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Exploring the impact of different factors on brand equity and intention to take up online courses from e-Learning platforms

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ABSTRACT

Understanding service branding from the customer perspective is helpful for various organizations to attain a competitive edge and build a strong customer base. This research work aims to evaluate the various dimensions and constructs that affect brand equity and user's willingness to undertake courses from various e-Learning providers. Data for the quantitative study was obtained using a questionnaire based survey. Analysis of the 378 responses reveals that consumer experience is a strong predictor of both brand meaning and customer satisfaction. Although brand meaning positively impacts brand equity, brand awareness demonstrates a negative effect on brand equity. However, brand equity and customer satisfaction have a significant and positive impact on intention to undertake courses from online learning platforms. The study concludes with discussion on different implications, shortcomings, and directions for future research.

1. Introduction

In this modern era, technological innovations play an important role in shaping individuals' careers (Fernandes et al., 2020; Vivian et al., 2014). The increasing popularity of online learning services (or e-learning services) has seen a rise in the number of online courses and even online degrees. The available massive open online courses (MOOC) have helped students or professionals in their career growth (von Schmieden et al., 2019). However, to choose the better course rather than a mediocre course (Ray et al., 2019a) from over 9400 available courses (Shah, 2018) is a confusing task and the students or professionals generally opt for courses from organizations which have a better brand image. Branding helps service providers compete on features other than pricing (Bailey and Ball, 2006). In this era of dynamic marketing and constant competition, for developing an emotional bonding with the users', it is essential to develop a strong brand image (Buil et al., 2013; González-Mansilla et al., 2019). However, there is a paucity of research for assessing the factors that affect brand equity and user's willingness to undertake courses from eLearning platforms.

From the business aspect, the sustainability of various e-Learning providers is dependent on mainly three aspects: First the online learning platforms have to satisfy the needs and expectations of users (Ray et al.,

2019a, Ray et al., 2020c). Hence, it is essential to find out the predictors of customer satisfaction which will affect their willingness to undertake courses from the online providers. Second the e-Learning providers should be able to provide courses useful for future career and can be trust-worthy (Ray et al., 2019a). It is necessary for organizations to find out how the company presents their brand, external brand communications and consumer's experience with the e-Learning provider on consumer's willingness to undertake online courses. Third, in this modern era with the rising popularity of various social-media platforms (Chatterjee, 2019), it will be interesting to assess the effect of online-reviews and online-ratings on brand awareness and brand meaning. We feel that understanding the impact of different predictors of brand equity of e-Learning providers can be significantly linked with the consumer's intention to undertake online courses from that specific provider.

The present study addresses the above mentioned gaps by attempting at exploring the various factors that impact the brand equity of the eLearning providers. Understanding the brand equity of the e-Learning providers is essential for mainly two reasons: First, the online learning sector is an emerging area which is growing at a compound annual growth rate (CAGR) of 16% (Ashar, 2018) and with over 9400 online courses available (Shah, 2018). Hence understanding the factors that

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affect brand equity can help service providers understand the areas to focus on to improve the customer base and the willingness to undertake certain courses from a specific e-Learning provider. Second, understanding brand equity will help to understand the factors that affect brand equity like brand-loyalty, brand-association, brand-awareness, perceived quality (Aaker, 1991), perceived benefits (Ray et al., 2019a), etc. Keeping a focus on these factors and brand orientation is essential for the lasting success of businesses (Schmidt et al., 2017). However, there is a lack of research work on various factors like perceived quality, perceived benefits, online ratings and reviews, perceived value, customer satisfaction, etc. that can affect brand equity and in-turn intention to take up particular online courses. We make an attempt to address these research gaps.

In this research work we have adopted a quantitative based approach. The quantitative analysis of the 378 responses using confirmatory factor analysis reveals that consumer experience is a significant predictor of both brand meaning and customer satisfaction. Results of the analysis show that user's experience with the provider is an important predictor of both brand meaning and customer satisfaction. We also find brand meaning is the most vital driver of brand equity which in turn affects customer's intention to take up online courses.

There are various sections in this research. Section 2 discusses the previous research works. Section 3 focusses on conceptual model and the hypotheses we have attempted to examine. Sections 4, 5, 6 and 7 contain the research methodology, results, discussion and conclusion respectively.

2. Literature Review

2.1. Services branding

Researchers have valued branding as a vital "cornerstone of services marketing" (Berry, 2000), since branding is more crucial for services than physical goods (de Chernatony and McDonald, 1998), and services are governed by characteristics like tangibility, inseparability, diversity and perishability (Kapferer, 2004). With the changing marketing perspectives from the traditional based services to online based ones, organizations need to explore various aspects as to how they can effectively market their offerings in order to gain competitive advantage (So and King, 2010). Understanding customer perspectives better and developing a strong brand image will help to attract/retain customers better. Researchers while analyzing the decision making of consumers in case of services found that there are very few checks available as to which is the better option and thus leads to a lot of confusion in the decision making process of customers (Javalgi et al., 2006). However, a good brand name or brand image helps in reducing this dilemma among consumers while they take certain decisions (Tepeci, 1999; Kayaman and Arasli, 2007; So and King, 2010). Kayaman and Arasli (2007) found that in the context of hotels although the three components of brand-equity, namely, brand loyalty, brand image and perceived quality have a significant effect, brand awareness was found to be insignificant. Additionally, So and King (2010) also found an insignificant impact of awareness on brand equity. So and King (2010) noted a significant impact of brand meaning on brand equity. Tepeci (1999) found factors like, awareness, reputation, image, perceived-quality, satisfaction, etc. affect brand loyalty which in turn increases market share in the hospitality sector. So and King (2010) stated that some activities like brand management is not only the responsibility of the marketing department but also the responsibility of the operations department. In recent times, the presence of abundant amount of online customer reviews in various platforms has made it easier for consumers to access knowledge related to consumption (Peterson et al., 1997), however, it does not mean that marketing problems (like, understanding customer perspectives, improving customer service) are fully solved (So and King, 2010). The reason is that although the availability of information may reduce consumer's perceived risks related to the behavioural intentions and

various decisions involved, the availability of information will hardly take over the definite experience gained in services with higher 'experience quality' like education services, food delivery services, travel agency services, health-care services, etc. (So and King, 2010). Krishnamurthy and Kumar (2018) noted that brand's image is better for customers having higher involvement with the brand. Hence in such cases it is necessary to have a strong brand image which provides guarantee for future delight as well as boosts the trust between the organization and the consumers (Berry, 2000; So and King, 2010).

Over the years, several researchers have utilized brand equity for exploring branding in various sectors like, hotel industry (So and King, 2010), healthcare (Tuan, 2012), online shopping (Beig and Nika, 2019), retail banking (Al-Hawari, 2011), fashion industry (Brogi et al., 2013), etc. While So and King (2010) found that brand meaning is more important than brand awareness in case of hotels, Tuan (2012) have found that ethical corporate social responsibility affects brand equity in the healthcare sector. Beig and Nika (2019) noted that sensory, affective, behavioural and intellectual experience impacts the components of brand-equity namely brand awareness, association, loyalty and perceived quality. Utilizing brand equity for understanding the branding is helpful because brand equity expresses the measureable outcomes of brand management plans (So and King, 2010). Slaton et al. (2020) also noted that customer's brand experience affects customer-based brand equity which in-turn affects intention. In the education sector, earlier researchers have also attempted to explore the aspects of branding management with respect to brand equity. Although brand management refers to the systems employed for managing and growing the overall value of the brand, Orosy and Kilgore (2020) feels that education sector still lacks proper brand management. We will look into those in the next subsection.

We found only two studies in the online learning sector that have explored the factors that affect the brand based on the search in Google scholar using keywords like, "learning""brand", "elearning" "brand", and "e-Learning" "brand". Teng et al. (2011) found that instructor's image and credibility play a vital role in impacting consumer's various decisions. Prabowo and Sriwidadi (2019) found that marketing mix elements influences brand equity significantly which is mainly characterized by brand loyalty and perceived quality. Clearly there is a dearth in studies in the online learning sector related to branding. We try to find the pertinent factors that affect branding of e-Learning services.

2.2. Brand equity from the user's viewpoint

Keller (1993) stated that a particular brand has good brand equity when users react positively to specific marketing activities (e.g. promotion) of the brand than what they do during the same activities for some other brands in similar category. He further added that good brand equity knowledge is useful for various marketing strategies and decisions and to understand how a marketing activity will affect the brand image held by consumers, and the impact it will have on sales. For understanding customer's viewpoint about various brands and customer-based brand equity, various brand models were proposed as discussed in the subsequent paragraphs.

Aaker's (1991) framework mainly focused on examining brand equity. Though Aaker's (1991) stated that his framework works for both physical products and services, Shocker (1993) argued that the influence of marketing-mix factors, except advertising, on brand equity is unspecified. The other questions that researchers (Shocker, 1993; So and King, 2010) have raised about the Aaker's (1991) framework are the existence of brand loyalty and how to enhance brand awareness and brand associations. Researchers have also stated that Aaker's (1991) framework is more of an outcome measurement model and hence the model gives very less implication as what strategies brand managers should take (e.g. advertising, publicity, or servicescape) for increasing brand equity. Keller's (1998) model addresses these gaps to some extent. Keller (1998) have stated that various processes involved, like,

packaging, distribution channels, etc. are mediums that add to brand knowledge which then affects brand equity. However, such components may be more useful for goods rather services (So and King, 2010). However, the model developed by Berry (2000) is helpful in addressing the issues related to service organizations. Berry's (2000) model lays importance on consumer experience which in fact is captured by the consumer's viewpoint about a service brand, based on the influence of not only various marketing activities like advertising, publicity, promotions, etc., and but also the employee-consumer interactions, the credibility of the service, etc. (McDonald et al., 2001; Berry, 2002). Çifci et al. (2016) tried to extend the consumer-based brand equity framework and stated that factors brand awareness, quality, staff-behaviour, self-congruence, etc. influence brand loyalty. The dimensions (like, brand awareness, self-congruence, etc.) are cognitive/affective elements of brand equity and they play their role only when customers gets associated with brand touch-points and the model may not be generalizable in all service contexts (So and King, 2010).

The advantage of using Berry's (2000) brand equity model is that the effect of service experience gets captured, which was missing in the models proposed by Aaker (1991) and Keller (1993). Additionally, Berry's (2000) framework identifies various aspects of management responsibilities that are essential to build a service brand. For example, the advertisements and promotions (managed by marketing department) can affect brand awareness and hence it will be easier for a service provider to easily assign responsibilities to various departments for enhancing brand equity of that organization. Because of the effectiveness of Berry's (2000) brand equity model, researchers have utilized Berry's service-branding model in different contexts like, hotel branding (So and King, 2010), service branding in the airline sector (Sarker et al., 2019), etc. Additionally, it is important to understand the role of drivers like cognitive processing, affection and activation that affects user's brand engagement (Algharabat et al., 2020). In the e-Learning context, earlier scholars have not tried to assess the impact of predictors like online reviews and ratings, perceived benefits, perceived quality, societal influence, and perceived quality on brand equity. This work tries to explore the effect of various predictors on brand equity and user's willingness to undertake courses from an e-Learning provider by using Berry's (2000) brand-equity model.

2.3. Online learning services in India

E-Learning services in recent years have developed into a medium to improve an individual's career (Ray et al., 2019a). With over 81 million enrolled students as on 2017 in MOOCs (Shah, 2018), analysts like Costello (2019) expect the global online learning market to reach \$398.15 bn by 2026. The online education market in India is also expected to be worth \$2 bn by 2021 as per the research conducted by KPMG and Google (Christopher, 2017). Some of the popular e-Learning providers in India are Byjus, Coursera, Unacademy, etc. (Supriya, 2018). However, to remain at the top among other competitors, brand experience and brand reputation is an important differentiator that can affect customer behaviour (Mazurek, 2019; Legendre et al., 2019). However, understanding the issues, like, technical issues, time management, etc. (Kumar, 2015) that customers face while using the e-Learning services, will help various service providers focus on the factors that when improved can improve the brand image and brand reputation. Researchers have not attempted at understanding the impact of different factors on brand equity and intention to take up courses from e-Learning platforms. Hence, in this study we focus on understanding the factors, like, online reviews and ratings, perceived value, etc. that affect brand awareness, brand meaning and in-turn brand equity and intention to take up online courses.

3. Conceptual model and hypotheses formulation

Berry's (2000) model describes the main six key elements of the

services branding framework. The model (refer Fig. 1) shows that service provider's presented brand and external brand communications, influenced by activities like advertising, promotions, word of mouth, publicity, etc., in turn impact brand awareness (Berry, 2000; So and King, 2010). Brand meaning is impacted by user's experience. Consumer experience with the service provider is influenced by mainly internal brand activities, like, handling servicescape design, maintaining quality of core services, etc. (Berry, 2000; So and King, 2010). In this study, we have adopted the six basic constructs as proposed by Berry (2000). Based on relevant studies by earlier researchers (Alalwan, 2020), and the qualitative based studies performed in our earlier studies (Ray et al., 2019a, 2019c, 2020a, 2020b), we have added four new dimensions, namely, online reviews and ratings, perceived quality, perceived benefits, perceived value, and two constructs namely, customer satisfaction and user's willingness/intention. We will be discussing the different hypotheses in the subsequent paragraphs.

3.1. Company's presented brand

Service provider's presented brand deals with the various activities that the service-providers undertake to make the consumers aware of the various services that the company provides (So and King, 2010). The activities that are mainly taken up by different service providers are advertising and promotions (Berry, 2000; So and King, 2010). In the online learning scenario, the advertising and promotions will be mainly focused on how the various courses that the company provides and the various offers and deals involved. These activities help in creating awareness among the users about the courses and benefits the course will provide. The awareness created will help the customer to notice and remember the brand (Berry, 2000). Researchers So and King (2010) have found that service-provider's presented brand and brand awareness are positively associated in the context of hotel branding. Buil et al. (2013) have found a positive impact of advertising and promotions on brand awareness. Schivinski and Dabrowski (2015) also noted a positive effect of brand communications in Facebook on brand awareness and brand equity. Similar to the other studies, in case of e-Learning services the proposed hypothesis is:

H1. Service provider's presented brand will have a significant positive impact on brand awareness.

Brand meaning deals with the user's viewpoints about the brand (Berry, 2000). The marketing activities like advertising and promotions will leave an impression on the consumer's mind about the brand. Earlier research works have found that consumer's presented brand and brand meaning are significantly related (So and King, 2010; Schivinski and Dabrowski, 2015; Harrison, 2018; Piletic, 2019). We propose that advertisements and promotions will have significant impact on brand meaning in case of e-Learning services. Hence, we propose:

H2. Service provider's presented brand has a positive and significant impact on brand meaning.

3.2. External brand communications

External brand communications deal with the various communications that happen in various platforms which are not internally controlled by the service-providers but generally take place from external sources which can affect the customer's perspectives about the company (Berry, 2000; So and King, 2010). The external brand communications generally occur through publicity over social-media or media channels, word-of-mouth or electronic word of mouth (eWOM), societal influence from friends, colleagues, etc. and online reviews and ratings in merchandise websites and social-media platforms (So and King, 2010). The increasing acceptance of social platforms and the recent research works on online reviews and ratings (Chatterjee, 2019; Alalwan, 2020; Ray et al., 2020d) have made us add it as a new dimension. Augusto and Torres (2018) found that brand attitude and

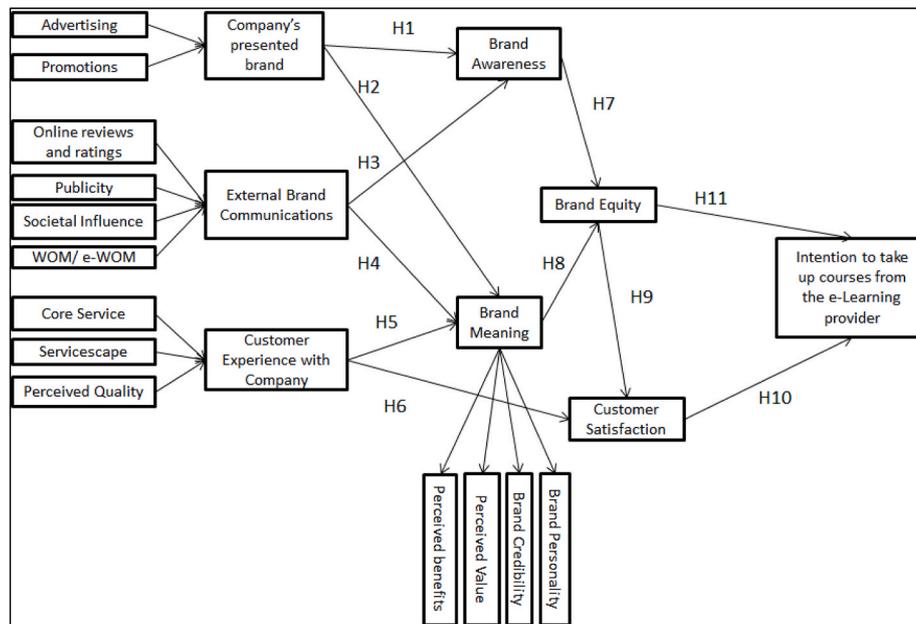


Fig. 1. The proposed model (Adapted from So and King, 2010).

eWOM affects customer-based brand equity. These external communications cannot be controlled by the company but these external communications can also affect consumer's brand awareness and brand meaning. Previous scholars have stated that external brand communications and brand awareness are significantly related in contexts like hotel branding (So and King, 2010), in context of automotive products (Murtiasih et al., 2013), etc. Researchers Hutter et al. (2013) and Schivinski and Dabrowski (2015) also noted that communications over social-media platforms significantly influence brand-awareness. However, So and King (2010) have found an insignificant influence of external brand communications on brand meaning. We propose that external brand communications is positively associated with both brand awareness and brand meaning in case of e-Learning services. This is because when a person reads or hears about a good course from a particular platform, he/she will have some urge to take the course if he/she feels that the course can also help in their career growth. Thus, we hypothesize:

H3. Brand communications from external sources have a positive and significant effect on brand awareness.

H4. Brand communications from external sources have a positive and significant effect on brand meaning.

3.3. Consumer's experience with company

Apart from controlling the marketing activities, the service providers also need to maintain the servicescape, core services and perceived quality of the services so enhance the consumer's experience with the provider (So and King, 2010). This is crucial since it improves the user's feeling about the brand and his/her partnership with the brand (Berry, 2000; So and King, 2010). The dimensions associated with customer's experience with company are core-services, servicescape, and perceived quality. Researchers have found that user's experience with the service-provider and brand meaning is positively associated (So and King, 2010; Sahin et al., 2011; Keng et al., 2013). In this study we propose a positive impact of user's experience with a brand on brand meaning. Thus we hypothesize:

H5. Customer's experience with a brand will have a positive effect on brand meaning.

We feel that customer's look for consistency and relevance of the

services provided by the e-Learning providers. The experience they gain while taking up a course from an e-Learning provider affects the brand meaning as well as the satisfaction a customer derives from the e-Learning platform. Researchers found that consumer's experience with a provider and satisfaction is positively related (Ji et al., 2017; Beattie and Schneider, 2018; Sangpikul, 2018; Shahijan et al., 2018). Thus based on prior research works, we propose:

H6. Customer's experience with a brand has a positive and significant effect on customer satisfaction.

3.4. Brand awareness

As discussed in the earlier sub-sections, brand awareness denotes "consumer's ability to recognize and recall a brand" (Berry, 2000). For example, a customer recognizes a brand based on the brand name. For e-Learning service providers, at most times the service-provider's name will be the brand. The advantage of brand awareness is that it enhances brand loyalty (Davis et al., 2009) and also enhances brand equity (Jara and Cliquet, 2012). Researchers (Kim et al., 2003; Mariola and Elena, 2005; Yasin et al., 2007; Sasmita and Mohd Suki, 2015; Filieri et al., 2019) in various contexts have noted that brand awareness and brand equity are positively associated. However, So and King (2010) found an insignificant relation of brand awareness with brand equity. A customer will prefer an e-Learning service whose name they have heard from others. Additionally, in case a service-provider has some customer issues associated with the brand name, prospective users may not use that service provider. For e-Learning services, we hypothesize that brand awareness will enhance brand equity. Hence, we propose:

H7. Brand awareness has a positive and significant effect on brand equity.

3.5. Brand meaning

Brand meaning was initially not a part of brand equity model proposed by Aaker (1991). However, to understand customer perspectives in the modern services marketing, "brand meaning" is vital to capture the "customer's dominant perceptions of the brand" (Berry, 2000). Brand meaning deals with instantaneous feeling/perception of the consumer when they hear about a particular brand (Berry, 2000).

Understanding brand meaning is important since it not only develops a brand image in the mind of users' (Moiescu, 2005) and fulfills their quest for brand identity (Muñiz, & O'Guinn, 2001; Närvänen and Goulding, 2016) but also helps in managing brand related strategies (Berry, 2000). Although brand meaning is impacted by the provider's presented brand and brand communications from outside sources, the main source of brand meaning is user's experience with the brand (Berry, 2000). In this study, we have examined four dimensions related to brand meaning. In addition to brand personality and brand credibility as proposed by So and King (2010), we have also added two new dimensions, namely, perceived benefits and perceived value based on our earlier study Ray et al. (2019a). Additionally, brand meaning is influenced by the service-provider's presented brand, external communications and consumer's brand experience. So and King (2010) and Šerić et al. (2016) had found that brand meaning and brand equity are positively associated in context of hotel branding. Valette-Florence et al. (2011) noted that brand personality and sales promotions have a positive relationship. Su and Tong (2015) found that in sportswear industry brand meaning and brand equity are positively related. Thus in line with what earlier researchers have found, we hypothesize:

H8. Brand meaning has a positive and significant effect on brand equity.

3.6. Customer satisfaction

In simple words, a customer is satisfied when the experience gained from a service exceeds their expectations. When there is a gap between what the user expects, what the management perceives and what the customer actually faces, the user's evaluation of service quality gets affected and the user may not be satisfied (Rosene, 2003; Khantimirov et al., 2020). Researchers (Nam et al., 2011; Souri, 2017; González-Mansilla et al., 2019) have noted a positive effect of brand equity on satisfaction. We propose that a delighted or happy consumer will be loyal to a specific brand and thus increases the brand equity.

H9. Brand equity has a positive and significant effect on customer satisfaction.

Kuo et al. (2009) in context of mobile services noted that satisfied users are more inclined to use the services. Other researchers have also found that consumer satisfaction and purchase intention are positively associated (Chen, 2013; Lv et al., 2018; Pozón-López et al., 2019). Similar to the above studies we propose that a satisfied customer will continue using the same platform to take up more courses (Ray et al., 2019a). Thus we propose:

H10. Customer satisfaction has a positive and significant influence on intention to take up courses from e-learning services.

3.7. Brand equity

Brand equity deals with the commercial value of the company. Companies with strong brand equity usually performed better than the competitors and provide excellent services that are valued by the customers (Berry, 2000). Scholars have noted a significant impact of brand equity on intention in contexts like hotel branding (Kim et al., 2008), green branding (Akturan, 2018), and airlines branding (Chen and Chang, 2008). Other researchers have also argued that brand equity and purchase intention are positively associated (Cobb-Walgren et al., 1995; Dehghani and Tumer, 2015). Thus based on earlier research works, we also hypothesize:

H11. Brand equity has a positive and significant influence on intention.

4. Research methodology

A good researcher design ensures that the data and methodology

capture not only the research objectives properly (Uwizeyimana and Mathevula, 2018) but also the researcher's plan on how the researcher wants to approach the research problem (Denzin and Lincoln, 2003). The objective of the present work is to evaluate the factors that affect brand equity, customer satisfaction and willingness to undertake courses from e-Learning providers. The study is probabilistic in nature. Hence, like what existing scholars have preferred in various contexts like e-Learning services (Ray et al., 2019a), online food delivery services (Ray et al., 2019b), and healthcare services (Balhareth and Saad, 2020), in this study we have used a quantitative based approach.

4.1. Survey development

In this study, we have utilized certain factors for capturing the user's perspectives about their prior experiences with e-Learning services based on the findings from our previous qualitative studies that involved closed-ended questionnaire containing e-Learning specific questions (Ray et al., 2019a, 2019c, 2020a). The intention behind using a questionnaire based survey for data collection is in the objective to examine the variables of the model for more accurate and generalizable results (So and King, 2010; Balhareth and Saad, 2020). Earlier researchers have also utilized questionnaire based surveys as a data collection method for exploring customer's experience with brands (Mackay, 2001; Grace & O'Cass, 2005; Kayaman and Arasli, 2007).

A two-step process inspired from So and King (2010) and McMillan and Hwang (2002) was utilized for the survey development. Initially, the constructs used in the model are obtained from existing research works and qualitative based interviews conducted in our earlier study on e-Learning services (Ray et al., 2019a). The scale items are adapted from various studies (refer Table 2). They are summarized as follows: The provider's presented brand (comprising of advertising, promotions) are taken from Holbrook and Batra (1987) and Grace and O'Cass (2005); Brand communications from exterior sources (consisting of word-of-mouth, publicity, societal influence, online reviews/ratings) are derived from Park et al. (2007), Filieri (2015), Ray et al. (2019a); User's experience with the provider (consisting of core-service, servicescape, perceived quality) considered from Grace and O'Cass (2005), Sedera et al. (2004), Selim (2003), and Holsapple and Lee-Post (2006); and brand meaning (consisting of brand personality, brand credibility, perceived value, perceived benefits) adapted from Grace and O'Cass (2005), Sweeney and Soutar (2001), Buil et al. (2008) and Ray et al. (2019a).

4.2. Data collection and descriptive statistics

In this work, we have used purposive sampling for collecting data, since purposive sampling helps to confine the research to a particular

Table 1
Descriptive statistics of the sample population.

	Characteristic	Frequency	Percentage
Gender	Male	219	57.94%
	Female	159	42.06%
Age	Below 21 years	18	4.76%
	21–25 years	167	44.18%
	26–30 years	154	40.74%
	Above 30 years	39	10.32%
Educational Qualification	High School	6	1.59%
	Graduation	227	60.05%
	Masters	140	37.04%
	Ph.D.	5	1.32%
Frequency of use	Have experience but never used	5	1.32%
	Once in 6 months	98	25.93%
	Once in a month	146	38.62%
	Once in a week	100	26.46%
	Almost daily	29	7.67%

Table 2
Measurement items, variance explained, standard deviation, factor loadings (FL), reliability and validity measures.

Scale Item [Adapted From]	FL	AVE	CA	CR
<i>Advertising</i> [Holbrook and Batra, 1987; So and King, 2010]		0.849	0.823	0.918
Feel that the advertising of Brand X is good.	0.926			
Feels positive towards the advertisements made by Brand X.	0.917			
<i>Promotions</i> [Holbrook and Batra, 1987; So and King, 2010]		0.561	0.606	0.791
Like the promotions made by Brand X about different courses.	0.858			
React favourably towards the promotions made by Brand X.	0.725			
Feel that the promotions made by Brand X are good	0.648			
<i>Word of mouth</i> [Bansal and Voyer, 2000]		0.830	0.796	0.907
Feel that WOM/e-WOM about Brand X affects my course choice.	0.902			
Feel that WOM/e-WOM about Brand X influenced my evaluations of various e-learning courses.	0.920			
<i>Publicity</i> [Bansal and Voyer, 2000]		0.571	0.623	0.799
Feel that publicity on various media channels about Brand X affected my views.	0.717			
Feel that publicity on various media channels about Brand X provided different ideas.	0.805			
Feel that publicity about Brand X influenced my evaluations.	0.742			
<i>Societal Influence</i> [Cheng and Chen, 2007]		0.682	0.538	0.811
Believe in whatever my family/peers/colleagues/society tells rather than checking for authenticity.	0.862			
Feel that my family/peers/colleagues/society affected my views.	0.789			
<i>Online reviews and ratings</i> [Park et al., 2007; Filieri, 2015]		0.702	0.576	0.825
Feel that online reviews/ratings influenced my evaluations.	0.853			
Feel that the information provided in online reviews is credible.	0.823			
<i>Core Services</i> [Grace & O’Cass, 2004]		0.779	0.858	0.914
The courses on Brand X suit my needs.	0.885			
The certification and courses on Brand X are reliable.	0.898			
The services provided by Brand X are good.	0.865			
<i>Servicescape</i> [Grace & O’Cass, 2004]		0.713	0.599	0.832
Brand X facilities are enticing	0.820			
The Brand X platform and courses have a good visual appeal	0.868			
<i>Brand Awareness</i> [Buil et al., 2008; Grace & O’Cass, 2004]		0.623	0.789	0.869
Aware of the Brand X.	0.898			
Familiar with the services that Brand X provides.	0.877			
Recognize what Brand X looks like.	0.797			
Brand X name tells me a lot about what to expect from this brand.	0.530			
<i>Brand Personality</i> [Buil et al., 2008; Grace & O’Cass, 2005]		0.867	0.846	0.929
Feel that Brand X’s brand image has a personality of its own.	0.929			
Brand name of the Brand X sends a message to me about the e-learning course.	0.933			
<i>Brand Credibility</i> [Buil et al., 2008]		0.759	0.894	0.926
Trust the Brand X services.	0.890			
Feel that the Brand X service is credible.	0.874			
Feel that the certificates provided by Brand X are authentic.	0.897			
Feel that Brand X providers does not allow falsity.	0.821			
<i>Perceived Value</i> [Sweeney and Soutar, 2001]		0.682	0.544	0.810
The Brand X interface is compatible with the devices I use.	0.764			
The courses provided by Brand X have value for money.	0.884			

Table 2 (continued)

Scale Item [Adapted From]	FL	AVE	CA	CR
<i>Customer Satisfaction</i> [Chakraborty and Sengupta, 2014]		0.725	0.872	0.913
Satisfied with the performance of Brand X.	0.786			
Enjoy using Brand X in my study.	0.911			
Brand X satisfies my educational needs.	0.888			
Overall I am pleased with the services of Brand X.	0.814			
<i>Intention to use e-Learning services</i> [Ray et al., 2019a]		0.613	0.686	0.826
Intend to take up courses from Brand X in future.	0.754			
Intend to use Brand X on a regular basis.	0.817			
Will recommend others to use Brand X.	0.775			
<i>Brand Equity</i> [Aaker, 1991; So and King, 2010]		0.625	0.699	0.833
Wish to adopt Brand X even if other e-learning services have the same feature.	0.850			
Wish to use Brand X even if other e-learning services are almost as good.	0.798			
I can associate myself with Brand X.	0.719			
<i>Perceived Quality</i> [Selim, 2003; Grace & O’Cass, 2004; Holsapple and Lee-Post, 2006]		0.742	0.659	0.852
Brand X e-learning services does not crash frequently.	0.815			
Information in the Brand X courses is concise, clear, and up to date.	0.905			
<i>Perceived Benefits</i> [Holsapple and Lee-Post, 2006; Selim, 2003; Ray et al., 2019a]		0.679	0.581	0.804
The Brand X services are good and will help me in my career growth in future.	0.949			
Brand X services helps in better communication with the facilitator and others taking a course.	0.676			

Note: AVE = Average variance extracted; CA= Cronbach Alpha Scores; CR= Composite Reliability scores; s.d. = Standard Deviation.

group of people (in our case participants who have used or know about e-Learning services) who can provide the information required for exploring the research problem better (Klar and Leeper, 2019; Wahyuni et al., 2019). Purposive sampling brings in a rich and more varied depiction of the problem (Alghamdi et al., 2019). Since our objective is to assess the drivers of brand equity and intention to use online courses in context of e-Learning service-providers, the main target users were those who have used e-Learning services or have some knowledge about e-Learning services. Hence, purposive sampling was preferred. The online questionnaire was shared on social-media platforms (in our case WhatsApp) and email through friends and family network and in two educational institutes. This process has been followed by earlier researchers in context of online food delivery services (Ray et al., 2019b), in case of understanding critical cases (Horridge et al., 2018), etc. The data was collected between November 2019 and January 2020. The participants were not remunerated since they willingly took part in the survey after it was demonstrated to them that the data will be needed for research purpose. The online link was shared with 528 users and we received 393 responses (response rate 74.43%). Among the responses received, 15 responses were discarded due to missing fields, and ambiguous responses. The sample size meets the required specifications based on the 10 times rule (ten times the largest number of formative indicators used to measure a single construct) in as mentioned by Hair et al. (2017). In our case the largest number of formative indicators used to measure a single construct is 4. Additionally, Taherdoost (2017) has shown that sample-size and sampling error are inversely related. Hence, with increase in sample-size the sampling error decreases (Qureshi and Ibrahim, 2010; Wang and Goh, 2018; Hair et al., 2014). Sample statistics of this study are shown in Table 1. Among the responses used for our analysis, 57.94% were male and 84.92% participants were between 21 and 30 years. 60.05% participants have completed their graduations and 37.04% participants have done their masters.

4.3. Data analysis

In this work, the quantitative survey based data was evaluated using a confirmatory factor analysis (CFA) using SMART PLS version 3.2.8. We have preferred SMART PLS over AMOS because it helps to perform the CFA which is more reliable and valid (Aftthanorhan, 2013). A 5-point Likert scale [5 = strongly agree to 1 = strongly disagree] was used in this study. The steps followed for analysing the data is proposed by Hair et al. (2017). The steps in order are: specifying the structural and measurement models (Refer Section 3), data collection and examination (Refer section 4.2), model estimation which includes evaluation of the reflective, formative and structural measurement models (Refer Section 5), and finally the interpretation of the results (Refer Section 6).

5. Results

In this study we have analyzed a complex structural model where both reflective-reflective measurement models as well as reflective-formative measurement models are present. While a reflective-reflective measurement model indicates that the lower-order constructs have reflective indicators and these lower-order constructs have a reflective relation with higher-order constructs, the reflective-formative measurement model has lower order constructs having reflective indicators and these lower-order constructs have a formative relationship with higher-order constructs (refer Sarstedt et al., 2019). For testing the outer model, we have used a formative model for the constructs “company’s presented brand”, “external brand communications”, “customer experience with company” and reflective measurement model for the construct ‘brand meaning’. For the analysis of the outer model, we have adopted two-stage process suggested by Ringle et al. (2012) and Hair et al. (2018) based on the initial analysis which used the repeated indicators technique as proposed by Lohmoller (1989) and Wold (1982). We first start with assessment of the measurement model (by examining both the reflective and formative measurement models) and then we will evaluate the structural model.

5.1. Evaluation of the reflective measurement model

It includes the examination of: (a) composite reliability (CR) and Cronbach alpha (CA) to assess internal reliability; (b) evaluation of outer loadings for assessing each indicator’s reliability; (c) examining the average variance extracted (AVE) to examine convergent validity; and (d) assessing Fornell-Larcker criterion to evaluate discriminant validity. The results of the analysis are shown in Table 2. The items have CA scores above 0.50, and CR scores above 0.7 (Hair et al., 2010, 2013) which indicates reliable indicators (Mazzocchi, 2008) (refer Table 2). The AVE scores were above 0.50 which shows a good variance among the individual scale items. We have measured the discriminant validity of the respective individual constructs based on the method proposed by Fornell and Larcker (1981) which states that the square root of AVE of each individual construct should be higher than the correlation values with other constructs. We note satisfactory discriminant validity. Additionally we also note that the outer loadings for most of the items were above 0.6 (refer Table 2).

5.2. Examination of the higher order constructs

For examining the higher order constructs when the higher order construct (HOC) is formative and the lower order constructs (LOCs) are reflective in nature, we need to check for the internal consistency, convergent validity, and discriminant validity of the LOCs as well as check for convergent validity, collinearity and significance of outer weights for HOC (Sarstedt et al., 2019). For assessing the HOCs when the HOC is reflective and the LOCs are also reflective in nature, we need to check for the internal consistency, convergent validity, and discriminant validity for both the LOCs as well as for HOCs (Sarstedt et al., 2019). For

checking the measurement model results for HOCs using the repeated indicator approach, we need to treat the LOCs as indicators for the HOCs (Sarstedt et al., 2019).

We have already checked for internal consistency (CA, CR), convergent validity (AVE) and discriminant validity for the LOCs in Section 5.3 (refer Table 2). We find that the LOCs satisfy internal consistency, convergent validity and discriminant validity.

In this study, the variables representing the formative constructs, namely, “company’s presented brand”, “external brand communications”, “customer experience with company”, have variation inflation factor scores less than 3 which eliminates the collinearity issue (Hair et al., 2010) (refer Table 3). Additionally, we find that the formative constructs have satisfied the convergent validity criteria: company’s presented brand (CA = 0.739; rho_alpha = 0.765; CR = 0.830), external brand communications (CA = 0.814; rho_alpha = 0.818; CR = 0.858), and customer’s experience with the provider (CA = 0.661; rho_alpha = 0.763; CR = 0.750) (Hair et al., 2010, 2013). We find that the outer weights are significant for all the LOCs representing the formative HOCs in all cases except in case of advertising, societal influence and WOM (refer Table 3). Hair et al. (2014) have noted that if an indicator’s outer weight is not significant but its outer loading is high (>0.50), the indicator is considered to be absolutely important and not relatively important and the indicator is retained. In this study, we note that for advertising, societal influence and WOM, the loadings are above 0.5 and significant. In this study, we have only one higher-order reflective construct namely brand meaning. We find that brand meaning demonstrates good internal consistency (CA = 0.799; rho_alpha = 0.861; CR = 0.853) and satisfactory validity (AVE around 0.5 and good discriminant validity).

5.3. Examining the structural model

It includes the examination of: (a) the collinearity of the structural model; (b) the significance and relevance of structural-model relationships; (c) the level of R²; (d) the model fit indices (SRMR, NFI and X²/df).

The collinearity issue of the constructs was examined by validating that the Variation Inflation Factor (VIF) values of the constructs are less than 5. In this study we found that the VIF scores of all the constructs are below 3.5, hence suggesting that collinearity issue is not present.

For testing the inner model, the coefficients of the paths among the exogenous and endogenous variables, the standard deviations, t-statistics and the hypotheses results are depicted in Table 4. The path coefficient values are used for testing the strength of the hypothesized paths. The bootstrapping procedure reports the significance of the path-coefficient values through empirical t-statistics and p-values.

Table 3
Measurement model result assessment for higher-order constructs.

Components and manifest variables	Weights	Loadings	VIF
Company’s presented brand			
Advertising	0.205	0.635***	1.310
Promotions	0.884***	0.984***	1.310
External Brand Communications			
Online reviews and ratings	0.348**	0.750***	1.462
Publicity	0.576***	0.916***	2.212
Societal Influence	0.203	0.736***	1.685
WOM	0.106	0.589***	1.558
Customer’s experience with company			
Core Services	0.912***	0.937***	1.007
Perceived Quality	0.232***	0.346***	1.194
Servicescape	0.185**	0.353***	1.199
Brand Meaning			
Brand Credibility	0.394***	0.718***	1.819
Brand Personality	0.348***	0.713***	1.866
Perceived Benefits	0.371***	0.668***	1.278
Perceived Value	0.376***	0.588***	1.227

Note: VIF= Variation Inflation Factor*; *p < 0.1,**p < 0.01,***p < 0.001.
+The average scores are presented here.

Table 4
Results of the path analysis.

	Paths	β -values	Standard Error	T Stats.	p-Values	Hypotheses Test
H1	Service provider's presented brand→Brand Awareness	0.350	0.059	5.912	0.000	Supported
H2	Service provider's presented brand→Brand Meaning	0.140	0.034	4.166	0.000	Supported
H3	Brand Communications from external sources→Brand Awareness	-0.228	0.082	2.796	0.005	Not Supported
H4	Brand Communications from external sources →Brand Meaning	0.206	0.044	4.656	0.000	Supported
H5	Consumer's Experience with Company→Brand Meaning	0.689	0.043	16.041	0.000	Supported
H6	Consumer's Experience with Company→Customer Satisfaction	0.674	0.052	12.698	0.000	Supported
H7	Brand Awareness→Brand Equity	-0.474	0.073	6.530	0.000	Not Supported
H8	Brand Meaning→Brand Equity	0.729	0.042	17.174	0.000	Supported
H9	Brand Equity→Customer Satisfaction	0.043	0.058	0.747	0.456	Not Supported
H10	Customer Satisfaction→ Intention	0.215	0.054	3.598	0.000	Supported
H11	Brand Equity→Intention	0.593	0.043	13.770	0.000	Supported

The coefficient of determination (R^2 values) depicts the structural model's predictive accuracy. The recommended level for R^2 values is above 0.10 (Falk and Miller, 1992) for the predicted factors, namely, brand equity (39.7%), brand meaning (65.2%), customer satisfaction (47.3%) and purchase intention (45.7%), except brand awareness (12.9%). This low value is because we have considered a cross-sectional data (Tasci, 2007; Roy et al., 2011). Additionally, the low R^2 value can be due the complexity of the factors measuring brand awareness (Yeung et al., 2002). However, since the main aim of this research is to examine the factors that affect intention to use courses from e-Learning services, rather than just trying to fit the data in the model (Tasci, 2007), the low R^2 value does not pose a threat to the contribution of this study. Existing researchers (Berry, 2000; Leung, 2008; So and King, 2010) have also noted that brand-meaning is more vital than brand-awareness in affecting brand equity.

Various goodness-of-fit indices were utilized for examining the structural model. The threshold values for the fit indices are as discussed: Chi-square ratio degrees-of-freedom (X^2/df) < 3.0, standardized root mean square error (SRMR) < 0.08, normed fit index (NFI) > 0.80 (Hair et al., 2010, 2013). The model under study demonstrated a satisfactory model fit with SRMR score 0.149, NFI 0.676, and X^2/df 2.849.

5.4. Hypotheses testing

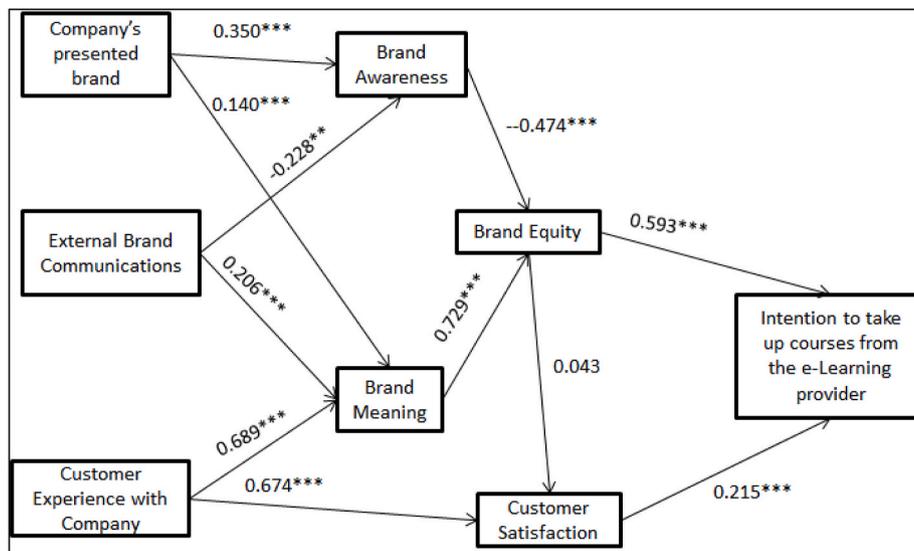
We have chosen partial least squares (PLS) for analyzing the various paths and hypotheses since PLS is a nonparametric multivariate approach. It neither presumes normality of data nor does it need large

sample sizes unlike other causal modelling methods (Arnett et al., 2003). The strength of PLS lies in the vigor of the PLS technique in overcoming the shortcoming like skewness, and multi-collinearity among the factors. Additionally it helps in the approximation of the unobserved latent factors and the inspection of the various paths among these latent factors (Cassel et al., 2000). The other reason behind the choice of PLS method over other techniques is that certain constructs measuring consumer experience are multidimensional and hence is represented by formative indicators. Earlier researchers in several studies have found PLS method perform better while analyzing formative constructs.

Fig. 2 depicts the graphical representation of the path-model analysis. Results of the analysis show that hypotheses H1, H2, H4, H5, H6, H8, H10 and H11 holds true. We use the path-coefficients to evaluate the strength of the relationships among various constructs (Ray et al., 2019a; Ray and Bala, 2019d). Results of the analysis show that the paths Brand Meaning→Brand Equity ($\beta = 0.729$, p-value<0.001), Customer's Experience with Company→Brand Meaning ($\beta = 0.689$, p-value<0.001), Customer's Experience with Company→Customer Satisfaction ($\beta = 0.674$, p-value<0.001), and Brand Equity→Purchase Intention ($\beta = 0.593$, p-value<0.001) have the highest path co-efficient values. We will be looking into these in details in the discussion section.

6. Discussion

The main aim of this work was to explore the important predictors of brand equity and willingness to undertake courses from e-Learning platforms. Findings suggest that the identified dimensions are valid and



Note: *p<0.1; **p<0.01; ***p<0.001.

Fig. 2. Results of the path analysis. Note: *p < 0.1; **p < 0.01; ***p < 0.001.

reliable indicators for the respective latent variables. The analysis of the 378 responses reveals that the hypotheses H1, H2, H4, H5, H6, H8, H10 and H11 holds true.

H1 and H2 analyzed the positive impact of service provider's presented brand on brand awareness and brand meaning respectively. Similar to what earlier researchers (So and King, 2010; Buil et al., 2013; Schivinski and Dabrowski, 2015) have found, findings show a significant and moderate positive effect of the service provider's presented brand on brand meaning ($\beta = 0.252$) and brand awareness ($\beta = 0.177$). The possible reason can be that in this modern era, consumers lay more importance on their past experience, quality of services, benefits that the services provide and additional values like discounts, etc. Although company's presented brand can develop a bit of awareness among consumers, brand meaning is more crucial since it deals more with brand credibility, perceived benefits and perceived values are more relevant in context of e-Learning services.

H3 and H4 analyzed the positive relation of brand communications from external sources on brand awareness and brand equity respectively. However, unlike what earlier researchers (So and King, 2010; Schivinski and Dabrowski, 2015; Hutter et al., 2013; Murtiasih et al., 2013; Schivinski & Dabrowski; 2015, 2015) have found, external brand communications has an insignificant effect on brand awareness. The possible reason may be that in context of e-Learning services, users are more interested in taking up courses that provides better value for money, useful for career, etc. rather than getting influenced by what external sources have to say about the provider. Sometimes negative communications may affect user's behaviour but users' of eLearning services intend to take up courses from the provider based on their earlier experiences. Hence we also find that consumer experience demonstrated a strong positive influence. However, unlike what So and King (2010) have found, findings show that external brand communications has a positive influence on brand meaning. The possible reason is that the external brand communications especially through WOM or societal influence can affect the user's views or knowledge about the e-Learning service.

H5 and H6 explored the positive relationship of "consumer's experience with service provider" with brand meaning and customer satisfaction respectively. In line with what earlier scholars have noted (Sahin et al., 2011; Keng et al., 2013; Ji et al., 2017; Sangpikul, 2018; Shahijan et al., 2018), user's experience with the provider had a strong positive effect on both brand meaning and customer experience. The possible reason is that core services, servicescape and perceived quality have a notable effect on user experience. If the e-Learning provider provides quality services, the chances of taking up courses in future rise, and vice versa. In this modern era, it is crucial for service providers to provide a good service experience.

H7 and H8 analyzed the respective positive impact of brand awareness and brand meaning on brand equity. Results of this work indicate that in line with what earlier researchers have found (Valette-Florence et al., 2011; Su and Tong, 2015; Šerić et al., 2016) brand meaning and brand equity are positively related. However, unlike what previous researchers (Kim et al., 2003; Yasin et al., 2007; Filieri et al., 2019) have stated, brand awareness has a significant negative effect on brand equity. The possible reason is that since brand meaning is more about the service quality, values and benefits provided by the services, it has a strong positive effect on users and hence affects brand equity. Thus an e-Learning provider providing quality services with various value-added courses which will be helpful in career growth and different benefits (like new topics, better courses, etc.) will have a strong customer base. Second, brand awareness has a negative impact on brand equity. This is due to the fact that now-a-days in the age of social-media, if a customer is aware of the brand and if there are any issues at the moment, it will affect the brand equity. In this era of intense competition, even the slightest of issues faced by customers can go viral and affect the company's brand image.

H9 examined the positive effect of brand equity on consumer

satisfaction. Unlike what researchers (Nam et al., 2011; Souri, 2017; González-Mansilla et al., 2019; Kaur & Mahajan, 2011) have noted we find an insignificant and positive influence of consumer satisfaction on brand equity. This can be related to the fact that although now-a-days customers look more into benefits and the conditional values (for e.g., discounts and offers, better deals, etc.) (Sheth et al., 1991; Choe and Kim, 2018) offered by the e-Learning provider, when the competition is among top e-Learning providers, users generally take up courses from the providers which provide more value for money and have a good brand name. Thus good brand equity may not always ensure satisfied customers.

H10 and H11 analyzed the respective positive effects of consumer satisfaction and brand equity on user's willingness to take up e-Learning courses. In line with what existing scholars have noted (Kim et al., 2008; Kuo et al., 2009; Chen, 2013; Dehghani and Tumer, 2015; Lv et al., 2018; Akturan, 2018; Pozón-López et al., 2019), results indicate a positive effect of both brand equity and consumer satisfaction on behavioural intention. This is evident because an e-learning provider have a good brand image will have a good consumer base and a satisfied customer will like to take up more courses from the same e-Learning provider.

6.1. Theoretical and practical implications

There are several theoretical indications. First, this research work adds to the e-Learning literature by examining different predictors of brand equity. Additionally, this research work also evaluated the impact of brand equity and consumer satisfaction on the learner's willingness to undertake eLearning courses. The study results show that brand equity and consumer satisfaction play a crucial part in influencing user decisions. This can help scholars to explore the various aspects, like, government policies, location, etc. that affect customer satisfaction keeping all the other predictors the same. Second, this study have added four new dimensions, namely, perceived quality, online reviews and ratings, perceived benefits, and perceived value to explore the effect of constructs brand communications from exterior sources, user's experience with the provider and brand meaning better. The use of these dimensions adds a new avenue for future research. Lastly, this work has tried to understand the consumer's decision while choosing an e-Learning provider for taking up online courses from the service branding perspective. This adds to the e-Learning literature where there is a dearth in studies that looks into the various aspects that impact a learner's choice of different courses.

This research work has four main managerial implications. First, in this work both the internal as well as external factors that affect customer's choices of various courses from e-Learning platforms are captured. While the internal brand management activities will help in improving brand equity, the external brand communications will ensure that customers have good brand awareness and brand meaning and this will help the brand to stay ahead of the competitors. Second, since it was found that customers lay more importance to quality, experience, credibility and benefits rather than brand communications, it is important that service providers provide more value laden courses and maintain credibility. Third, e-Learning providers need to focus on brand meaning and consumer satisfaction which in turn is dependent on core-services, servicescape, perceived quality, perceived benefits and perceived value. Organizations need to take measures that the service quality is always above customer expectations. Finally, this work shows that both brand equity and customer satisfaction are important predictors of behavioural intention. This means that to maintain a good customer base and to attract new prospects, service-providers need to look at strategies that can not only enhance brand equity but also keep the loyal customers satisfied.

6.2. Limitations and future research scope

This research work has four main limitations. First, this research work can be limited by methodological biases as the method of data collection adopted is a questionnaire-based survey. The methodological biases can not only arise from the measurement scales adopted but also from the respondents' ability to correctly specify the experiences gained from using the e-Learning services. Second, this work has mainly focused on respondents who have used e-Learning services before. This issue related to generalizability can be overcome by considering the population who have no direct experience but have some knowledge about e-Learning service. The third limitation is due to the data being collected from users belonging to mainly the urban and semi-urban areas. A future study on how people living in rural areas value e-Learning brands can increase the generalizability of this work. Fourth, in this work we have not captured the effects of fake news on customer's viewpoint about brands. We intend to take up the effects of fake news on e-Learning branding in our future study.

7. Conclusion

To stay ahead of the competitors and build a strong customer base, it is crucial for service providers to look into various marketing and strategic activities that can improve their brand equity and keep their customers satisfied. For exploring the important predictors or brand equity and user's willingness to use e-Learning platforms, this empirical based study has utilized a questionnaire-based survey. The quantitative analysis of the 378 responses using confirmatory factor analysis reveals that consumer experience is a significant predictor of both brand meaning and customer satisfaction. Results of the analysis show that user's experience with the provider is an important predictor of both brand meaning and customer satisfaction. We also find brand meaning to be the more vital predictor of brand equity which in turn affects customer's intention to take up online courses.

The contributions of this study are multifold. First, this study will help managers or marketing executives of e-Learning providers to understand the effect of new dimensions like online reviews and ratings, perceived quality, perceived value, perceived benefits, and customer satisfaction on brand equity and customer's intention to undertake a course from e-Learning platforms. Addition of these new dimensions in the service-brand model proposed by Berry (2000) helps to get a much more in-depth view of the customer perspectives that affect their intention from the service branding stance. Second, the results of this study will help various educational institutes or service-providers of e-Learning services to focus more on customer's experience with the provider or institute. We found that brand meaning has a more vital influence than brand awareness. Hence, for providers it is essential to improve brand credibility and brand personality. Additionally, it is also essential for service-providers to maintain good quality courses and provide different benefits and value-added courses to improve brand equity, and intention. However it may be noted that good brand equity does not ensure customer satisfaction. Third, this study contributes to the literature on e-Learning and service-branding by examining the four new dimensions (online reviews and ratings, perceived quality, perceived benefits, perceived value) and the two constructs customer satisfaction and intention to use online courses. This provides a new avenue for future researchers. The study also presents the important implications like providers need to provide value laden cost effective courses, providers need to maintain credibility, researchers can look into new avenues of research pertinent to branding using factors perceived quality, benefits and perceived value. The study also discusses the various limitations and directions for future research.

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