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EXAMINING THE CONTRIBUTIONS OF BRAND IMAGE AND PERCEIVED QUALITY TO CUSTOMER LOYALTY THROUGH SATISFACTION AND TRUST

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KEYWORDS	ABSTRACT
Brand Image, Perceived Quality, Customer Loyalty, Customer Satisfaction, Brand Trust	This research aims to evaluate interconnection between brand trust, brand image, customer satisfaction, customer loyalty and perceived quality among 350 reputable brands customers. Thus, study proposes the use of Structural Equation Modeling (SEM) to examine these constructs and their relationship in the context of customer loyalty. The analysis of internal consistency reveals that all constructs are highly reliable with Cronbach's Alpha values greater than 0.70. Validity analysis, using the Heterotrait-Monotrait Ratio (HTMT), ensures distinctiveness amid constructs. SEM results show significant positive effects: brand trust and brand image both enhance customer satisfaction and loyalty, while the perceived quality positively influences both satisfaction & loyalty. Moreover, customer satisfaction mediates the impact of brand image and perceived quality on customer loyalty. Additionally, the study examines moderating variables, finding that some significantly affect customer loyalty. These findings provide actionable insights for the managers in manufacturing SMEs, emphasizing importance of building brand trust and image, ensuring high perceived quality and fostering the customer satisfaction to cultivate the customer loyalty.
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INTRODUCTION

Establishing robust ties with customers is vital for organizations in the modern global market, as they acknowledge the importance of customer loyalty for growth and financial prosperity of these firms (Karim & Rabiul, 2024). Perceived quality, brand image, and customer satisfaction are identified as the primary determinants of customer loyalty in this investigation (Diputra & Yasa, 2021). The consumer's perception of a brand includes factors like reputation, personality,

and brand equity. This phenomenon is often referred to as brand image (Rizqiyah & Suriyanto, 2024). Perceived quality refers to the consumer's assessment of a brand's quality compared to other brands. These notions together provide the basis for establishment of customer loyalty, making them essential areas of investigation and intentional intervention (Jasin, Firmansyah, Anisah, Junaedi & Haris, 2023). Thus, Brand image involves the mental picture that customers have about brand that is moreover influenced by their experiences, communication messages that they receive & even the logo and other visual icons associated with brand. Increased brand image results in the development of other positive customer association that refer to emotions, which affects the customer satisfaction and loyalty (Gazi, Mamun, Masud, Senathir & Rahman, 2024).

The latter is further defined as perceived quality, which is customer's evaluation of the product or service, as being of high quality or superior to others. This perception can be anchored upon different elements like efficiency, sturdiness, dependability and likes in reference to particular product. High perceived quality involves customer feeling that product is worth the price that he has to pay hence customer satisfaction (Shafiq, Naveed & Zeeshan, 2023). Customer loyalty is the measure evaluated in this research and can be defined as the marketers' ability to decide that a specific brand will remain their brand of choice, thereby recommending it to others and avoiding using other brands. Customer satisfaction thus serves as a moderator which helps to establish mechanisms by which brand image & perceived quality lead to customer loyalty (Ha, Ngan & Nguyen, 2022). This simply means that when customers are satisfied with the brands they are using; they are likely to stick to the brand. Brand trust act as a kind of mediator; that is strength of relationship between brand image, perceived quality and loyalty will be affected by brand trust. Brand credibility can be defined as extent of confidence consumers have in brand, this proved to have positive influence on the brand image and perceived quality on consumers' loyalty.

Altogether, the stated variables interact to form the web through which brands can only build long-term loyalty over the customer (Hayuni & Sharif, 2023). Even though these elements have been recognized as the significant, it is still unclear how they are connected to one another and how they impact customer loyalty. There are still gaps in the literature's understanding, mainly when it comes to the intricate interactions that exist between brand image, perceived quality, customer satisfaction, customer loyalty across various markets and consumer demographics (Liao, Hu & Chou, 2022). Besides, since firms lack a comprehensive knowledge of the specific strategies & actions that might increase customer loyalty, practical gaps impede management decision-making process. Consequently, analyzing these intricate interactions and identifying the mechanisms that result in customer loyalty constitute the core of this research. Thus, the link between brand image and perceived quality on customer loyalty via customer satisfaction and brand trust acting as the moderator is the main emphasis of the study issue. Investigating how these elements interact and how businesses might create enduring relationships with their customers are goals of this multifaceted research subject (Shafiq, Khan, Gul, Hussain & Javaid, 2023).

The research issue focuses on interdependency of brand image, perceived quality, customer satisfaction, customer loyalty and brand trust in framework of modern consumption processes.

Based upon the reality observed, it is seen that while brand management and customer loyalty are emphasized in the literature, there are still no sufficient studies concerning these variables as an interaction of an integrated model (Umar & Bahrun, 2017). Namely, the specifics of the link between brand image and perceived quality on the one hand and customer loyalty on the other have remained ambiguous, role and position of customer satisfaction in this interaction also remain rather vague. Also, the moderating factor of brand trust is still a matter that has not been explored to the full extent. Therefore, the objective of this research is to explicate these relationship so as to have a consolidation of the factors that leads to customer loyalty. As such, examining these patterns will help fill the gap in the existing research for brand managers and marketers tasked with strengthening the customer retention and loyalty in today's globalized economy (Setyorini, Tirtayasa & Khair, 2023). This research has practical implications for firms aiming to cultivate the enduring connection with their clients extending beyond the theoretical considerations.

This research examines correlation amid brand image, perceived quality, customer satisfaction, and customer loyalty. The findings provide valuable insights for firms to develop successful strategies that boost brand equity & customer loyalty. This knowledge is especially pertinent in the contemporary world, when securing customer loyalty is more challenging but essential for the ongoing success of a corporation. This research has the potential to contribute to academic knowledge & provide significant insights for the managers, thereby increasing organizational performance in demanding context. In order to accomplish this broad goal, research delineates many particular aims. The primary objective is to identify the direct correlation between brand image, perceived quality, and customer loyalty in order to determine the degree of their impact on customer retention and advocacy. The research aims to determine the moderating influence of customer satisfaction on connection between brand image, perceived quality, and customer loyalty. It strives to realize how pleasant experiences donate to loyalty behaviors. Moreover, it seeks to examine influence of brand trust as a moderator, elucidating the impact of the strength of brand-customer ties on association between brand image, perceived quality, and customer loyalty.

LITERATURE REVIEW

Brand Image & Customer Loyalty

The brand image is useful in establishment of customer loyalty since it elaborates the various thoughts and attitude of consumers towards a particular brand (Mahrinasari & Roslina, 2024b). A favorable brand image also creates favorable attitude and feelings towards the brand which may result into repeat purchase and recommendations. This is the stock of knowledge based on the consumers' ability to recall and acceptance of knowledge which has potential influence on brand image (Supriyanto & Dahlan, 2024). This means that customers who hold the positive attitude towards brand are more likely to engage in brand loyalty by continually choosing the brand rather than competitor brands and also recommending the brand to others (Firmansyah & Mahfudz, 2023). This is supported by extant literature that reveals that the favorable brand image helps to boost customer loyalty through the increased satisfaction and confidence in the brand's proposition (Hardiansyah & Akbar, 2024). Moreover, customers' brand image plays a

role in their emotional appeal and level of commitment with the brand. Brand identification may enhance the bonding of customer to brand may lessen prospects of consumer switching to competitor's products. Such efforts may therefore be way of building positive view that creates brand loyal and active advocate culture among consumers. Therefore, the world today is full of messages from many organizations & this makes brand identity to be valuable most especially when the situations of the brands for the customers' loyalty are being established (Jasin et al., 2023).

Perceived Quality & Customer Loyalty

Perceived quality describes the customer's belief regarding the quality of product, that is the extent to which the product is perfect. This factor has a very strong effect on customer loyalty since it has a direct impact on both the satisfaction and perceived value (Mukhtar et al., 2024). Perceived quality on the other hand is a functional attributive that work hand in hand with the perceived satisfaction in influencing loyalty (Karim & Rabiul, 2024). In essence, when buyers associate itself with quality, they are predisposed to enjoy satisfaction of the purchased item hence will purchase the product often and from the same brand. This tally with the findings of other research work which indicated that perceived quality was found to have positive impact on the customer loyalty for many product categories (Setyorini et al., 2023). Furthermore, what certain customers will regard as high quality may extend their loyalty by creating a bond with the firm in the form of employment and situating the brand a key move from the competitors. Players who have a winning ability to produce quality products in their production lines have better chances of building and sustaining client confidence (Jasin et al., 2023). This distinction also helps attract new consumer in addition to ensuring that customers remain loyal, they feel that they have made the right decision in sticking with the brand. Thus, for that reason, the perception of quality stands as the key to establishing loyalty, leading to consumers' loyalty to the particular brand, further denoted by their reluctance to switch to other brands (Dyatmika, 2024).

Customer Satisfaction as a Mediating Variable

The customer satisfaction acts as a moderating factor in the relationship between brand image, perceived quality, and customer loyalty. The satisfaction is the act of evaluating a product or service by comparing it to the customer's expectations and assessing whether it fulfilled those expectations. Customers that are content are more inclined to stay loyal to brand & consistently buy and promote the goods (Sudirjo et al., 2024). Research indicates that customer satisfaction is influenced by two key factors: brand image and perceived quality. This, in turn, fosters the customer loyalty (Zulganef & Hodijah, 2023). Customer satisfaction plays the crucial role as it establishes a connection between the favorable effects of brand image and perceived quality, ultimately leading to customer loyalty. For instance, a strong brand image and a perception of excellent quality may lead to elevated the customer satisfaction by meeting or exceeding their expectations (Astarini & Fachrodji, 2023). Afterward, this feeling of contentment fosters loyalty since those who are content with the encounter, they have had are more inclined to establish a lasting connection with the brand. Thus, customer satisfaction serves as an intermediary in the

connection amid brand image, perceived quality and customer loyalty (Mahrinasari & Roslina, 2024a).

Brand Trust as a Moderating Variable

The brand trust refers to the degree of confidence that consumers have in a brand's ability to consistently meet its obligations and provide anticipated value. It functions as an intermediary in the connection between customer satisfaction and customer loyalty. The presence of trust in a brand may strengthen the connection between satisfaction and loyalty (Mardiani et al., 2024). This is because consumers who have faith in a brand are more likely to stay loyal, even if they encounter the occasional discontent (Hamid et al., 2023). Trust enhances the durability of the consumer-brand connection by instilling trust that the brand will continue to be relevant and beneficial to the client. The findings of this research indicate that there is the strong positive relationship between brand trust and loyalty, such that when brand trust is high, satisfaction has a significant influence on loyalty (Soomro et al., 2024). Devoted consumers demonstrate a willingness to disregard minor errors and assume responsibility on behalf of brand. This trust acts as caring barrier that enhances customer loyalty, especially when faced with competition. Brand trust plays a crucial role in both customer loyalty and the link between satisfaction and loyalty. It is an essential aspect for sustaining long-term customer relationships (Abbas et al., 2023).

RESEARCH METHODOLOGY

The research approach used in this study is purely quantitative as is the case with the positivist paradigm which deals with the collection of numerical data through observation. In terms of the analysis of interdependence of the stated variables in the framework context, this approach can be very useful. An important instrument in main research is the survey questionnaire; this is the most frequent method of collecting numerical indicators obtained from a large number of respondents. It is however important to point out that the target population for this study is the consumers of a specific brand which has been selected for this study considering a number of factors that are associated with the research objectives. In terms of the safely and minimum reliability sample size of 350 respondents has been chosen for this study to increase generality of results. Such a sample size allows carrying out statistical analysis and drawing conclusions that would likely apply to general population. In addressing this research question, collection of primary data involves the adoption of the structured self-administered survey questionnaire comprised of closed ended questions that sought to capture respondents' perception & attitude towards the brand image, perceived quality, customer loyalty, customer satisfaction and brand trust.

The survey also has fixed questions and questions designed to be answered using interval data for easier analysis. The result analysis is carried out by employing a methodology known as the Partial Least Squares Structural Equation Modeling (PLS-SEM). This statistical technique is appropriate in the study as it allows the determination of the IV, DV, Mediating variables and Moderating variables within the proposed model. The research model comprises the variables: Independent Variables: brand image (iv1), perceived quality (iv2) Dependent: customer loyalty,

Mediator variable: customer satisfaction, Moderating variable: brand trust. Brand Image and Perceived Quality reveal how they are expected to help bring about the Customer Loyalty, the dependent variable. Indeed, it is asserted that Customer Satisfaction will mediate between the independent variables & Customer Loyalty. Brand Trust is included as covariate which in this case may affect strength of association/even nature of customer satisfaction-customer loyalty link. The research questions are answered with help of PLS-SEM to analyze the direct, indirect connection amid brand image & perceived quality on customer loyalty mediated by customer satisfaction and moderated by brand trust. It is expected that study will provide useful insight on the determinants of the customer loyalty as well as the linkages between the brand related constructs.

RESULTS OF STUDY

Table 1
Reliability Analysis

	CA	RHO_A	CR	AVE
Brand Trust	0.7887	0.8525	0.8394	0.5065
Brand Image	0.7255	0.7387	0.7998	0.5008
Customer Satisfaction	0.8194	0.823	0.869	0.5265
Customer Loyalty	0.7751	0.7862	0.8379	0.5081
Perceived Quality	0.7365	0.7563	0.8239	0.5072

Table 1 presents reliability analysis for several constructs: brand trust, brand image, customer satisfaction, customer loyalty, and perceived quality. It provides Cronbach’s Alpha, rho_A, composite reliability and AVE values. Cronbach Alpha is used to test internal consistency and acceptable value is more than 0. 70 on average suggesting acceptable reliability. For example, alpha value of Brand Trust is 0. 786, greater than 0.70 which implies good internal consistency and Customer Satisfaction has higher alpha of 0. 8194, which reflects high internal reliability of the results. The values for rho_A and Composite Reliability give more understanding of the reliability of the constructs. These values of Composite Reliability should be above 0. 70 are considered satisfactory, evidencing the reliability of constructs. For example, customer loyalty has a composite reliability of 0. 8379 indicates good measurement reliability. In the same way, the Average Variance Extracted (AVE) values show proportion of variance that is explained by the construct as compared to variance caused by measurement error and these values should be greater than 0. 50 being desirable. Brand Image with an AVE of 0. 5008, fulfills this condition indicating that more than fifty percent of the variance of the indicators is explained by the construct.

Table 2
Validity Analysis (HTMT)

	[1]	[2]	[3]	[4]	[5]
Brand Trust [1]	0	0	0	0	0
Brand Image [2]	0.4535	0	0	0	0

Customer Satisfaction [3]	0.6401	0.584	0	0	0
Customer Loyalty [4]	0.6154	0.4286	0.2573	0	0
Perceived Quality [5]	0.4742	0.3143	0.3331	0.5059	0

Table 2 shows validity analysis using the Heterotrait-Monotrait Ratio (HTMT) of correlations for constructs brand trust, brand image, customer satisfaction, customer loyalty, and perceived quality. HTMT is a measure that is used to establish discriminant validity, which is the extent to which two variables are different from each other. HTMT values between Brand Trust and the other constructs show moderate correlations: None. 4535 with Brand Image, 0. 6401 with customer satisfaction, 0. 6154 with customer loyalty, and 0. 4742 with perceived quality. These values are below threshold of 0. 85, which means that Brand Trust is dissimilar enough from these other constructs. Brand Image has HTMT values of 0. 584 with Customer Satisfaction, 0. 4286 with Customer Loyalty, and 0. 3143 with Perceived Quality, all of which are less than the threshold.

This shows that brand image is distinct construct from customer satisfaction, customer loyalty, and perceived quality. customer satisfaction has lowest HTMT value of 0. 2573 with Customer Loyalty and 0. 3331 with Perceived Quality, which further supports the discriminant validity of the construct. Finally, the HTMT value between Customer Loyalty and Perceived Quality is 0. 5059, which is also below the threshold, thus confirming their uniqueness. In summary, the HTMT values presented in Table 4 are: 2 shows that all constructs – brand trust, brand image, customer satisfaction, customer loyalty, and perceived quality have good discriminant validity as all the values are below the cutoff point of 0. 85. This provides evidence that each construct is assessing a distinct aspect of the model, which in turn supports the anticipated validity of the analysis.

Table 3
SEM Model

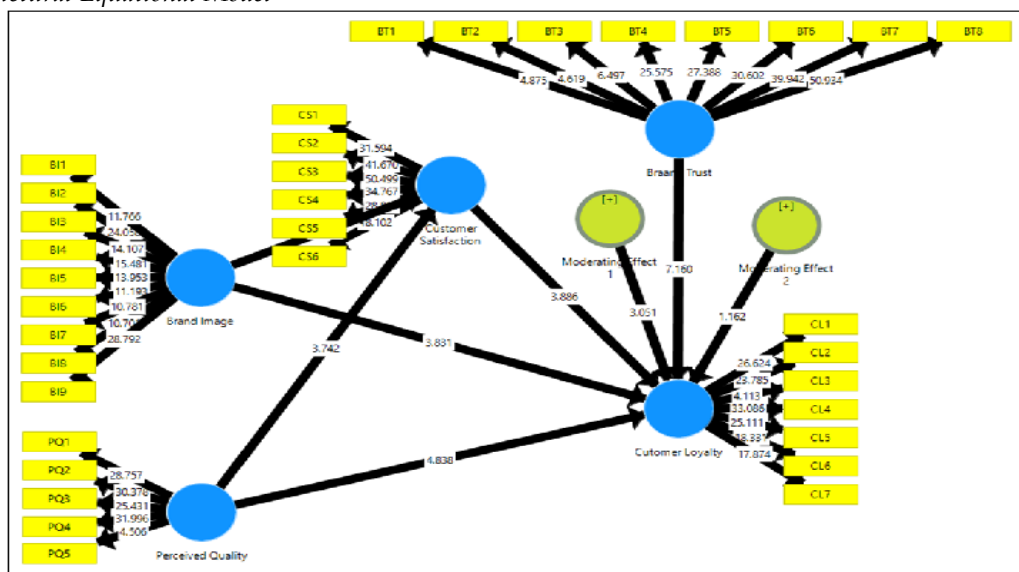
	OS	SM	SD	TS	PV
Brand Trust -> Customer Loyalty	0.3808	0.3831	0.0532	7.1598	0.000
Brand Image -> Customer Satisfaction	0.4516	0.4544	0.0364	12.3897	0.000
Brand Image -> Customer Loyalty	0.1347	0.1427	0.0352	3.8307	0.0001
Customer Satisfaction -> Customer Loyalty	0.1409	0.1414	0.0363	3.8861	0.0001
Perceived Quality -> Customer Loyalty	0.179	0.1805	0.037	4.8377	0.000
Perceived Quality -> Customer Satisfaction	0.1596	0.1555	0.0427	3.7417	0.0002
Moderating Variable					
Moderating Effect 1 -> Customer Loyalty	0.0769	0.076	0.0252	3.0506	0.0024
Moderating Effect 2 -> Customer Loyalty	0.0292	0.028	0.0251	1.1615	0.246
Mediating Variable					
Brand Image -> Satisfaction -> Customer Loyalty	0.0636	0.0643	0.0176	3.6217	0.0003
Perceived Quality -> Satisfaction -> Customer Loyalty	0.0225	0.0222	0.0091	2.4773	0.0136

Table 3 presents the Structural Equation Model (SEM) analysis results, providing insights into the relationships amid constructs: Brand Trust, Brand Image, Customer Satisfaction, Customer Loyalty, and Perceived Quality. Research reveals that Brand Trust positively affects Customer

Loyalty with original sample value of 0.3808 with the T Statistic of 7 being high. 1598, and the P-value was 0. This is highly statistically significant with a p-value of <0.000, thus supporting the null hypothesis. This implies that when brand trust is high the customers will be more loyal to the brand. Brand Image has a direct relationship with Customer Satisfaction with a sample value of 0.4516 and an exceptionally high T of 12.3897, with P value being 0.000. This further means that positive brand image will lead to improved customer satisfaction. The relationship between Brand Image and Customer Loyalty is positive but with a comparatively lower value of original sample value 0. F Statistic was 1347 and T Statistic was 3.8307, with the P Value of 0.0001.

Customer Satisfaction also positively influences Customer Loyalty as supported by an original sample value of 0. T-statistic used in this study was 3.1409. & P Value of 0.8861, respectively. 0001. This supports the hypothesis that satisfied customers are likely to be loyal. The results indicated that Perceived Quality has positive and significant effects on both Customer Loyalty and Customer Satisfaction. The original sample value was 0. Employing the T Test, 179 was the mean for Customer Loyalty. 8377 and the P-Value of 0.000, indicates significant influence. For Customer Satisfaction, the original sample value is 0. The findings of the study were 1596 with a T Statistic of 3.7417 and a P-Value of 0.0002, supporting previous findings that the perceived quality has a positive effect upon satisfaction. Thus, the moderating effects reveal that the first moderating variable has a significant impact on the Customer Loyalty with the original sample value of 0. The value of F was 0769 and the T statistic was 3.0506, and a P Value of 0:0024. Still, the second moderating variable appears to have no significant effect as seen by the P Value of 0.246.

Figure 1
Structural Equational Model



As for mediating effects, the path from the Brand Image to Customer Satisfaction and then to Customer Loyalty has an original sample value of 0.0636, a T Statistic of 3.6217, and a P Value of 0.0003, which shows that mediating role is substantial. Also, the mediating role of Customer Satisfaction between Perceived Quality and Customer Loyalty with the original sample value of 0. This study found a total of 0.0225, a T Statistic of 2.4773 and p value of 0.0136, also reveals a high level of mediation, as depicted in the table above. Therefore, the SEM results indicate that all the four independent variables – Brand Trust, Brand Image, Customer Satisfaction, and the Perceived Quality – have direct or indirect effects on Customer Loyalty as evident from results of study. The control variables are included to the model but not all of them show significance. These findings highlight the interconnection between these variables in influencing customer loyalty.

DISCUSSION

This study showed that many concepts ranging from brand image, perceived quality, customer satisfaction, customer loyalty and brand trust are greatly interrelated and that this relationship forms a complex environment that defines today's consumers (Abbas, 2023). Brand image can be described as one of primary aspects affecting customers' perception and behavior. Affective image of a brand may give clues about customers' experiences, marketing activities and good brand communication mechanisms. This often leads to a favorable perception which goes hand in hand with relation that builds emotional appeal to the customers. For instance, a brand that associated with company's images of innovativeness, reliability will create sense of confidence in its customers, increasing their level of satisfaction. The establishment of emotional relation with the customer because of brand image leads them into a more likely chance of being loyal because they will not hesitate to recommend same or even purchase same brand again (Utami, 2023). Next, we should discuss customers' opinions about the overall excellence or superiority about the certain product or service – perceived quality, which directly influences the customer satisfaction.

It must be noted that when customers have a high perceived quality of the brand, then they are likely to make a positive evaluation of offerings of the brand, which in return gives them the confidence to persevere that indeed they made the right choice (Haryadi & Syharuddin, 2023). Customers have satisfaction when they buy the product with quality perceiving, so there is less possibility of regret and a higher propensity to repeat the same process again. The result of this satisfaction is an assurance that product or service that has been bought satisfies customers or goes further to meet their expected value for their money. Thus, it can be seen that perceived quality serves as one of significant drivers of customer satisfaction, defines their loyalty toward the brand (Hakim, 2023). This means that level of satisfaction that a customer has with a brand moderates impact of brand image on perceived quality and, in turn, influences his/her level of loyalty. It spells out how these factors affect customer loyalty (Supriyanto & Dahlan, 2023). A number of customers who partake in a brand are likely to have a loyalty feeling for brand since their experiences are joyful and help them to have confidence in decision to continue using the brand.

Likewise, the customer satisfaction leads to customer loyalty, recommended conversation and willingness of customers to perhaps, pay for brand's products/services. Such loyalty is rather valuable for brands as it ensures constant revenues and can even become a competitive edge. Mediation role of customer satisfaction brings out the aspect of it as key factor in transforming more intangible perception and experience factors into more solid and concrete loyalty (Alam et al., 2023). The inter-connection of brand image, perceived quality, customer satisfaction, customer loyalty, and brand trust reveal fact that brand management is not a one-dimensional business strategy. Positive brand image/trademark, high perceived quality are two archetypes that facilitate customer satisfaction which in turn moderates amid these variable and customer loyalty. Brand trust also mediates this relationship, and strengthens the positive impact while building the overall customer loyalty shield. To brand managers and marketers, these findings underscore need and significance for systematic & evolving perspective of brand management for customer retention. Thus, Brands should concentrate with four factors aiming at getting the customers' loyalty that help Brands to have viable advantages and sustainable outcomes in the future.

CONCLUSION

The managerial significance of this research is tremendous for brand managers and marketers who are trying to build customer committed base. Recognizing fact that customer satisfaction plays the role of a moderator between brand image and perceived quality as well as the level of customers' loyalty highlights need to have a strong positive brand image and maintain high quality of products. Moreover, the moderation of brand trust demonstrates that trust should be cultivated, sustained by simple means are communication, ethical and reliable performances. Results of these researches indicate that the it is effective to work on all these factors at the same time to enhance the customer loyalty and produce longer lasting competitive advantage. This means that by working to improve perception and trust, a brand can then easily translate the two factors into loyalty. Nevertheless, study has some drawbacks based on which certain limitations of the work can be outlined. Firstly, research context can be carried out for specific industries or for the definite geographical area that can bring limitations to the generality of the results.

Secondly, this study's cross-sectional design limits the capacity for establishing the causality between the cited variables. Ideally, longitudinal researches are needed to analyze how such relations may shift as time goes on. Furthermore, as the consequence of using the self-reported measures it can increase some respondent bias because of the respondents' tendency not to portray their real feelings and behaviors. The suggested areas for future research should take into account these limitations and investigate other contexts and methods for the veneration and enhancement of the present results. Thus, the relationships between these variables is not only cumulative but also multiplicative, complex, indicating that by decreasing the influence of competing variables, it is possible to achieve a significantly higher level of customers' loyalty than by the sum of the effects created by the strong brand image, high perceived quality, and customers' satisfaction in combination with the brand trust. This synergy points to interrelated

nature of the brand and several focal points that are applied to foster and maintain customer loyalty.

It also stresses the importance of establishing and maintaining trust because trust can enhance the impact of brand image and perceived brand quality on the loyalty tremendously. Thus, based on the results of the current study, the plethora of knowledge regarding the moderated relationship between brand image, perceived quality, customer satisfaction, customer loyalty, and brand trust has been presented. They stress the impact of mediating variable, which is the customer satisfaction, and the moderating variable, which is the brand trust between the brand attributes and the brand loyalty. These insights reinforce the proposition of the holistic brand management approach where different aspects of customers' experience should be managed to enhance and maintain the loyalty. There is a need to create policies and practices that support risk-taking, collaboration, and creativity. This paper has indicated that delivering consistent quality, the development of a positive brand image, and the creation of the trust will positively affect customers' satisfaction and loyalty hence defining long-term success in the competitive markets.

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