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# The antecedents of customer loyalty: A moderated mediation model of customer relationship management quality and brand image

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## ABSTRACT

This study examines the mediating role of customer relationship management (CRM) quality to better explain the effects of service evaluation variables (service quality, customer satisfaction and customer value) on customer loyalty. The study also investigates the moderating effect of brand image on these mediated relationships. The mediating role of CRM quality on the relationship between the service evaluation variables and customer loyalty is supported. Further, it is found that the indirect effect of customer satisfaction on customer loyalty via CRM quality is stronger when perceived brand image is high than when it is low. The results have implications for relationship managers, brand managers and scholars who use service evaluation and relational metrics to predict customer loyalty.

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## 1. Introduction

Marketing scholars and practitioners recognize the importance of customer loyalty as a strategic objective in all service industries (Cooil et al., 2007; Gustafsson et al., 2005; Reichheld, 1996). In particular, loyal customers are critical assets in the automotive industry where customers are involved in comparatively deeper and long-term relationships with the firm. This is because the average product (car) costs over US\$30,000 and unlike other products, buyers often do not return to the market for an average ownership cycle of five years or longer (Gorzelay, 2011). Accordingly, firms, especially car dealerships, need to build and develop sustainable and high quality customer relationships that can deliver beyond the core product (Zineldin, 2006).

Prior research highlights the importance of understanding the factors that contribute to customer loyalty (Zeithaml et al., 1996). However, despite managers' emphasis on customer loyalty, it remains one of the most challenging issues facing firms in the modern business era that is characterized by intense competition. Although more attention has been paid to the antecedents of customer loyalty, extant literature fails to provide consistent explanations regarding

what variables influence customer loyalty (Bolton, 1998; Kumar et al., 2013). Particularly, further research is needed to investigate other mediators and moderators that can play a role in enhancing customer loyalty (Kumar et al., 2013). In recognition of these insights, the main purpose of this study is to investigate the potential mediator and moderator variables that engender customer loyalty in the automotive industry.

Existing literature supports the *simultaneous* investigation of the service evaluation variables namely; service quality, customer satisfaction and customer value, on outcome variables such as loyalty (Cronin et al., 2000; Ostrom and Iacobucci, 1995). These service evaluation variables are key antecedents to customer loyalty (Babin and Attaway, 2000; Bolton and Drew, 1991). However, most research has focused mainly on simple direct effects between these variables and customer loyalty which may disguise true relationships (Lai et al., 2009). On the other hand, although prior research identifies several variables that can mediate and moderate the effects of the service evaluation variables on customer loyalty, the findings are equivocal (Seiders et al., 2005). Research suggests that a high service quality evaluation *per se* is insufficient to drive customer loyalty suggesting that the quality of customer relationship management (CRM) is fundamental (Chen and Hu, 2013; Fullerton, 2005; Zeithaml and Bitner, 2000). Also, brand image is one marketplace-specific variable that has not received much attention as a moderator despite its importance in enhancing loyalty (Hsieh and

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Li, 2008; Wang and Yang, 2010). Research attests that a customer's attitude towards the brand image is crucial in driving commitment and trust that in turn enhances customer loyalty (Chen and Ching, 2007).

This study therefore develops and empirically tests an integrated model that investigates the simultaneous effects of the service evaluation variables (service quality, customer satisfaction and customer value) on customer loyalty mediated by CRM quality (commitment and trust) and moderated by brand image. The remainder of the paper begins by presenting the theoretical framework of the study. This is then followed by a literature review of the main constructs and hypotheses development. Next, the research methodology and findings are presented. The paper concludes by discussing theoretical and managerial implications, limitations and areas for future research.

## 2. Conceptual model, literature review and hypotheses development

There are converging views that service evaluation variables including service quality, customer value and customer satisfaction are the key customer judgments that influence behavioral intentions (Cronin et al., 2000; Garbarino and Johnson, 1999; Zeithaml et al., 1996). However, the efficacy of the link between customer satisfaction and customer loyalty has come into question, with some researchers suggesting that firms should not solely focus on satisfaction as the main and direct driver of customer loyalty (Kamakura et al., 2002; Rust et al., 1995). In fact, evidence suggests that satisfaction accounts for less than 25 percent of the variance in repeat purchase behavior (Szymanski and Henard, 2001), explaining why some satisfied customers defect (Jones and Sasser, 1995). Moreover, research shows that customer value is an important antecedent to outcome variables such as word-of-mouth and repeated behavior (Leroi-Werelds et al., 2014; Woodruff, 1997); yet, our knowledge of how customer value is related to behavioral intentions is still fragmented.

Although prior research supports the positive direct effect of service quality on customer loyalty (Iacobucci, 2006; Zeithaml et al., 1996), there is an emerging stream of research that focuses more on the conditions under which the quality-loyalty link is stronger or weaker (Fullerton, 2005; Wang, 2010). As a result, several studies have merged service evaluations and relationship marketing insights (Fullerton, 2005; Morgan and Hunt, 1994) to argue that CRM quality comprising of trust and commitment is crucial in building and maintaining long-term relationships and enhancing customer loyalty (Gwinner et al., 1998). Overall, the links between the three service evaluation variables, CRM quality, brand image and outcome measures such as customer loyalty are still unclear (Cronin et al., 2000; de Matos and Rossi, 2008; Lai et al., 2009).

Consistent with the extant research above, we acknowledge the direct effects of the service evaluation variables on customer loyalty. However, to leverage the efficacy of these variables on customer loyalty our conceptual model posits that (i) CRM quality plays a mediating role on these relationships and (ii) the mediated relationship between each of the three service evaluation variables and customer loyalty via CRM quality is moderated by brand image. Thus, we specify a moderated mediation relationship pattern among the constructs (see Fig. 1). The proposed hypotheses are explicated in the following sections.

### 2.1. Customer relationship management (CRM) quality

Grounded in the Relationship Marketing (RM) theory, the concept of CRM is based on the premise that developing

relationships with customers is the best way to retain them and generate loyalty, and that loyal customers are more profitable than non-loyal customers (Zeithaml et al., 1996). CRM is defined as a process of managing the whole relationship between a firm and its customers, with all its various contacts, interactive processes and communication elements (Grönroos, 2007). The main objectives of CRM include attracting, developing and maintaining successful customer relationships over time (Berry, 1995); targeting the right customer with the right product or service through the right channel at the right time (Swift, 2001); and building customer profitability and loyalty (Grönroos, 2007; Reinartz and Kumar, 2006). Relationship investments such as CRM initiatives are crucial in driving customers' tendency to feel committed to and maintain the relationship, as such CRM investments signal the firm's efforts to maintain the relationship (Balaji, 2015).

Trust and commitment are considered as two key dimensions of CRM quality that play a central role in building and maintaining successful relationships (Garbarino and Johnson, 1999; Morgan and Hunt, 1994). Prior research shows that trust is directly and positively related to behavioral intentions as well as self-reported behaviors (Chaudhuri and Holbrook, 2001; Sirdeshmukh et al., 2002). Similar to trust, commitment has a direct positive influence on behavioral intentions. That is, the customer with greater levels of commitment is inclined to remain in the relationship (Chaudhuri and Holbrook, 2001). In the present study, trust is conceptualized as customer's confidence in the quality and reliability of the services offered by a firm. To assess the level of customers' commitment to the firm, this study adopts the attitudinal and affective components of commitment (Chaudhuri and Holbrook, 2001). Therefore, the present study operationalizes CRM quality as a two-dimensional construct that comprises of trust and commitment. According to Morgan and Hunt (1994, p. 22) trust and commitment are crucial because they "...lead directly to cooperative behaviors that are conducive to relationship marketing success". Morgan and Hunt (1994) also developed the key mediating variable (KMV) model of relationship marketing using the commitment-trust theory. Trust and commitment are also recognized as potential mediators of the effects of service evaluation factors on customer loyalty (Hennig-Thurau et al., 2002).

### 2.2. Customer loyalty

Customer loyalty is probably one of the best measures of success in any organization. Hence, the development, maintenance and enhancement of customer loyalty remain a central focus of the majority of firms' marketing activities (Dick and Basu, 1994). By definition, loyalty is a deeply held commitment to constantly re-buy or repatronize a specific product or service in the future, resulting in repetitive consumption of the same brand (Oliver, 1999). Loyal customers help firms to lower marketing costs, solicit more customers, effectively increase market share and are willing to pay premium prices (Aaker, 1996; Dick and Basu, 1994; Reichheld, 1996). Thus, the enhancement of customer loyalty is a critical area of focus among marketing scholars and practitioners (Zeithaml and Bitner, 2000).

Loyalty has been conceptualized in terms of service loyalty and brand loyalty (Chaudhuri and Holbrook, 2001; Gremler and Brown, 1999). Service loyalty explains the degree to which a customer exhibits repetitive purchasing behavior from a service provider, showing a positive attitudinal disposition toward the provider, and thereby considering using the services of the provider when a need arises (Gremler and Brown, 1999). Whilst, brand loyalty entails the behavioral outcome of a customer's preference for a particular brand or selection of similar brands, over a period of time (Chaudhuri and Holbrook, 2001). According to Aaker (1991) it is the customer's level of attachment to a brand. Overall, prior research suggests that loyalty

encompasses both behavioral and attitudinal dimensions (Aaker, 1991). Behavioral loyalty measures patronage that results from repeated purchases of the brand over time, whereas attitudinal loyalty explains a dispositional commitment based on certain preferences of some unique value associated with the brand (Chaudhuri and Holbrook, 2001).

Extant literature is replete with evidence that trust and commitment influence customer loyalty. For instance, research shows that when customers consistently receive competent service, their trust levels increase resulting in long-term relationships with the firm (Balaji, 2015). Moreover, commitment is considered a key component in building customer loyalty (Hur et al., 2013). Drawing on these insights, we anticipate that CRM quality affects customer loyalty. Thus, we hypothesize that:

**H1** : CRM quality is positively related to customer loyalty.

### 2.3. Service quality

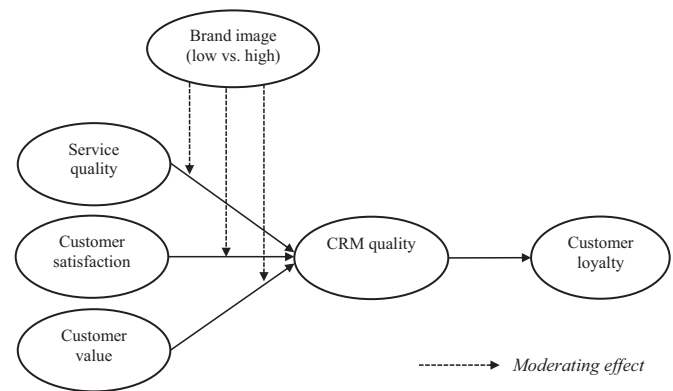
Service quality is described as an overall judgment about the level of a service provider's performance (Zeithaml et al., 2006). The quality of service highlights the ability of the firm to determine correctly customer expectations and to deliver the service at a level that will at least meet those expectations (Brink and Brendt, 2004). According to Zeithaml et al. (2006), the specific dimensions that influence perceived service quality include: (i) *reliability*: providing customers with accurate service the first time round; (ii) *responsiveness*: the employees' willingness and readiness to help the customer, quickly respond to their requests and inform them when the service will be rendered; (iii) *assurance*: the employees' courteous behavior and knowledge of the service firm's products and services; (iv) *empathy*: the employees' understanding of the customer's problems and attempt to execute activities with the customer's best interests in mind; and (v) *tangibles*: the physical cues such as facilities, equipment used and the employees' appearance. Overall, if service firms take actions that improve these quality dimensions, they will reap the benefits of customer loyalty (Bansal and Taylor, 1999; Zeithaml et al., 1996).

Customers are unlikely to return or recommend a service firm that falls short of their expectations of service quality (Zeithaml et al., 1996). For example, Polk's analysis of the automotive industry revealed that quality perception is the number one driver of customer repurchases (Zetu and Miller, 2010), suggesting service quality as a crucial driver of customer loyalty. However, past research suggests that customer's service quality perceptions have a positive, indirect influence on behavioral intentions (Cronin et al., 2000). Given this background, we expect that service quality indirectly impact customer loyalty via CRM quality. Thus, we hypothesize that:

**H2** : Service quality positively affects customer loyalty through the mediating role of CRM quality.

### 2.4. Customer satisfaction

In service settings, customer satisfaction describes a desired outcome of service encounters that involves an evaluation of whether the service has met the customer's needs and expectations (Orel and Kara, 2014). Satisfaction is also regarded as a consequence of the customer's post-purchase evaluations of both tangible and intangible brand attributes and a key determinant of customer loyalty (Krystallis and Chrysochou, 2014). Prior studies report the positive influences of satisfaction on behavioral and attitudinal loyalty outcomes such as customer referrals, purchase intentions, service usage and relationship length (e.g., Seiders et al., 2005; Zeithaml et al., 1996). Research also suggests that



**Fig. 1.** Conceptual model.

although both product and service satisfaction positively drive customers' intentions to repurchase the brand, the impact of service satisfaction is lower than that of product satisfaction (Mittal et al., 1999). Moreover, Oliver (1999) argues that customer loyalty is conditional on certain factors such as competitors' strategies, suggesting that satisfaction is unlikely to be the sole predictor of loyalty (Reichheld, 1996). Also, because customer satisfaction is based on direct past experience with a firm, it is expected that the satisfaction-loyalty link can be mediated by other variables, such as CRM quality. Thus, we hypothesize that:

**H3** : Customer satisfaction positively affects customer loyalty through the mediating role of CRM quality.

### 2.5. Customer value

Customer value is defined as a trade-off between the benefits of consuming products and services and the costs perceived by the customer (Slater and Narver, 1994). Value is a complex concept in that, similar to service quality, it is perceived by the customer. Therefore, it is the customer who defines the product/service's value, not the supplier (Vargo and Lusch, 2004). Also, customer value depends on personal characteristics such as prior product knowledge and financial resources as well as on circumstances such as time frame and the location of purchasing or using a product/service (Leroi-Werelds et al., 2014). As such, providing customers with value is regarded as a strategic tool to attracting and retaining customers, building customer loyalty, thereby contributing significantly to the success of the service providers (Wang et al., 2004; Zeithaml et al., 1996). Hence, it is expected that by offering greater customer value, service providers can promote trust and commitment that eventually develop more loyal customers. Wang et al. (2004) posit that by driving CRM performance, service firms are capable of delivering superior customer value that is fundamental in building and sustaining competitive advantage. Also, research suggests that perceived customer value has a positive, indirect impact on behavioral intentions (Cronin et al., 2000). Therefore, we expect that the indirect link between customer value and customer loyalty can be strengthened by enhancing CRM practices. Thus, we hypothesize that:

**H4** : Customer value positively affects customer loyalty through the mediating role of CRM quality.

### 2.6. The moderating role of brand image

A positive brand image helps firms to establish a brand's position, strengthen the brand's market performance and protect the brand from rivalry (Aaker, 1996). By definition, brand image is "...

how a brand is perceived by consumers" (Aaker, 1996, p. 71) and relates to the set of brand associations in consumers' memories (Bian and Moutinho, 2011). Such associations are influenced by the benefits/consequences of using a brand, product attributes, and brand personality (Plummer, 2000). Brand image plays a critical role in helping customers to decide whether or not to buy the brand and thereby influencing their repurchase behavior (Bian and Moutinho, 2011). It can also serve as a defensive marketing tool to retain customers hence driving loyalty, particularly in the context of services where the service brand/firm are deemed synonymous (Berry, 2000; Sweeney and Swait, 2008).

Research shows that brand image plays a moderating role in explaining the effect of customer loyalty and purchase intentions (Wang and Yang, 2010), particularly in service firms (Lai et al., 2009). For instance, Hsieh and Li (2008) show that the effect of a firm's public relations practices on customer loyalty is stronger when perceived brand image is favorable. Brand image is also shown to moderate the relationship between brand credibility and customers' purchase intention (Wang and Yang, 2010). Additionally, customer satisfaction has the greatest influence on loyalty when considered along with customer value and brand image (Lai et al., 2009). Since brand image is a customer-based concept, it helps to understand the attributes, functional consequences, and personal experiences that customers associate with a particular product/service (Padgett and Allen, 1997). Thus, a good brand is an important relational tool for any firm's CRM arsenal since brand credibility impacts customer behavior (Sweeney and Swait, 2008). Prior research shows that CRM practices leverage on a cross-functional integration of resources such as marketing capabilities (Payne and Frow, 2005), suggesting that the effectiveness of CRM practices depends on other pre-existing marketing variables such as brand image. A positive brand image is therefore expected to strengthen the effects of service quality, satisfaction and value on customer loyalty via CRM quality. Therefore, we advance the following hypotheses:

**H5** : The mediating effect of service quality on customer loyalty through CRM quality is moderated by brand image such that this effect is stronger for brands with higher image.

**H6** : The mediating effect of customer satisfaction on customer loyalty through CRM quality is moderated by brand image such that this effect is stronger for brands with higher image.

**H7** : The mediating effect of customer value on customer loyalty through CRM quality is moderated by brand image such that this effect is stronger for brands with higher image.

### 3. Research methodology

#### 3.1. Data collection and sample

The respondents for this study included customers who had consumed the products and/or used services of three selected motor dealership brands in South Africa. The South African automotive industry is often referred to as the barometer of the economic health of the country because it plays a substantial role in the economy (Ambe and Badenhorst-Weiss, 2011). The three dealership brands were chosen mainly because they specialize in an exclusive brand rather than different brands. For the purpose of this study, the three brand names are concealed for confidentiality reasons (hereafter referred as Brand X, Brand Y and Brand Z). In total, 400 questionnaires were distributed and the respondents were selected using a simple random sampling technique. Of the 252 questionnaires returned, 26 questionnaires were deemed unusable due to large

amounts of missing data, retaining 226 questionnaires as usable for data analysis. This resulted in a response rate of approximately 57%. About 52% of the respondents were females and most (35%) were in the 40–49 age group; 20% were in the 50–59 age group; the young (18–29) and middle-age group (30–39) comprised of 19% of respondents each; and only 7% were 60 years old or above.

#### 3.2. Measures

The participants' perceptions of service quality were measured using the five-dimensional measurement scale proposed by Zeithaml et al. (1996). That is, we operationalized service quality as a multi-dimensional construct consisting of five dimensions including; tangibility, reliability, responsiveness, assurance and empathy. To assess customer satisfaction, we adopted the measurement items from Cronin and Taylor (1992) and Lam et al. (2004). Customer value was measured using the items adopted from Eggert and Ulaga (2002) and Wang et al. (2004). CRM quality was operationalized as a two-dimensional construct including trust and commitment using items adopted from Morgan and Hunt (1994). Customer loyalty towards the service provider was assessed using the items from Zeithaml et al. (1996) and Sirideshmukh et al. (2002). We conceptualized commitment as an attitudinal dimension (Gustafsson et al., 2005) and loyalty as a construct that captures both attitudinal and behavioral aspects of customers' responses (Evanschitzky et al., 2006). This approach distinguishes between the attitudinal (commitment) and behavioral (loyalty) aspects of the customers' responses to CRM practices initiated by a service provider.

All the other constructs were measured as first-order factors, except for service quality and CRM quality which were operationalized as higher-order factors. This approach was deemed appropriate as the focus of our study was to test a nomological network model comprised of service quality and CRM quality (as global constructs), customer satisfaction, customer value, brand image and customer loyalty. Modified 7-point Likert scales (1 = strongly disagree; 7 = strongly agree) from existing literature were used (see Appendix A).

### 4. Data analysis and results

#### 4.1. Preliminary analysis and measurement model

As the measures were adapted from existing literature, confirmatory factor analysis (CFA) was performed in AMOS to assess the dimensionality and psychometric properties of the constructs in the context of our study. Using the maximum likelihood (ML) estimation, we ran a CFA model with all the constructs (i.e., service quality indicated by five dimensions with the items measuring each dimension parceled; customer satisfaction; customer value; CRM quality indicated by two dimensions with the items measuring each dimension parceled; and customer loyalty). The overall measurement model showed acceptable fit (Chi-square/df = 2.14, CFI = .96, TLI = .95, NFI = .93, RMSEA = .07), with all the factor loadings being significant and greater than .80. Also, reliability analysis showed that the constructs had Cronbach's alphas of above .80, indicating adequate convergence or internal consistency (Hair et al., 2006). The factors had average variance estimates (AVEs) of above .50 and construct reliability (CR) values of above .70, demonstrating convergent validity (Fornell and Larcker, 1981). Discriminant validity was supported as the constructs' AVEs were greater than the squared correlation coefficient of the respective paired constructs (Fornell and Larcker, 1981)—see Table 1. The factor loadings in EFA and CFA, Cronbach's alphas and CR for each construct are shown in Appendix A.

**Table 1**  
Squared inter-construct correlations, means, standard deviations, CRs and AVEs.

Constructs	1	2	3	4	5	6	7	8	9	10
1. Service quality-Tangibles	<b>.62</b>									
2. Service quality-Reliability	.61	<b>.67</b>								
3. Service quality-Responsiveness	.53	.55	<b>.69</b>							
4. Service quality-Assurance	.52	.56	.59	<b>.69</b>						
5. Service quality-Empathy	.49	.48	.45	.52	<b>.70</b>					
6. Customer satisfaction	.52	.53	.45	.48	.55	<b>.74</b>				
7. Customer value	.44	.50	.46	.45	.56	.50	<b>.66</b>			
8. CRM quality-Trust	.45	.45	.46	.50	.52	.46	.53	<b>.70</b>		
9. CRM quality-Commitment	.38	.40	.46	.53	.45	.48	.55	.62	<b>.70</b>	
10. Customer loyalty	.55	.55	.58	.53	.53	.58	.64	.53	.58	<b>.71</b>
<b>Construct reliability (CR)</b>	.89	.92	.90	.92	.89	.91	.88	.92	.91	.91
<b>Mean</b>	4.30	4.46	4.31	4.60	4.44	4.46	4.61	4.61	4.57	4.47
<b>Standard deviation</b>	1.31	1.35	1.37	1.37	1.24	1.43	1.21	1.30	1.25	1.33

\*\*All correlations are significant at  $\alpha=.01$  level (2-tailed).  
Note: Average variance extracted (AVEs) are shown in **bold** on the diagonal of the matrix.

4.2. The mediating effect of CRM quality

To test H1-H4, we performed structural equation modeling (SEM) using the AMOS software. Having ensured validity and reliability of the measurement model, we estimated a SEM model in which service quality, customer satisfaction and customer value were the independent variables, CRM quality the mediator and customer loyalty the dependent variable (see Fig. 1). The fit indices indicated acceptable model fit (Chi-square/df=2.01, CFI=.96, TLI=.96, NFI=.93, RMSEA=.07). As shown in Table 2a, the results of the SEM model shows that all the direct effects of service quality, satisfaction and value on CRM quality are statistically significant. CRM quality is found to be positively associated with customer loyalty ( $b = .95, p < .001$ ), supporting H4.

In examining the indirect effects of service quality, customer satisfaction and customer value on customer loyalty via CRM quality, a path analysis was performed using the bootstrapping method in AMOS (Byrne, 1998). First, the direct effects of service quality ( $b = .50, p < .001$ ), satisfaction ( $b = .15, p < .001$ ), and customer value ( $b = .37, p < .001$ ) on loyalty are all significant (see Table 2a). Having established these direct effects, the indirect effects were then tested and the results are shown in Table 2b. The indirect effect of service quality on loyalty via CRM quality is significant ( $b = .12, p < .01$ ). However, the direct effect of service quality on loyalty is still significant ( $b = .38, p < .01$ ) suggesting that CRM quality partially mediates the effect of service quality on loyalty, in support of H1. Next, the indirect effect of satisfaction on loyalty via CRM quality is significant ( $b = .03, p < .10$ ), but since the direct effect is not significant ( $p > .10$ ), CRM quality fully mediates the effect of satisfaction on loyalty, supporting H2. Finally, the indirect effect of value on loyalty via CRM quality is significant ( $b = .10, p < .01$ ). However, CRM quality partially mediates this link as the direct effect of value on loyalty is significant ( $b = .26, p < .01$ ), in partial support of H3.

4.3. The moderating effect of brand image

Prior to testing the moderating effect of brand image, we needed a basis to categorize the three car brands (Brand X, Brand Y and Brand Z) in terms of high or low brand image. To do so, we collected additional data from 150 general public customers using an online survey seeking their image perceptions of these brands. A screening question was used to ensure the respondents had either owned or own any one of these brands. To measure brand image, we adopted the measures from Aaker (1996) (This brand provides good value for money; There is a reason to buy this brand instead of others; This brand has personality; This brand is interesting; This brand is different from competing brands; and I can easily

**Table 2**  
Results for the direct and indirect effects.

<i>(a) Direct effects</i>			
Direct relationship tested	$\beta$	S.E.	p
Service quality → CRM quality	.63	.09	.00
Customer satisfaction → CRM quality	.15	.05	.03
Customer value → CRM quality	.27	.05	.00
CRM quality → Customer loyalty	.95	.07	.00
Service quality → Customer loyalty	.50	.11	.00
Customer satisfaction → Customer loyalty	.15	.07	.00
Customer value → Customer loyalty	.37	.07	.00
<i>(b) Indirect effects</i>			
Indirect relationship tested			
Service quality → CRM quality → Customer loyalty	.12	.04	.00
Customer satisfaction → CRM quality → Customer loyalty	.03	.02	.07
Customer value → CRM quality → Customer loyalty	.10	.04	.00

recognize this brand among others). Data were collected from the general public and not the customers of dealership brands, to control for the effect of common method bias. To control for the order effect, we also randomized the order of questions on brand image. Ten cases were removed from the data analysis due to excessive missing values. For the remaining 140 cases, 61% were males and most (42%) respondents were 18–29 years of old. Forty percent had either previously owned or currently own Brand X, 32% Brand Y and 28% Brand Z.

To compare the perceived brand image of these three brands, we conducted a repeated-measure ANOVA, with the average measures of brand image for Brand X, Brand Y and Brand Z representing the three levels of the factor brand image. The results of the ANOVA test showed that there is a significant difference between the means of brand image for the three brands ( $F(2, 278) = 26.02, p < .00$ ). As shown in Fig. 2, planned comparisons revealed that the mean of brand image of Brand X was significantly greater than that of Brand Y ( $F(1, 139) = 40.12, p < .00, M_{Brand X} = 4.06, M_{Brand Y} = 3.70$ ). However, although the mean of brand image of Brand Y was greater than that of Brand Z, this difference was not significant ( $F(1, 139) = 1.56, p < .00, M_{Brand Y} = 3.70, M_{Brand Z} = 3.60$ ). Based on these results, we defined a new categorical variable with two levels representing brand image, that is, Brand X represented high brand image, whilst Brands Y and Z denoted low brand image.

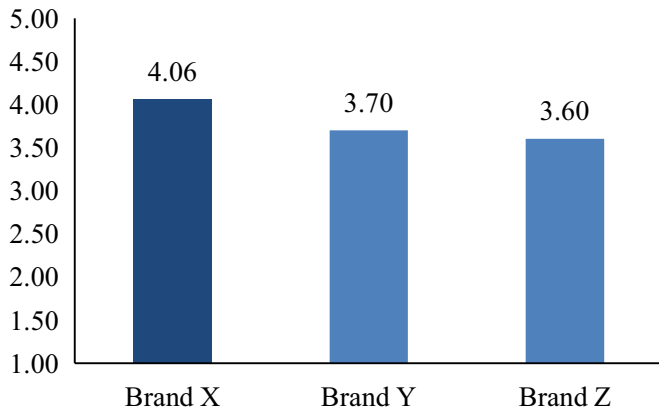


Fig. 2. Means of brand image.

To test H5–H7, we performed moderated mediation tests using the regression bootstrapping method in the PROCESS module (Model 7) developed by Hayes (2013). The results for the moderating effect of brand image are shown in Table 3. As can be seen, the effect of service quality on loyalty through CRM quality ((a1 + a3\*w) \*b) is positive and significant for both lower-image brands of Brand Y and Z (.28) and higher-image brand of Brand X (.30). However, the confidence interval for the difference between these two effects crosses the value of zero. This means that although the mediating effect marginally increases for a higher-image brand, it does not vary significantly across brand types, thus H5 is not supported. However, the effect of satisfaction on loyalty via CRM quality is positive and significant for both lower-image brands (.29) and higher-image brand (.41). The confidence interval for the difference between these two effects does not cross the value of zero, thus, H6 is supported. This means that the mediating effect of CRM quality is stronger for higher-image brands. Finally, the effect of value on loyalty via CRM quality is positive and significant for both lower-image brands (.35) and higher-image brand (.37). However, the confidence interval for the difference between these two effects crosses the value of zero suggesting that the indirect effect of customer value on loyalty via CRM quality does not vary significantly across brand image levels, hence H7 is not supported.

5. Discussion

The present study examined the roles of customer relationship

management (CRM) quality and brand image on the link between the service evaluation variables of service quality, customer satisfaction, and customer value and customer loyalty. We investigated these effects in a context characterized by long-term relationships between customers and firms, that is, the automotive industry. The findings showed that although customer loyalty is influenced by service quality, customer satisfaction and customer value, these relationships are further strengthened when customers perceive higher CRM quality. Our results also found that the customer satisfaction → CRM quality → customer loyalty link depends on perceived brand image. That is, customer satisfaction leads to a higher level of perceived CRM quality thereby enhancing customer loyalty for brands with a stronger image compared to those with weaker brand image. Nonetheless, we did not find such a moderated mediation relationship for customers' perceptions of the automotive brands' service quality and customer value. Probably, this explains the spurious nature of customer satisfaction and the need to further investigate other factors that augment the satisfaction - loyalty link (Kumar et al., 2013).

5.1. Theoretical contributions

Our research makes contribution to the services marketing and CRM literature in various ways. First, we introduce CRM quality as a complementary explanation that mediates the effect of service evaluation variables (service quality, customer satisfaction and customer value) on customer loyalty. Previous research has established the direct effects of service quality (Fullerton, 2014; Orel and Kara, 2014), customer satisfaction (Blut et al., 2014; Bowden-Everson et al., 2013) and customer value (Leroi-Werelds et al., 2014) on loyalty (de Matos and Rossi, 2008; Lai et al., 2009). Past research also confirms the mediating effect of trust on the link between customer value and customer commitment (Thaichon et al., 2014); the mediating effects of commitment and trust as separate factors on the link between customer satisfaction and customer loyalty (Bowden-Everson et al., 2013); and the mediating effect of relational benefit on the link between service quality and customer loyalty (Chen and Hu, 2013). Our study, however, established an alternative model of the antecedents to customer loyalty that integrates the three service evaluation variables with CRM quality (a mediator) conceptualized as a two-dimensional construct (trust and commitment).

Second, moderated mediation analysis found that the indirect effect of customer satisfaction on customer loyalty mediated through CRM quality is moderated by perceived brand image. In

Table 3 The indirect effects of service quality, satisfaction and value on loyalty via CRM quality moderated by brand image.

IV	DV	a1	a3	b	c'	W	(a1 + a3*w)*b	CI (L-U)
Service Quality	Loyalty	.81**	.08	.34**	.66*	Low brand image	.28**	-0.03 .09
						High brand image	.30**	
Customer Satisfaction	Loyalty	.54**	.20*	.55*	.37*	Low brand image	.29**	.03 .23
						High brand image	.41**	
Customer Value	Loyalty	.76**	.05	.46**	.52*	Low brand image	.35**	-0.05 .11
						High brand image	.37**	

Note: (a1 + a3\*w)\*b=Conditional indirect effect of IV on DV through M (mediator) at levels of W (moderator).

a1 = Effect of IV on M.

a3 = Effect of interaction between IV and W on M.

b = Effect of M on DV.

c' = Direct effect of IV on DV.

w = Values of moderator.

CI (L-U) = Lower and upper 95% confidence interval with 5000 bootstrap samples for the index of moderated mediation.

\* p < .05

\*\* p < .01

particular, the impact of customer satisfaction on customer loyalty through CRM efforts is highly congruent with a stronger brand image, yet the indirect effects are relatively marginal when brand image is weaker. Prior research also attests that customer loyalty is a direct function of relationship quality (Chen and Myagmarsuren, 2011) and brand image (Lai et al., 2009; Ryu et al., 2008).

Third, our study responded to the call for research by Kumar et al. (2013) who reveal that while the relationship between customer satisfaction and loyalty is positive, a small amount of the variance in loyalty is explained by satisfaction, recommending the development and testing of models that incorporate other moderators, mediators, antecedent variables, or all. In this study, we established the mediating effect of CRM quality and the moderating effect of brand image in an integrated model. Finally, Lai et al. (2009) suggests that the use of “... western-developed theory and theoretical inter-connections between consumer service evaluations and true customer loyalty may not be universally appropriate.” Therefore, we make a contextual contribution to research by focusing on the automotive industry based in a developing country.

5.2. Managerial implications

Our findings have important practical implications for practitioners, particularly those in service firms such as automotive retailers. First, by empirically testing the key drivers of customer loyalty, this research seeks to provide managers with strategic tools that drive both behavioral and attitudinal loyalty. Both anecdotal and empirical evidence attests to the nature and complexity of managing customer loyalty in retail firms such as car dealerships. As discussed above, this is mainly due to the intense competition and the commoditization of services in such industries. Therefore, our findings seek to inform managers regarding what factors to prioritize to generate higher levels of loyalty, hence helping them to strategically position their customer retention investments.

Second, our findings acknowledge the importance of a well-managed CRM program that engenders trust and commitment and in turn, that are fundamental in generating higher levels of customer loyalty. Thus, relational managers are advised to put in place CRM initiatives in order to reap increased benefits from their service evaluation efforts aimed at driving customer loyalty. These findings provide an important message for practitioners suggesting that for service brands, managers need to be cognizant of the misconception that a dogmatic focus on customer satisfaction, service quality and customer value *per se* will not generate optimal loyalty behavior. Instead, it is crucial for service firms such as automotive dealerships to concomitantly foster trust and commitment if they wish to accrue the maximum benefits that come with loyal customers.

Finally, perhaps the most important managerial implication from this study relates to the role played by brand image as a proxy for enhancing the indirect effect of customer satisfaction on customer loyalty through CRM quality. In other words, our moderated mediation analysis established that the mediated effect of

customer satisfaction on customer loyalty via CRM quality is stronger under situations where brand image is perceived to be high than when it is low. Thus, we aim to advise practitioners to understand not only the importance of managing customer relationships, but also the significance of developing and maintaining a concurrent positive brand image. When the brand image is favorable, the firm's efforts to managing service quality, customer satisfaction, customer value, as well as CRM practices have higher congruence with customer loyalty. Consistent with past research, a positive brand image will help to build customer's trust that eventually engenders future firm – customer relational exchanges and customer loyalty (Hsieh and Li, 2008).

5.3. Limitations and areas for future research

Like any research, this study has some limitations that should be taken into account when interpreting the results, but also point to opportunities for additional research. First, while the results may be generalizable to other countries, the economic, geographical and cultural make-up of South Africa should not be overlooked when interpreting the results. As an emerging nation, one would expect the general South African customers' car consumption behavior to vary when compared to their counterparts in developed countries. This is due to the differences in macro market conditions and micro consumption behavior between the two markets. Future research could examine the network of interrelationships specified in this study in a developed market and compare the results. Also, it would be useful to investigate the antecedents of CRM and its impact on the increasingly polygamous loyalty (Uncles et al., 2003) that customers hold with brands, especially in developed markets where more customers own multiple car brands. Further, the diverse technological landscapes between emerging and developed markets are likely to impact CRM practices differently, thus yielding differing degrees of loyalty. Further research could examine whether CRM plays a similar or different mediating role in emerging and developed markets.

Second, we used data from a business-to-consumer (B2C) relationship within a single industry, suggesting the results cannot be immediately applied to other industries and/or to business-to-business (B2B) contexts. Hence, to provide a more comprehensive model, future research can replicate our conceptual model in B2B markets and other B2C retail markets such as insurance or electronics. Third, relational constructs such as trust, commitment and loyalty change with time, yet our findings are based on a cross-sectional study, thereby presenting only a snapshot of CRM effects on customer loyalty. A longitudinal research design can be the next step for further research to fully understand how the impact of CRM on loyalty evolves. Lastly, we examined the moderating influence of only one moderator (brand image); and other moderating variables such as demographics and situational variables (tenure and competitive intensity) can be worth investigating.

Appendix A. Measurement items

Constructs	SFLs	CFA
<b>Service quality – Tangibles: <math>\alpha = .89</math></b>		
1. The dealership has up-to-date equipment	.72	.66
2. The physical facilities such as signage and grounds of the dealership are visually appealing	.71	.78
3. The employees of the dealership are well dressed and always appear neat	.58	.81
4. There are sufficient parking and waiting space at the dealership	.67	.86
5. The invoices and promotional material of the dealership are neat and distinctive	.55	.81

**Service quality – Reliability:  $\alpha=.91$** 

1. When the dealership promises to perform a service by a certain time, it does so	.69	.72
2. When I have problems, the dealership shows sympathy and reassurance	.73	.80
3. The dealership is dependable	.75	.86
4. The dealership provides its services at the time it promises to do so	.62	.86
5. The dealership keeps its records accurately	.61	.83

**Service quality – Responsiveness:  $\alpha=.90$** 

1. The dealership keeps customers informed about when and how services will be performed	.73	.83
2. Employees in the dealership are always willing to help its customers	.72	.86
3. Employees of the dealership are never too busy to respond to customer's requests	.66	.86
4. The dealership manages complaints in a fast and efficient manner	.59	.78
5. Employees provide personal attention to customers <sup>r</sup>		

**Service quality – Assurance:  $\alpha=.92$** 

1. Customers feels safe doing transactions with the dealership	.72	.80
2. Employees in the dealership are consistently friendly and courteous	.71	.84
3. The dealership focuses on solving customer complaints	.76	.86
4. Appointments at the dealership are kept	.69	.84
5. Customers know which mechanic repaired their car	.63	.85

**Service quality – Empathy:  $\alpha=.89$** 

1. Employees in the dealership pay attention to each customer individually	.56	.73
2. The dealership provides individual attention to its customers	.61	.74
3. The dealership has customers' best interests at heart	.78	.76
4. Employees of the dealership understand the specific needs of customers	.79	.84
5. The dealership has operating hours that are convenient to all its customers	.69	.87

**Customer satisfaction:  $\alpha=.92$** 

1. I received prompt attention on arrival	.86	.79
2. Appointments at the dealership are kept	.88	.84
3. Using the services of the dealership has been a positive experience	.80	.91
4. Cars are returned clean after servicing	.77	.89

**Customer value:  $\alpha=.87$** 

1. The dealership offers more value for money	.78	.83
2. I consider the dealership's rates to be reasonable	.87	.86
3. Doing business with this dealership is a right decision when price and other costs are considered	.86	.82
4. Compared to the price I pay, I get reasonable quality	.57	.73
5. Compared to the quality I get, I pay a reasonable price <sup>r</sup>		

**CRM quality–Trust:  $\alpha=.93$** 

1. The dealership is trustworthy	.82	.81
2. The dealership is always honest and truthful to its customers	.83	.83
3. The dealership has high integrity	.83	.89
4. I have great confidence in the dealership	.74	.82
5. Overall the dealership can be trusted completely	.72	.83

**CRM quality–Commitment:  $\alpha=.90$** 

1. I'm very committed to the relationship with the dealership	.70	.85
2. My relationship with the dealership is very important to me	.88	.82
3. The dealership is committed to its relationships with customers	.81	.80
4. The dealership is willing to invest in maintaining relationships with its customers	.73	.88

**Customer loyalty:  $\alpha=.91$** 

1. I consider myself to be highly loyal to the dealership	.90	.87
2. I will recommend this dealership to friends	.90	.86
3. This dealership is my first choice	.89	.84
4. I have encouraged other people to do business with the dealership	.85	.81

Note:  $\alpha$ =alpha coefficient, **CR**=construct reliability, **CFA**=factor loading in CFA, **SFLs**=standardized factor loadings, r=item removed in EFA

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