceptual data and also helps managers develop marketing strategies such as promotion strategies as well as product development (Suhartanto, 2011). According to Day (1969) as cited in Suhartanto (2011) this kind of measurement assist in estimating the customer life-time value, enhance prediction of purchase probabilities, and assist in developing cost-effective promotions. The behavioural

approach has been criticised for taking a narrow view in explaining the occurrence of brand loyalty (Bloemer, Ruyter & Peeters, 1998). Since the approach explains loyalty based on repeat purchases it fails to acknowledge that consumer behaviour is complex and dynamic (Suhartanto, 2011). A repeat purchase of an automobile brand maybe due to situational factors such as costs or convenience reasons (Dick & Basu, 1994; Kumar & Shah, 2004), non-availability of a preferred brand and variety seeking (Suhartanto, 2011). Secondly, reliance on repeat purchase data as an indicator of customer loyalty is a representation of past behaviour and not a good representation of future behaviour and does not in any way offer an understanding of the factors motivating loyal behaviour (Jacoby & Chestnut, 1978; Day, 1969; Han, Kwotnik & Wang, 2008; Pritchard, Havitz & Howard, 1999; Zeithaml, Berry & Parasuraman, 1996). Because of the reported behavioural approach weaknesses, it is argued that brand loyalty can only be understood by measuring customer attitudes towards the brand (Dick & Basu, 1994).

Attitudinal Approach

Brand loyalty is also conceptualised as an attitude (Odin et al., 2001). Guest (1944) was one of the early researchers to use the attitudinal approach in measuring brand loyalty. Since then researchers have supported this approach and conceptualized loyalty as an attitude toward the brand (Morais, Dorsch & Backman, 2004), an attachment (Rauyruen & Miller, 2007), a commitment (Baloglu, 2002), and intention (Kandampully & Hu, 2007). This school of thought believes that certain attitudinal factors such as customer beliefs, opinions and attitudes influences the occurrence of brand loyalty (Back, 2005; Mellens et al., 1996; Pritchard et al., 1992). There are several positives attributed to the attitudinal approach. Studies on attitudinal loyalty have revealed that attitudes significantly and substantially predict future behaviour (Glasman & Albarracín, 2006). This in a way helps marketing managers come up with certain interventions such as behaviour modification programs such as customer switching behaviour from one automobile brand to another (Hennig-Thurau & Hansen, 2000; Jacoby & Chestnut, 1978). Thirdly the usage of interval scales when measuring attitudes avoids criticism addressed to the behavioural approach, enables researchers to collect data and reveal the intensity of loyalty to a certain car brand from extreme loyal to extreme disloyal. There are several documented limitations of the attitudinal approach with regards to brand loyalty measurement. This approach lacks consistency in that it has more conceptual disagreements among researchers and that it lacks the predicting power towards actual purchase behaviour due to other factors (Suhartanto, 2011; Bennett & Rundle-Thiele, 2002; Mellens et al., 1996; Jacoby & Chestnut, 1978).

Multi-dimensional Approach

Oliver (1997) conceptualized brand loyalty as a sequence that includes cognitive, affective, conative and behavioural loyalty as shown in figure 1.

Cognitive Loyalty

Cognitive loyalty is based on the cognition dimension of an attitude (Suhartanto, 2011). Cognition refers to a customer's belief and knowledge about a product (Ajzen, 2005; Eagly & Chaiken, 2007). According to Harris & Goode (2004), cognitive loyalty is based on brand knowledge and belief that the brand is preferable to its competitors. Cognitive loyalty is enhanced through promotion strategies aimed at providing customers with brand related knowledge and beliefs (Suhartanto, 2011).

Affective loyalty

According to Oliver (1999) affective loyalty is grounded on the affect concept of attitudes. Affect refers to customer's feelings, moods, or emotional responses towards certain products and services (Back and Parks, 2003). Liking a product or service is the result of satisfaction of consumption of product or service over time and eventually creates commitment toward the product or service which is called affective loyalty

(Oliver, 1997; 1999).

Conative loyalty

Assael, Pope, Brennan and Voges (2007) defines conation as a consumer's tendency to act toward an object generally measured in terms of intention to buy. The commitment to buying a product or service is influenced by customers knowledge and beliefs about the product, repeated episodes of positive affect toward the brand as well as rewards or punishment for response behaviour towards a brand through operant conditioning.

Behavioural Loyalty

Though similar to conative loyalty Harris and Goode (2004) describes behavioural loyalty as conversion of intentions to action, accompanied by a willingness to overcome obstacles to such action (Harris & Goode, 2004). It is seen as a customer 's repeat purchasing pattern toward a specific brand, that is, a customer 's overt behaviour towards a specific brand in terms of repeat purchasing behaviour.

Figure 1: Four stages of Loyalty



Adapted from Evanschitzky & Wunderlich (2006)

Conceptualising brand experience

Experience with the product occurs when consumers search for products, shop, receive services and when they consume them (Arnould, Price, and Zinkhan 2002; Brakus, Schmitt, and Zhang 2008). In this whole process consumers are exposed to product attributes such as brand colours (Bellizzi and Hite 1992; Gorn, Amitava, Tracey & Darren, 1997; Meyers-Levy and Peracchio 1995), shapes (Veryzer and Hutchinson 1998), typefaces, background design elements (Mandel and Johnson 2002), slogans, mascots, and brand characters (Keller 1987). These brand attributes are a major source of subjective internal consumer response referred to as brand experiences (Brakus, Schmitt and Zarantonella, 2009). It is with this view that Brakus et al., (2009) conceptualized brand experience as sensations, feelings, cognitions, and behavioural responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications, and environments. By reviewing literature in philosophy, cognitive science and marketing management Brakus et al., (2009) came up with five dimensions of brand experience with the product namely sensory, affective, behavioural, social and intellectual. Sensory experience includes aesthetic and sensory quality of the product, while affect refers to generated moods and emotions when interacting with the product (Schmitt, 1999). Intellectual refers to thinking experiences such as being analytical and imaginative while the behaviour and social dimensions refers to motor actions and relations (Schmitt, 1999).

Conceptualising brand satisfaction

Satisfying customers is one of the primary objectives of any marketing activity (Holbrook, 1994). The positive attitude a consumer develops as a result of evaluating his consumption experience with a certain product is called satisfaction (Ercis, Unal, Candan & Yildirim, 2012). According to Babin and Griffin (1998) and Ganesan (1994), satisfaction is a positive affective reaction to an outcome of a prior experience. Customer satisfaction is an important element because it affects future consumer purchase behaviour (Kotler & Armstrong, 2004; Oh & Parks, 1997; Yi, 1990; Yoo & Park, 2007), profitability (Anderson, Fornell & Lehmanne, 1994; Chitty, Ward & Chua, 2007), and shareholder value (Anderson, Fornell & Mazyanchery,

2004). The satisfaction derived and attitude formed as part of a prior experience impacts on subsequent purchases (Oliver, 1980). Brand satisfaction comes before brand loyalty and is as a result of a customer's evaluation of a brand or product and the decision to repurchase (Kasmer, 2005).

Relationship between Brand Satisfaction and Brand Loyalty

Satisfaction with brand consumption generates a positive attitude toward that brand, which culminates in brand loyalty (Nam, Ekinci & Whyatt, 2011). Brand loyalty, in this vein, expresses the belief of consumers that the experienced brand satisfaction will continue to be fulfilled by the brand (Zhou, Zhang, Su & Zhou, 2012). Satisfied customers have a higher likelihood of repeating purchases, of recommending the product to others and of becoming less receptive to competitors offering (Zeithaml et al., 1996; Reynolds and Arnold, 2000; Reynolds and Beatty, 1999; Fitzell, 1998). Studies have found empirical evidence of brand satisfaction being an antecedent of brand loyalty (Fitzell, 1998; Fornell, 1992; Reynolds and Beatty, 1999; Zeithaml et al., 1996). Statistical results in Souri (2017) found a significant and positive relationship between customer satisfaction and brand Loyalty. In Feng and Yanru (2013) and Awan and Rehman (2015) the relationship between customer satisfaction and brand loyalty was also positive.

Relationship between Brand Experience and Brand Loyalty

A customer's experience in using a brand acts as an antecedent to being committed to a product brand (Hoch, 2002). Postive experiences leads to stronger loyalty in the consumers of a brand (Ercis, Unal, Candan & Yildrinm, 2012). According to eMarketer (2020), 65% of consumers are influenced by positive experiences throughout their purchase journey. On the other hand, brand loyalty is developed through the experience of repurchasing a brand over time (Ercis, Unal, Candan & Yildrinm, 2012). Consistent with this notion are findings that show that the more frequent the prior experience, the stronger the attitude (Grace & O'Cass, 2004). An understanding of the role of previous experience with a purchase decision is therefore critical to an understanding of the development of attitudinal brand loyalty (Chinomona, 2013). A path coefficient between brand experience and brand loyalty in Brakus et al., (2009) was statistically significant. Sahin, Zehir and Kitapci (2011) found out that brand experience has significantly positive effect on brand loyalty. In a study by Ong, Ramaya and Lee (In Inglesias, Singh & Batista-Foguet (2011) the path between brand experience and loyalty was not supported.

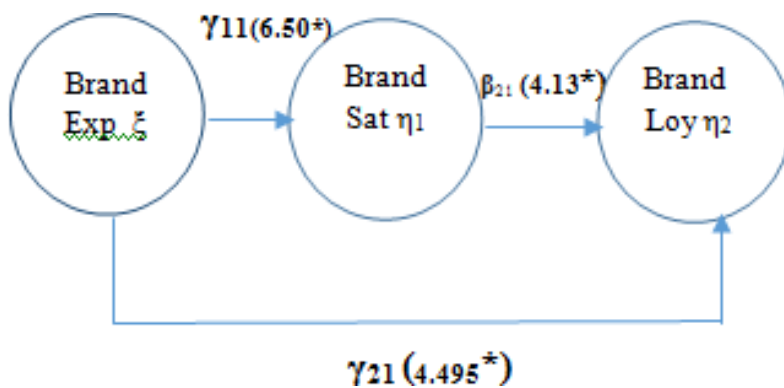
Relationship between Brand Experience and Brand Satisfaction

A consumer's past consumption experiences affect brand satisfaction (Jones & Suh, 2000; Pappu & Quester, 2006). Positive brand experience tends to generate a positive emotional and cognitive state, which eventually leads to psychological satisfaction with that brand (Kim, 2005). This positive brand experience occurs when the net value of good interactions with the brand exceeds the value of negative ones (Christodoulides, De Chernatony, Furrer, Shiu, Abimbola, 2006). when perceived value emanating from brand experience is high, satisfaction also gets high (Meyer & Schwager, 2007). Therefore, the higher the degree of positive brand experience the customers realize, the more they are satisfied and tend to trust that brand (Chinomona, 2013). According to He, Li and Harris (2012), satisfaction occurs when the performance of a brand meets the expectations of the purchaser. If performance fails to meet expectations, negative disconfirmation occurs, which results in dissatisfaction (Patterson, Johnson & Spreng, 1997). A study by Riasma, Rahyuda and Yasa (2018) as well as Chinomona (2013) found a positive and significant statistical relationship between brand experience and brand satisfaction. Results in Sahin et al., (2011) indicated that brand experience had significantly positive effect on satisfaction. In Brakus et al., (2009) the path coefficient between brand experience and brand satisfaction was statistically significant.

Conceptual model

After an in-depth investigation of the literature, a conceptual model was derived. The conceptual model as shown in figure 2 depicts the specific hypothesised causal linkages between brand experience, brand satisfaction and brand loyalty. Brand experience is portrayed as the independent variable whilst brand satisfaction and brand loyalty are dependent variables.

Figure 2: The structural model representing the relationships between brand experience, brand satisfaction and brand loyalty.



*, *t*-values ? |1.96| indicate significant path coefficients (*p* < 0.05)

Statistical hypotheses

Hypothesis 1: The overarching research hypothesis was interpreted to indicate that the structural model depicted in the Figure 2 above provides a perfect explanation of the manner in which brand experience influences brand satisfaction and brand loyalty. The research hypothesis was translated into the following exact fit null hypothesis:

H01:RMSEA=0

Ha1:RMSEA>0

Where RMSEA is the root mean square error of approximation.

Hypothesis 2: The overarching research hypothesis for the close fit null hypothesis is:

H01:RMSEA<0.05

Ha1: RMSEA > 0.05

- Where, RMSEA is the root mean square error of approximation. In order to test the validity of the proposed relationships in the structural model, the following specific research hypotheses were tested:
- **Hypothesis 3:** brand satisfaction (η_1) is positively related to brand loyalty (η_2) ($H_{03}: \beta_{21} = 0; H_{a3}: \beta_{21} > 0$).
- **Hypothesis 4:** brand experience (ξ) is positively related to brand loyalty (η_2) ($H_{04}: \gamma_{21} = 0; H_{a4}: \gamma_{21} > 0$).
- **Hypothesis 5:** brand experience (ξ) is positively related to brand satisfaction (η_1) ($H_{05}: \gamma_{11} = 0; H_{a5}: \gamma_{11} > 0$)

RESEARCH METHODOLOGY

Research design

Structural equation modelling (SEM) was used to achieve the objectives set out for this study. A quantitative ex post facto correlational design was used to achieve the research objectives.

Research Method

Sample

A non-probability sampling method, specifically convenience sampling, was used. The research hypotheses were empirically evaluated using a sample of second-hand car owners from Lusaka and central provinces. Questionnaires with cover letters were distributed to identified participants and 200 completed questionnaires were returned. The questionnaire had four sections. The first section for demographics, the second, third and fourth contained items for brand experience, satisfaction and loyalty. The sample comprised male (42.5%) and female (46.6%) participants. Level of qualification in the sample was reasonably uniformly distributed with certificate (22.4%), diploma (24.6%), bachelor's degree (19.1%), master's degree (15.3%), PhD (6.6%) and doctorate (12.0%).

Measuring Instruments

Three measuring instruments were used to measure the constructs of brand experience, brand satisfaction and brand loyalty.

Brand experience

Brand experience was measured using four items adapted from the brand experience scale developed by Brakus et al., (2009). The scale contains four dimensions of brand experience namely sensory, affective, intellectual and behavioural dimensions. The scale has acceptable reliability coefficients of .77 in Brakus et al., (2009) and .95 in Sahin et al., (2011).

Brand satisfaction

Satisfaction with the brand was measured using four items from the modified brand satisfaction scale (Sahin et al., 2011). The scale has a Cronbach's alpha coefficient (?) of .94. a Chronbach (?) greater than 0.70 is generally considerate reliable (Nunnally, 1978).

Brand loyalty

Brand loyalty was measured using four items from the modified loyalty scale (Sahin et al., 2011). The modified scale had an acceptable cronbach alpha of .97.

Ethical consideration

Ethical clearance for the research was sought from the research ethics committee of Mulungushi University as a way of mitigating any potential ethical risks relating to the research. Informed consent was sought from participating respondents. The purpose of the study was explained to all participants. Confidentiality and anonymity were guaranteed.

RESULTS AND ANALYSIS

Missing Values

Multiple imputation was used as the method to solve the problem of missing values. After treating for

missing values a sample size of 200 was retained.

Reliability analysis

Statistical Package for the Social Sciences (SPSS 25.0) was used to assess the internal consistency of the brand experience, brand satisfaction and the brand loyalty scales by means of the Cronbach’s alpha coefficients (?). for all the three scales. Scale reliability analysis results can generally be considered satisfactory. All the three scales meet the benchmark reliability standard of 0.70 (Nunnally & Berstein, 1994; Pallant, 2010). The brand experience scale obtained a cronbach alpha of .74, while the brand satisfaction and loyalty scale obtained .88 and .82 as shown in table 1.

Exploratory factor analysis

Exploratory factor analysis (EFA) was used to investigate the unidimensionality assumption with regards to each of the three scales. In particular, the principal-axis factoring extraction method with the direct oblimin-rotated solution was used in SPSS 25.0. The cut-off point for substantial factor loadings was loadings ? 0.40 (Hinkin, 1998). Adequate Kaiser– Meyer–Olkin (KMO) scores (0.60–0.81) were achieved (>0.60) (Pallant, 2013). The eigen value-greater-than-unity rule of thumb and the scree plot was used to determine the number of factors to extract. All three scales were found to be uni-dimensional. All factor loadings were acceptable (> 0.40) and variance explained in each factor was satisfactory (> 40%).

Confirmatory Factor Analysis

Data was also analysed with confirmatory factor analysis (CFA) and structural equation modelling in Lisrel 8.80 (Jöreskog & Sörbom, 2006). CFA is usually performed to test the measurement model underlying a measure, whilst the structural model is tested with SEM (Mahembe, Engelbrecht & De Kock, 2013). SEM helps to explain the patterns of covariances found amongst the observed variables in terms of the relationships hypothesised by both the measurement and structural models (Mahembe et al., 2013). Diamantopoulos & Siguaw, 2000). These techniques represent the best multivariate procedures for testing both the construct validity and theoretical relationships amongst a set of concepts represented by multiple measured variables (Mahembe et al., 2013; Hair, Black, Babin & Anderson, 2010).

Table 1: Reliability of the measurement scales

Scale	Number of items	α
Brand Experience	4	0.74
Brand satisfaction	4	0.88
Brand loyalty	4	0.82

Source: Authors

Table 2: Exploratory factor analysis output

Dimension	No items	Factor loadings	% Variance explained
Brand Experience	4	0.71 – 0.86	62.42
Brand Satisfaction	4	0.75 -0.90	73.19
Brand Loyalty	4	0.65 -0.89	66.02

Source: Authors

An evaluation of model fit was based on the root mean square error of approximation (RMSEA), root mean

squared residual (RMR), standardised root mean square residual (SRMR) goodness-of-fit index (GFI), adjusted GFI, normed fit index (NFI), non-normed Fit Index (NNFI), comparative fit index (CFI), incremental fit index (IFI), and relative fit index (RFI). The RMSEA is a measure of closeness of fit and is a useful indicator of model overall fit (Diamantopoulos & Siguaw, 2000). Values under .05 are indications of good model fit, those above .05 but less than .08 indicate reasonable fit, values greater than .08 but smaller than .10 indicate a mediocre model fit and those above .10 indicate poor fit (Browne & Cudeck, 1993; Diamantopoulos & Siguaw, 2000). The root mean square residual (RMR) represents the average value of the residual matrix while the SRMR represents the fitted residual divided by their estimated standard errors (Diamantopoulos & Siguaw, 2000). Values less than .05 on the latter index are regarded as indicative of a model that fits the data well. The GFI is an indication of the relative of the relative amount of variance and covariances explained by the model (Diamantopoulos & Siguaw, 2000). Values of the GFI should range between 0 and 1, with values greater than .90 indicating that the model fits the data well (Diamantopoulos & Siguaw, 2000). The normed fit index (NFI) represent the portion of total covariance among observed variables explained by a target model when using the null model as a baseline model (Hoyle, 1995). The Non-normed fit index (NNFI) uses a similar logic as the NFI but adjust the normed fit index for the number of degrees of freedom in the model (Kelloway, 1998). The two measures should range between 0 and 1. Values greater than .90 are interpreted as reflecting acceptable fit (Diamantopoulos & Siguaw, 2000). For model comparative assessment purposes the Incremental fit index (IFI), the comparative fit index (CFI) and the RFI are recommended (Diamantopoulos & Siguaw, 2000; Schumacker & Lomax, 2004; Balogun, Mahembe & Allen Ie, 2020).

Goodness-of-fit: The measurement model

The goodness of fit statistics for the measurement model are presented in Table 3. The RMSEA value of 0.0232 indicates good model fit in the sample. The 90 percent confidence interval for RMSEA (0.0 – .0525) also indicate a good fit in that the upper limit of the confidence interval only fractionally exceeds the critical cut off value of .05. The fact that the confidence interval includes the critical cut off value of .05 implies that the null hypothesis of close fit will not be rejected. Lisrel test close fit in the parameter by testing H_{02} RMSEA \leq .05 against H_{a2} : RMSEA $>$.05. The probability of observing a sample RMSEA value of .0232 under H_{02} is sufficiently larger (.929) than the critical p value of .05. This means that H_{02} is not rejected. Good model fit is further supported by the GFI (0.947), NFI (0.972), CFI (0.997), NNFI (0.996), IFI (0.997), and the RFI (0.964) indices. All of these indices are greater than .90, which represent good model fit (Hair, Anderson, Black, Babin & Black, 2010; Kelloway, 1998). Furthermore the standardised RMR value of (0.04) is below the 0.05 threshold, providing more evidence of good model fit (Diamantopoulos & Siguaw, 2000).

Measurement model factor loadings

The completely standardised factor loading for the items contained in the overall measurement model are generally satisfactorily large $>$.50 (Hair, Black, Babin, & Anderson, 2010), except for one loading item BL8 for the BL scale which falls marginally below the cut-off level (Hair et al., 2010). However overall results imply that the items reflect the dimension they were designed to represent

Goodness-of-fit indices for the structural model

A thorough interpretation of all the fit indices as shown in table 3 led to the conclusion that the structural model fitted the data well. The RMSEA value of this model 0.0232 presents good fit. The goodness-of-fit index GFI 0.947 of this model achieved the ideal value of 0.90. The incremental fit indices, namely the NFI 0.972, CFI; 0.997, IFI; 0.997 and RFI are above 0.90, which indicate good comparative fit relative to a baseline model. Modification indices were also investigated so as to determine the extent to which the structural model was successful in explaining the observed covariance's among the variables. Large

modification index values (> 6.6349) would be indicative of parameters that if set free, would potentially improve the fit of the model ($p < 0.01$). An examination of modification indices suggest no further additional paths between the latent variables that would improve the fit of the structural model.

Other key findings

The SEM path between brand satisfaction and brand loyalty was significant ($t = 4.131; p < 0.05$) as shown in table 4, thus hypothesis 3 was confirmed. A positive relationship between brand experience and brand loyalty was found ($t = 4.495; p < 0.05$) hence hypothesis 4 was supported. Similarly the SEM path between brand experience and brand satisfaction was found to be significant thus supporting hypothesis 5 ($t = 6.503; p < 0.05$) (see Table 4).

Table3: Goodness-of-fit indices for the measurement and structural model

Model	RMSEA	pclose fit	SRMR	GFI	NFI	NNFI	CFI	IFI	RFI
Meas	0.0232	0.929	0.0477	0.947	0.972	0.966	0.997	0.997	0.964
Stru	0.0232	0.929	0.0477	0.947	0.972	0.966	0.997	0.997	0.964

Source: Authors

Table 4: The gamma and beta matrix of path coefficients for the structural model

Latent Variable	Brand experience	Brand Satisfaction
Brand Satisfaction	0.551	
	-0.085	
	6.503 *	
Brand Loyalty	0.389	0.387
	-0.086	-0.094
	4.495*	4.131*

Completely standardised path coefficients in bold. Standard error estimates in brackets t -values $> | 1.96|$ indicate significant parameter estimates. *, $p < 0.05$

Source: Authors

DISCUSSION

The objective of this study was to evaluate the relationship between brand experience, brand satisfaction and brand loyalty. The study also aimed at validating a theoretical model explicating the structural relationships between these variables in the Zambian context. In order to achieve the above two objectives it was hypothesized that (1) brand satisfaction has a significant positive influence on brand loyalty, (2) brand experience has a significant positive influence on brand loyalty, (3) brand experience has a significant influence on brand satisfaction. All the three scales recorded high reliability coefficients above the .70 threshold (Nunnally & Bernstein, 1994). The goodness fit indices for both the measurement and structural models indicated good model fit (see Table 3). These results are an indication that the proposed theoretical model underlying the relationships between the three variables is supported and that the indicator variables measured the dimensions as postulated. Our finding of a positive relationship between brand satisfaction and brand loyalty is consistent with previous empirical research studies such as Souri(2017), Awan and Rehman (2015), Moreira, Silva and Mountinho (2017) as well as Riasma et al., (2018)who found a significant relationship between brand satisfaction and brand loyalty. Satisfied customers are more likely to develop

brand repurchase intentions or loyalty intentions. Furthermore we also found a significant result in the SEM path between brand experience and brand loyalty. Other studies such as Briliana (2017), Moreira et al., (2017), Riasma et al., (2018) and Mostafa and Kasamani (2020) found a statistically significant relationship between brand experience and brand loyalty. When a customer interacts with brand related stimuli experiences are formed and stored in memory that eventually influences an individual's future oriented consumer loyalty (Mittal & Kamakura, 2001; Oliver, 1997; Reichheld, 1996; Brakus et al., 2009). A further analysis of the data found a positive relationship between brand experience and brand satisfaction. This outcome is consistent with findings by Brakus et al., (2009), Sahin et al., (2011), Sahin, Turhan and Zehir (2013) and Riasma et al., (2018) who found a significant path coefficient between brand experience and brand satisfaction. According to Cacioppo and Petty (1982) consumers generally look for pleasant experiences that require intellectual stimulation. The more a brand evokes multiple experience dimensions the more satisfied a consumer will be with a brand (Brakus et al., 2009).

CONCLUSION

The results of this research have provided evidence to the extent that brand experience and brand satisfaction play an important role in the promotion of brand loyalty. From the academic and managerial perspective, there are several important implications that can be drawn from the results of this study. The postulated conceptual model was evaluated using structural equation modelling (SEM) a robust methodological procedure for testing theoretical models. Results have shown that the proposed model is plausible hence making a theoretical contribution by providing empirical evidence that brand experience and brand satisfaction are predictors of brand loyalty (Moreira et al., 2017). To develop brand loyalty and satisfy customers marketing managers in automotive companies dealing in imported second hand vehicles in Zambia will need to focus on creating memorable customer experiences with the services provided and the brand itself. A non probability sampling procedure and ex post facto research design were used in this study making it difficult to generalize the results. It is recommended therefore that future studies should avoid making use of a convenient sample but one that will be chosen based on greater probability and randomness. Future studies should replicate the study using bigger and culturally diverse samples.

REFERENCES

1. Ajzen, I. (2005). *Attitude, personality, and behaviour*. London: Open University Press.
2. Anderson, E. W., Fornell, C., & Lehmann, D. R. (1994). Customer satisfaction, market share, and profitability: Findings from Sweden. *Journal of Marketing*, 58, 53-66.
3. Anderson, E. W., Fornell, C., & Mazvancheryl, S. K. (2004). Customer satisfaction and shareholder value. *Journal of Marketing*, 68(4), 172-185.
4. Apaydin, F., & Köksal, M. E. (2011). Turkish consumers risk perception towards global computer brands. *International Journal of Marketing Studies*, 3(3), 165-173.
5. American Marketing Association (2017). Site institucional. Recuperado de <https://www.ama.org/publications/MarketingNews/Pages/what-drives-brandloyalists.aspx> (accessed 07 April 2021)
6. Anurit, J. (2002). *An investigation into consumer behaviour towards the purchase of new luxury cars in two culturally distinct countries: the UK and Thailand*. Unpublished Phd thesis, Middlesex University.
7. Arnould, E. J., Price, L.L & Zinkhan, G.L. (2002). New York: McGraw-Hill.
8. Assael, H., Pope, N., Brennan, L., & Voges, K. (2007). *Consumer behaviour*. Sydney: John Wiley & Sons.
9. Awan, A.G., & Rehman, A. (2015). Impact of customer satisfaction on brand loyalty: An empirical analysis of home appliances in Pakistan. *British Journal of Marketing Studies*, 2(8), 18-32.
10. Babin, B. J., & Griffin, M. (1998). The nature of satisfaction: An updated examination and analysis. *Journal of Business Research*, 41, 127-136.

11. Balogun, T.V., Mahembe, B., & Allen-Ile, C. (2020). A confirmatory factor analytical study of an Authentic leadership measure in Nigeria. *South African Journal of Human Resource Management*, 18 (0), 1-9.
12. Back, K. (2005). The effects of image congruence on customers' brand loyalty in the upper middle-class hotel industry. *Journal of Hospitality & Tourism Research*, 29(4), 448-467.
13. Back, K., & Parks, S. C. (2003). A brand loyalty model involving cognitive, affective, and conative brand loyalty and customer satisfaction. *Journal of Hospitality & Tourism Research*, 27(4), 419-435.
14. Baloglu, S. (2002). Dimensions of customer loyalty: Separating friends from well wishers. *Cornell Hotel and Restaurant Administration Quarterly*, 43(1), 47-59.
15. Banda, T., & Chikuba, Z. (2014). Second hand motor vehicle imports in Zambia: Juicing from lemons? *Zambia Institute for policy Analysis and Research*, 16, 1-4.
16. Belk, R. W., & Tumbat, G. (2005). The cult of Macintosh. *Consumption, Markets and Culture*, 8(3), 205-217.
17. Bellizzi, J. A., & Hite, R.E. (1992). Environmental Color, Consumer Feelings, and Purchase Likelihood. *Psychology and Marketing*, 9 (5), 347-63
18. Bennett, R., & Rundle-Thiele, S. (2002). A comparison of attitudinal loyalty measurement approaches. *Journal of Brand Management*, 9(3), 193-209
19. Bloemer, J., Ruyter, K., & Peeters, P. (1998). Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction. *The International Journal of Bank Marketing*, 16(7), 276-286.
20. Brakus, J.J., Schmitt, B.H., & Zhang, S. (2008). Experiential attributes and consumer judgments. In R. Schmitt & D. Rogers (Eds.), *Handbook on Brand and Experience Management*. Northampton: Edward Elgar.
21. Brakus, J.J., Schmitt, B.H., & Zarantonello, L. (2009). *Brand experience: what is it? How is it measured? Does it affect loyalty?*. *Journal of Marketing*, 73, 52-68.
22. Briliana, V. (2017). *Identifying antecedents and outcomes of brand loyalty: a case of apparel brands in social media*. Global Conference on Business and Economics Research, Universiti Putra Malaysia, Malaysia.
23. Brody, R. P., & Cunningham, S. M. (1968). Personality variables and the consumer decision process. *Journal of Marketing Research*, 5(01), 50-57.
24. Browne, M.W., & Cudeck, R. (1993). Alternative ways of assessing model fit. In K.A. Bollen and J.S. Long (Eds.). *Testing Structural Equation Models*. Newbury Park: Sage Publications, Inc.
25. Cacioppo, J. T., & Petty, R.E. (1982). The Need for Cognition. *Journal of Personality and Social Psychology*, 42(1), 116-31.
26. Chang, H.J., & Jai, T.M.C. (2015). Is fast fashion sustainable? The effect of positioning strategies on consumers' attitudes and purchase intentions. *Social Responsibility Journal*, 11(4), 853-867.
27. Chinomona, R. (2013). The influence of brand experience on brand satisfaction, trust and attachment in South Africa. *The International Business & Economics Research Journal*, 12(10), 1303-1316.
28. Chitty, B., Ward, S., & Chua, C. (2007). An application of the ECSI model as a predictor of satisfaction and loyalty for backpacker hostels. *Marketing Intelligence & Planning*, 25, 563-580.
29. Christodoulides, G., De Chernatony, L., Furrer, O., Shiu, E., Abimbola, T. (2006). Conceptualising and measuring the equity of online brands. *Journal of Marketing Management*, 22(7/8), 799-825.
30. Clemenz, J., Brettel, M., & Moeller, T. (2012). How the personality of a brand impacts the perception of different dimensions of quality. *Journal of Brand Management*, 20(1), 52-64.
31. Clow, K. E., & Baack, D.E. (2014). *Integrated advertising, promotion and marketing communications*. New York: Pearson.
32. Cunningham, R. M. (1956). Brand loyalty: What where how much? *Harvard Business Review*, 34, 116-128.
33. Day, G. S. (1969). A two-dimensional concept of brand loyalty. *Journal of Advertising Research*, 9(3), 29 - 35.
34. Dekimpe, M. G., Steenkamp, J. E., Mellens, M., & Abeele, P. (1997). Decline and variability in brand

- loyalty. *International Journal of Research in Marketing Intelligence & Planning*, 14, 405-420.
35. Devaraj, S., Matta, K., & Conlon, E. (2001). Product and service quality: The antecedents of customer loyalty in the automotive industry. *Production and Operations Management*, 10(4), 424-439.
 36. Diamantopoulos, A., & Siguaw, J. A. (2000). *Introducing LISREL*. London: SAGE Publications.
 37. Dick, A. S., & Basu, K. (1994). Customer loyalty: Toward an integrated conceptual framework. *Journal of Academy of Marketing Science*, 22(2), 99-113.
 38. DuWors, R. E., & Haines, G. H. (1990). Event history analysis measures of brand loyalty. *Journal of Marketing Research*, 27(4), 485-493.
 39. Drennan, J., Bianchi, C., Cacho-Elizondo, S., Loureiro, S., Guibert, N., & Proud, W. (2015). Examining the role of wine brand love on brand loyalty: A multi-country comparison *International Journal of Hospitality Management*, 49, 47-55.
 40. eMarketer (2020), Now is the time to build strong customer connections. Available at: <https://www.emarketer.com/content/now-is-the-time-to-build-strong-customer-connections> sponsored-content (accessed 07 April 2021).
 41. Eagly, A. H., & Chaiken, S. (2007). The advantages of an inclusive definition of attitude. *Social Cognition*, 25(5), 582-602.
 42. Ehrenberg, A. S., Goodhardt, G. J., & Barwise, T. P. (1990). Double jeopardy revisited. *Journal of Marketing*, 54(3), 82-91.
 43. Evanschitzky, H., & Wunderlich, M. (2006). An examination of moderator effects in the four stage loyalty model. *Journal of Service Research*, 8(4), 330-345.
 44. Ercis, A., Unal, S., Candan, F.B. & Yildirim, H. (2012). The effect of brand satisfaction, trust and brand commitment on loyalty and repurchase intentions. *Procedia – Social and Behavioral Sciences*, 58, 1395 –1404.
 45. Feng, J., & Yanru, H. (2013). Study on the relationships among customer satisfaction, brand loyalty and repurchase intentions. *Journal of Theoretical and Applied Information Technology*, 49 (1), 180-186.
 46. Fitzell, P. (1998), *The Explosive Growth of Private Labels in North America*. New York: Global books.
 47. Fornell C. (1992). A national customer satisfaction barometer: the
 48. Swedish experience, *Journal of Marketing*, 56 (1), 6-21.
 49. Fortes, V. M. M., Milan, G. S., Eberle, L., & De Toni, D. (2019). Brand loyalty determinants in the context of a soft drink brand. *Revista de Administração Mackenzie*, 20(5), 1-31.
 50. Frank, R. E. (1962). Brand choice as a probability process. *The Journal of Business*, 35(1), 43-56.
 51. Ganesan, S. (1994). Determinants of long-term orientation in buyer-seller relationships. *Journal of Marketing*, 58(2), 1-19.
 52. Glasman, L. R., & Albarracín, D. (2006). Forming attitudes that predict future behavior: A meta-analysis of the attitude-behavior *Psychological Bulletin*, 132(5), 778-822.
 53. Gorn, G. J., Amitava, C., Tracey, Y., & Darren, W. D. (1997). Effects of color as an executional cue in advertising: They are in the shade. *Management Science*, 43(10), 1387-1400.
 54. Gounaris, S., & Stathakopoulos, V. (2004). Antecedents and consequences of brand loyalty: An empirical study. *Journal of Brand Management*, 11, 283-306.
 55. Grace, D., & O’Cass, A. (2004). Examining Service Experiences and Post-Consumption Evaluations. *Journal of Services Marketing*, 18 (6), 450-61.
 56. Guest, L. (1944). A study of brand loyalty. *Journal of Applied Psychology*, 28, 16-27.
 57. Hair, J., Anderson, R., Black, B., Babin, B., & Black, W.C. (2010). *Multivariate Data Analysis*. New Jersey: Prentice Hall.
 58. Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis*: New Jersey: Pearson Education Inc
 59. Han, X., Kwortnik, R. J., & Wang, C. (2008). Service loyalty: An integrative model and examination across service contexts. *Journal of Service Research*, 11, 22-42.
 60. Harris, L. C., & Goode, M. M. (2004). The four levels of loyalty and the pivotal role of trust: A study

- of online service dynamics. *Journal of Retailing*, 80(2), 139-158.
61. He, H., Li, Y., & Harris, L.C. (2012). Social identity perspective on brand loyalty. *Journal of Business Research*, 65(5), 648-657.
 62. Heding, T., Knudtzen, C.F., & Bjerre, M. (2009). *Brand management*. London:
 63. Hennig-Thurau, T., & Hansen, U. (2000). *Relationship marketing*. Berlin: Springer.
 64. Heskett, J. (2002). Beyond customer loyalty. *Managing Service Quality*, 12(6), 355-357.
 65. Hinkin, T.R. (1998). A brief tutorial on the development of measures for use in survey questionnaires. *Organizational Research Methods*, 1, 104-121.
 66. Hoch, S. J. (2002). Product Experience Is Seductive. *Journal of Consumer Research*, 29 (December), 448-54.
 67. Holbrook, M. B. (1994). The nature of customer value: An axiology of services in the consumption experience. In R. T. Rust & R. L. Oliver (Eds.), *Service quality: New direction on theory and practice*. California: Sage Publications
 68. Hoyle, R.H. (1995). *The structural equation modelling*. California: Sage.
 69. Iglesias, O., Singh, J.J., & Batista-Foguet, J.M. (2011). The role of brand experience and affective commitment in determining brand loyalty. *Journal of Brand Management*, 18(8), 570-58
 70. Iwasaki, Y., & Havitz, M. E. (1998). A path analytic model of the relationships between involvement, psychological commitment, and loyalty. *Journal of Leisure Research*, 30(2), 256-280.
 71. Jacoby, J. and Chestnut, R. W. (1978). *Brand loyalty : Measurement and management*. New York: John Wiley
 72. Jones, M.A., & Suh, J. (2000). Transaction-Specific Satisfaction and Overall Satisfaction: An empirical analysis. *The Journal of Services Marketing*, 14(2), 147-159
 73. Jouzaryan, F., Dehbini, N., & Shekar, A. (2015). The impact of brand personality, brand trust, brand love and brand experience on consumer brand loyalty. *International Journal of Review in Life Sciences*, 5(10), 69-76.
 74. Jöreskog, K. G., & Sörbom, D. (2006). LISREL 8.80 for Windows [Computer Software]. Lincolnwood, IL: Scientific Software International.
 75. Jørgensen, F., Mathisen, T. A., & Pedersen, H. (2016). Brand loyalty among Norwegian car owners. *Journal of Retailing and Consumer Services*, 31, 256-264
 76. Kahn, B. E., Kalwani, M. U., & Morrison, D. G. (1986). Measuring variety-seeking and reinforcement behaviors using panel data. *Journal of Marketing Research*, 23(2), 89-100
 77. Kandampully, J., & Hu, H. (2007). Do hoteliers need to manage image to retain loyal customers? *International Journal of Contemporary Hospitality Management*, 19(6), 435-443.
 78. Kasmer, H. (2005). *Customer relationship management, customer satisfaction study and a model for improving implementation of the maritime transport sector*. Unpublished masters thesis, university of Istanbul
 79. Keller, K. L. (1987). Memory Factors in Advertising: The effects of advertising retrieval cues on brand evaluations. *Journal of Consumer Research*, 14 (December), 316-33.
 80. Kelloway, E.K. (1998). *Using LISREL for structural equation modelling: A researcher's guide*. USA: SAGE.
 81. Khalili, S., Rahchamani, A., & Sadat Abtahi, M., (2013). Investigating the effects of brand experience, trust, perception image and satisfaction on creating customer loyalty: A case study of laptop market. *Management Science Letters* 3, 2381-2386.
 82. Kim, H. (2005). Consumer profiles of apparel product involvement and values. *Journal of Fashion Marketing and Management*, 9, 207-220
 83. Kotler, P., & Armstrong, G. (2004). *Principles of marketing*. New Jersey: Prentice Hall.
 84. Krishnamurthi, L., & Raj, S.P. (1991). An empirical analysis of the relationship between brand loyalty and consumer price elasticity. *Marketing Science*, 10 (2), 172-183.
 85. Kumar, V., & Shah, D. (2004). Building and sustaining profitable customer loyalty for the 21st century. *Journal of Retailing*, 80, 317-330
 86. Li, X., & Petrick, J. F. (2008). Reexamining the dimensionality of brand loyalty: A case of the cruise

- industry. *Journal of Travel & Tourism Marketing*, 25, 68-85.
87. McMullan, R., & Gilmore, A. (2008). Customer loyalty: An empirical study. *European Journal of Marketing*, 42(9/10), 1084-1094.
 88. Mahembe, B., Engelbrecht, A.S., & De Kock, F.S. (2013). A confirmatory factor analytical study of a self leadership measure in South Africa. *South African Journal of Human Resource Management*, 11(1), 1-10.
 89. Mandel, N., & Johnson, E.J. (2002). When Web Pages Influence Choice: Effects of Visual Primes on Experts and Novices. *Journal of Consumer Research*, 39, 1-39.
 90. Mannering, F., Winston, C., Griliches, Z. & Schmalensee, R. (1991). Brand Loyalty and the Decline of American automobile firms. *Brookings Papers on Economic Activity. Microeconomics*, 67?114.
 91. McAlister, L., & Pessemier, E. (1982). Variety seeking behavior: An interdisciplinary review. *Journal of Consumer Research*, 9(3), 311-322
 92. Mellens, M., DeKimpe, M. G., & Steenkamp, J. R. (1996). A review of brand-loyalty measures in marketing. *Tijdschrift voor Economiie en Management*, XLI (4), 507-533
 93. Meyer, C., & Schwager, A. (2007). Understanding customer experience. *Harvard Business Review*, 85(6), 116-126.
 94. Meyers-Levy, J., & Peracchio, L.A. (1995). How the use of color in advertising affects attitudes: The influence of processing motivation and cognitive demands. *Journal of Consumer Research*, 22 (September), 121-38.
 95. Mittal, V., & Kamakura, W. A. (2001). Satisfaction, repurchase intent, and repurchase behavior: Investigating the moderating effect of customer characteristics. *Journal of Marketing Research*, 38(1), 131-142.
 97. Morais, D. B., Dorsch, M. J., & Backman, S. J. (2004). Can tourism providers buy their customers' loyalty? Examining the influence of customer-provider investments on loyalty. *Journal of Travel Research*, 42(3), 235-243.
 98. Moreira, A.C., Silva, P.M., & Mountinho, V.M.F. (2017). The Effects of Brand Experiences on Quality, Satisfaction and Loyalty: An Empirical Study in the Telecommunications Multiple-play Service Market. *Revista Innovar Journal*, 27(64), 23-36.
 99. Mostafa, R.B., & Kasamani, T. (2020). Brand experience and brand loyalty is it a matter of emotions? *Asia Pacific Journal of marketing and Logistics*, 33(4), 1033-1051.
 100. Nam, J., Ekinici, Y., & Whyatt, G. (2011). Brand equity, brand loyalty and customer satisfaction. *Annals of Tourism Research*, 38(3), 1009-1030.
 101. Nunnally, J.C. (1978). *Psychometric theory*. New York: McGraw-Hill.
 102. Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory*. New York: McGraw-Hill.
 103. Odin, Y., Odin, N., & Valette-Florence, P. (2001). Conceptual and operational aspects of brand loyalty: An empirical investigation. *Journal of Business Research*, 53(2), 75-84.
 104. Oh, H., & Parks, S. C. (1997). Customer satisfaction and service quality: A critical review of the literature and research implications for the hospitality industry. *Hospitality Research Journal*, 20(3), 35-64.
 105. Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460-469.
 106. Oliver, R. L. (1997). *Satisfaction: A behavioral perspective on the consumer*. New York: McGraw Hill.
 107. Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63, 33-44.
 108. Pallant, J. (2010). *SPSS survival manual: A step by step guide to data analysis using SPSS*. London, England: McGraw-Hill.
 109. Pallant, J. (2013). *SPSS survival manual: A step by step guide to data analysis using SPSS*. London, England: McGraw-Hill.
 110. Pappu, R., & Quester, P. G. (2006). Does customer satisfaction lead to improved brand equity? An empirical examination of two categories of retail brands. *Journal of Product & Brand Management*, 15(1), 4-14.

111. Pappu, R., & Quester, P. G. (2016). How does brand innovativeness affect brand loyalty? *European Journal of Marketing*, 50(1–2), 2–28.
112. Patterson, P.G., Johnson, L.W. & Spreng, R.A. (1997). Modeling the determinants of customer satisfaction for business-to-business professional services. *Journal of the Academy of Marketing Science*, 25(1), 4-17.
113. Pritchard, M. P., Howard, D. R., & Havitz, M. E. (1992). Loyalty measurement: A critical examination and theoretical extension. *Leisure Sciences: An Interdisciplinary Journal*, 14(2), 155-164.
114. Pritchard, M. P., Havitz, M. E., & Howard, D. R. (1999). Analyzing the commitment-loyalty link in service contexts. *Academy of Marketing Science Journal*, 27, 333-348.
115. Raska, D., & Shaw, D. (2012). When is going green good for company image? *Management Research Review*, 35(3–4), 326–347.
116. Rauyruen, P., & Miller, K. E. (2007). Relationship quality as a predictor of customer loyalty. *Journal of Business Research*, 60(1), 21-31.
117. Reichfeld, F.W. & Sasser, W.E. (1990). Zero defections: quality comes to services. *Harvard Business Review*, 68 (5), 105-111.
118. Reichheld, F. (1996). *The Loyalty Effect: The hidden force behind growth, profits, and lasting value*. Boston: Harvard Business School Press.
119. Reynolds, K., & Beatty, S. (1999). Customer benefits and company consequences of customer-salesperson relationships in retailing. *Journal of Retailing*, 75 (1), 11-32
120. Reynolds, K., & Arnold, M. (2000). Customer loyalty to the salesperson and the store: examining relationship customers in an upscale retail context. *Journal of Personal Selling & Sales Management*, 20 (April), 89-97.
121. Riasma, D. K. P., Rahyuda, K., & Yasa, N. N. K. (2018). The role of satisfaction and trust in mediating the relationship of brand experience and loyalty. *International Journal of Economics, Commerce and Management*, 6(1), 66-77.
122. Road Transport and Safety Agency (2019). *Annual Accident Report*. Lusaka: Government Printers
123. Roy, P., Kahndeparkar, K., & Motiani, M. (2016). A lovable personality: The effect of brand personality on brand love. *Journal of brand management*, 23 (5), 97-113.
124. Rundle-Thiele, S. (2005). Exploring loyal qualities: Assessing survey-based loyalty measures. *The Journal of Services Marketing*, 19(6/7), 492-500.
125. Sahin, A., Zehir, C. and Kitapc, H., (2011), The effects of brand experiences, trust and satisfaction on building brand loyalty; An empirical research on global brands. *Procedia Social and Behavioral Sciences*, 24, 1288–1301.
126. Sahin, A., Turhan, G., & Zehir, C. (2013). Building behavioural intentions in automotive industry: Brand experience, satisfaction, trust, direct mail communication and attitudes towards advertising. *Business Management Dynamics*, 3 (4), 45-61.
127. Sasmita, , & Suki, N. M. (2015). Young consumers' insights on brand equity. *International Journal of Retail & Distribution Management*, 43(3), 276–292.
128. Schmitt, B. (1999). Experiential Marketing. *Journal of Marketing Management*, 15, 53 – 67.
129. Schumacker, E., & Lomax, R. G. (2004). *A beginner's guide to structural equation modeling*. New Jersey: Lawrence Erlbaum Associates.
130. Söderlund, (2004). *Den lojale kunden*. Oslo: Gyldendal akademisk.
131. Sour, F. (2017). Investigate the relationship between brand equity, brand loyalty and customer satisfaction. *International Journal of Scientific and Technology Research*, 6(6), 225-231.
132. Suhartanto, D. (2011). *An examination of brand loyalty in the Indonesian hotel industry*. Unpublished Phd thesis, Lincoln University.
133. Tucker, W. T. (1964). The development of brand loyalty. *Journal of Marketing Research*, 1(000003), 32-35.
134. Tuu, H. H., Olsen, S. O., & Linh, P. T. T. (2011). The moderator effects of perceived risk, objective knowledge and certainty in the satisfaction-loyalty relationship. *Journal of Consumer Marketing*, 28 (5), 363-375.

135. Veryzer, R.W., & Hutchinson, J.W. (1998). The influence of unity and prototypicality on aesthetic responses to new product designs. *Journal of Consumer Research*, 24(4), 374–394.
136. Won-Moo, H., Hanna, K., & Joon, H. J. (2016). The role of gender differences in the impact of CSR perceptions on corporate marketing outcomes. *Corporate Social Responsibility and Environmental Management*, 23, 345–357.
137. Yi, Y. (1990). A critical review of consumer satisfaction. In V. A. Zeithaml (Ed.), *Review of marketing*. Chicago: American Marketing Association.
138. Yoo, B. & Donthu, N. (2001). Developing and validating multidimensional consumer-based brand equity scale. *Journal of Business Research*, 52 (1), 1-14.
139. Yoo, D. K., & Park, J. A. (2007). Perceived service quality – analyzing relationships among employees customers, and financial performance. *International Journal of Quality & Reliability Management*, 24(9), 908-926.
140. Youl- Ha, H., John, J., Janda, S., & Muthaly, S. (2009). The effects of advertising spending on brand loyalty in services. *European Journal of Marketing*, 45(4), 673-691.
141. Zambia Institute for policy Analysis and Research (2014). Used motor vehicle imports and the impact on transportation in Zambia. *Working Paper No.1*.
142. Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 31-46.
143. Zhou, Z., Zhang, Q., Su, C., & Zhou, N. (2012). How do brand communities generate brand relationships? Intermediate mechanisms. *Journal of Business Research*, 65(7): 890–895.