EFFECT OF BRAND IMAGE ON CUSTOMER SATISFACTION & LOYALTY INTENTION AND THE ROLE OF CUSTOMER SATISFACTION BETWEEN BRAND IMAGE AND LOYALTY INTENTION

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Abstract

The Purpose of the study was to investigate the effect of brand image benefit on customer satisfaction and Loyalty intention directly and indirectly based upon hypothetical model in the current study for a cosmetic brand (Fair lovely) at Gwalior (M.P) in India. The measures were reconstructed and re-standardized to make it suitable for the purpose of the study. Numbers of factors were identified through exploratory factor analysis for all the variables. The results of multiple regression revealed that there is a strong positive relationship between brand image and loyalty intention, While, the relationship between customer satisfaction and loyalty intention was found to be less weak. This indicates that there might be a mediation effect of customer satisfaction between brand image and loyalty intention. For evaluating the mediation effect Sobel test was applied and the result of the Sobel test was found to be positive. Hence, a mediating effect of customer satisfaction was found between Brand Image and Loyalty Intention. The measure of brand image was constituted of Functional, Social, Symbolic, experiential and appearance enhance. A survey was carried out on 200 respondents. The results also indicated that overall satisfaction does influence customers' loyalty which implies that marketers should focus on brand image benefits to achieve customer loyalty.

Keywords:

Brand Image, Satisfaction, Loyalty, Brand Strategy, Color Cosmetic product

Introduction

Brand Image, Customer satisfaction and Loyalty intention constraint are considered as very powerful weapons in the field of marketing. This constraint has been studied previously also respectively in the abroad and within the nation also. The current study also focuses on Brand image, Customer satisfaction & loyalty intention. Even though, these constraints are used as a marketing benchmark for the company outcome & performance (Bennett & Rundle-Thiele, 2004).

Brand Image is the perception of the customer which is perceived by customers while buying commodity and service but brand image cannot be treated as a benchmark or guarantee for giving satisfaction to the customer. it is likely to be said that customer satisfaction can be considered as the powerful tools in the marketing by which an image of an organization which is perceived by customers. If the customer is having satisfaction certainly it will have a strong effect on brand image. Furthermore, it is generally said and believed that a satisfied customer is more likely to display loyalty behavior, i.e. repeats purchase and willingness to give positive word of mouth (Taylor, 1998; Bennett & Rundle-Thiele, 2004; Schultz, 2005).

Brand image is perception of customer which is persuaded while buying the commodity. It has been observed through extensive review that there is significant strong positive relationship between brand image and loyalty intention. According to the Vazquez-Carrasco and Foxall (2006) social, confident and special brand/ product image has a positive impact on loyalty intention, if the customer received high social benefit from the salesperson then he will be more loyal with a salesperson (Reynolds and Beatty 1999) . Customer satisfaction is also an indicator of customer loyalty and it is considered that if a customer is satisfied so customer would surely be loyal to the particular brand. But this concept has been tested in the current study directly or indirectly. But through the previous study it was found that customer satisfaction one of the main reasons of the customer to be loyal to the brand or the company. The current study has been conducted in context of cosmetic brand and this cosmetic brand is very famous among the economic class customer. The name of the used cosmetic brand is Fair lovely.

Here, it was tried to find out the effect of customer satisfaction on Brand Image and also on customer loyalty intention respectively. The current study also throws a light on direct effect or indirect effect of brand image on customer satisfaction and indirect effect of Brand Image on loyalty intention via customer satisfaction and direct effect of Brand Image on loyalty intention. The selecting Cosmetic brand is always a very serious affairs for the customer because if the selection of cosmetic brand do not give the expected outcome to consumer, consumer would not prefer and never repurchase those cosmetic brand's products. Therefore the benefits of brand image are perceived by the customer always, whether the customer is male or female. It has no effect because both class customers keep good awareness in the context of the outcome of cosmetic product. Hence, Brand image is a very serious affair of the cosmetic product and the customer will take each & every step to buy a cosmetic brand seriously.

Image is defined as the sum of all thoughts, associations of ideas which are connected with the person to a particular product, brand, company, person... A brand image is how the consumers perceive the brand (Aaker 1996, 69). Aaker (1991) explained that brand image is a set of associations which might not even reflect the objective reality. Arnold (1998) said that brand image refers to the way in which certain groups decode all of the signals resonating from the product or service. Brand image is having various benefits toward the organization Functional, Symbolic, Social, Experiential and Appearance enhances. All though the current study will disclose the casual & effect relationship between brand image benefits and customer satisfaction and loyalty intention in the context of the cosmetic brand. It is being seen that the market of cosmetic has become so competitive after introducing various new brands in market by major players such Hindustan Univer lever Ltd, etc., Levon, Ponds, Lux and so on.

It is also a non- ignorable issue that the men and female both are now prospect for the cosmetic brands. Cosmetic brand used to attract only female but now, time has completely changed. Male & Female are being targeted by cosmetic brand. Having understood extensive growth or market opportunities, new entrants are also penetrating market using various kinds of pricing strategies, sales promotion, advertising (Electronic, Pring and Voice medium). Therefore, it is important to companies and manufacturers to be focused on product differentiation from their competitors on the bases of brand image benefits. In today's society, beauty and physical attractiveness are constantly emphasized as desirable and admirable characteristics.

1.1 Conceptual Framework

1.2 1.1.1Brand image

Image is defined as the sum of all thoughts, associations of ideas which are connected with the person to a particular product, brand, company, and person. Brand image is the overall impression in consumers' mind that is formed from all sources. Consumers develop various associations with the brand. Based on these associations, they form brand image. An image is formed about the brand on the basis of subjective perceptions of association's bundle that the consumers have about the brand. Volvo is associated with safety. Toyota is associated with reliability.

Brand image is nothing but an organization's character. It is an accumulation of contact and observation by people external to an organization. It should highlight an organization's mission and vision to all. The main elements of a positive brand image are- unique logo reflect an organization's image, slogan describing the organization's business in brief and brand identifier supporting the key values.

1.1.1. Customer Satisfaction

Customer Satisfaction is a comparison of expectations versus perceptions of experience. Customer satisfaction (CS) is a measure of the degree to which a product or service meets the customer's expectations. Customer Satisfaction is a measurement or an indicator of the degree to which customers or users of an organization's product or services are pleased with those products or services. Customer satisfaction differs depending on the situation and the product or service. A customer may be satisfied with a product or service, an experience, a purchase decision, a salesperson, store, service provider, or an attribute or any of these three.

1.1.2. Loyalty Intention

Customer loyalty is the key objective of customer relationship management and describes the loyalty which is established between a customer and companies, persons, products or brands. The individual market segments should be targeted in terms of developing customer loyalty. For different reasons for loyalty should be promoted: Psychological, Economic, Technical/functional, Contractual.

1.2. Review Of Literature

1.2.1. Brand Image

Reynolds (1965) investigated that "an image is the finding of mental exercise based on few selected impression among the flood of the total impression and it is developed through creative process of the organization. Keller (1993) explored that an image benefits can be classified into functional, experiential and symbolic benefits. Park, Jaworski, & MacInnis, (1986) found that A company or its product/services which constantly holds a favorable image by the public would definitely gain a better position in the market, sustainable competitive advantage, and increase market share or performance. In addition, several empirical study findings confirmed that favorable image will lead to loyalty, brand equity (e.g. Co, 2003; Kandampully &Suhartanto, 2000; Nguyen & LeBlanc, 1998), purchase behavior and brand performance (Faircloth, Capella, &Alford, 2001; Biel, 1992; Aaker, 1991; Keller, 1993, Hsiehet al., 2004, Roth, 1995).

Customer Satisfaction

Churchill and Surprenant, (1982), explained that Customer satisfaction is as expectation before purchase and perception about performance after purchase, The expectancy disconfirmation paradigm suggests that consumers are satisfied when the product perform better than expected (positive disconfirmation), dissatisfied when consumers' expectations exceeded from actual product performance (negative disconfirmation), and neutral satisfaction when the product performance matches expectations (zero disconfirmation/confirmation) (Oliver, 1980; Churchill & Surprenant, 1982; Oliver & Sarbo, 1988; Bearden & Teel, 1983) .

Oliver (1980) identified that satisfaction and dissatisfaction in terms of the disconfirmation of consumer expectation. A positive disconfirmation leads to customer satisfaction and a negative disconfirmation leads to customer dissatisfaction. Kumar, Kee and Manshor (2009) explored that high quality of service can result in high customer satisfaction and increases customer loyalty. Thus customer satisfaction is the outcome of service quality (Parasuraman, Zeithaml & Berry 1988, Naeem & Saif 2009),

Customer Loyalty Intention

Oliver (1997) defined customer loyalty as "a deep held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influence sand marketing efforts that have the potential to cause switching behavior". Brand loyalty can be operationalized either based on behavioral, attitudinal or composite approach (Jacoby & Chestnut, 1978). Behavioral loyalty has been considered as repeat purchase frequency (e.g. Brown, 1952) or proportion of purchase (e.g. Cunningham, 1956), while

attitudinal brand loyalty referred to "stated preferences, commitment or purchase intentions of the customers"(Mellens et al., 1996).

Jones & Sasser, (1995), found that Intention to repurchase can be measured by asking consumers about their future intentions to repurchase a given product or service.

Relationship between brand image and loyalty intention

Vazquez-Carrasco and Foxall (2006) found that the social, confident and special brand/ product image has a positive impact on loyalty intention, if the customer received high social benefit from the salesperson then he will be more loyal with a salesperson (Reynolds and Beatty 1999) .

Relationship between brand image and customer satisfaction

Na, Marshall, and Keller (1999) explored that the image cannot be measured, for the measurement of image must include the measurement of customer perception about the product image and brand image this implies the importance of brand image on customer satisfaction. Reynolds and Beatty (1999) summarized that customer may be more satisfied with the salesperson if he received high social and functional benefit from the salesperson's side.

Relationship between customer satisfaction and loyalty intention

Number of authors has revealed in this study that there is positive relationship between customer satisfaction and loyalty intention (e.g. Ismail, Hasnah, Ibrahim, & Isa, 2006; Da Silva & Syed Alwi, 2006; Anderson & Sullivan, 1993; Chiou et al., 2002; Bloemer & Ruyter, 1998: Yang & Peterson, 2004) . If the customers are satisfied with the product then he will like to repurchase intention (Bennett & Rundle-Thiele, 2004) .

Objective and Hypothesis

Objective of the study

To re-standardize & modified measure of brand image, customer satisfaction and loyalty intention.

To identify the factors underlying brand image, customer satisfaction and loyalty intention

To establish the cause & effect relationship between Brand Image, customer satisfaction and Loyalty intention

To find out the mediation effect of customer satisfaction between brand image & Loyalty intention using the Sobel test.

To open new vistas further research

Development of hypothesis

H01: There is no effect of Age as demographic variable of user of fair lovely on customer loyalty intention.

H02: There is no effect of Gender as demographic variable of user of fair lovely brand on customer loyalty intention

H03: There is no effect of Qualification as demographics variable of user of fair lovely brand on customer loyalty intention .

H04: There is no effect of Income as demographics variable of user of fair lovely brand on customer loyalty intention.

H05: There is no cause & effect relationship between Brand Image, Customer satisfaction and brand image in context of fair lovely brand.

H06: There is no mediation effect of customer satisfaction between brand image and loyalty intention.

Research Methodology

The study was Casual in nature and the survey method was used for data collection. Sample design consists of the size of population, sample element, sampling size and sampling techniques. Population of the current study was all the customers of the cosmetic brand (Fair lovely) Sector at Gwalior region for this study.

Sample

Individual customers in the age range of 18 to 60 years old were selected for the study. Respondents of the current study were having different Income level, Qualification and Most of them 68 percent were females and the rest were males. An individual customer was treated as element of study. In all 300 questionnaires were distributed and out of them 257 were received. Finally 248 questionnaires were selected as 09 were not filled properly.

3.2. Measures

The responses were collected on a Likert type scale of 1 to 5 for all the variables. The measures were tested for reliability and validity. Content validity of measures was established through a panel of judges before using the measure for collecting data for the study.

3.2.1. The construct of Brand Image measure was modified according to the requirement of the current study and it was assessed through the five item scale of adopted from the research of The items (.....) used for measuring the emotional and social benefits were adapted from Sweeney and Soutar's (2001) scales, whereas symbolic benefit measurement was

taken from Tsai (2005). Question 1 and 3 adopted from Del Rio, Vazquez, and Iglesias (2001) and these items were adjusted in order to fit with the context of cosmetic product. A total of 15 questions on brand image benefits were asked and the respondents responded on a scale which ranged from 1 for "strongly disagree" to 5 for "strongly agree". Measure of Brand Image include Experience of Fair & Lovely brand makes me feel good, Experience of Brand Fair & Lovely makes me feel, Experience of Brand Fair & Lovely increases my frequency of use, Experience Brand of Fair & Lovely gives me pleasure, Use of Fair & Lovely brand prevents me from looking cheap and another brand, Use of Fair & Lovely Brand enhances the perceptions that I have a desirable lifestyle, Use of Fair & Lovely Brand helps me to better fit into my social group, Fair & Lovely Brand helps me feel accepted, Fair & Lovely Brand helps me feel accepted , Fair & Lovely Brand improves the way I am perceived by others, Fair & Lovely Brand X performs as it promises, Fair & Lovely Brand makes me beautiful, Fair & Lovely Brand can be dependable for use, Fair & Lovely Brand provides a solution to my expectations, Fair & Lovely Brand makes a good impression of me on other people, Fair & Lovely Usage of brand is effective to my needs than other brands. In the current study, the value of Croanbach alpha was found 0.878 (see table no. 1).

3.2.2. Customer satisfaction was assessed the five-item scale taken from (Hair et al. (2006). The cronbach's Alpha for the scale was reported as 0.791 in the previous research and in the current study it was reported as 0.750 (See table no 2). The measure of customer satisfaction include I think that I did the right thing when I used this brand, believe that using this brand is usually a very satisfying experience, I am very satisfied with my decision to use this brand, My choice to use this brand has been a wise one, This brand does a good job of satisfying my needs.

3.2.3. Loyalty Intention was assessed the five-item scale taken from (Hair et al. (2006). The cronbach's Alpha for the scale was reported as 0.816 in the previous research and in the current study it was reported as 0.750 (See table no 3). The measure of Loyalty Intention includes This brand X is my first choice, I intend to continue using this brand in the future, I am more likely to repurchase this brand in the future and I will encourage friends and relatives to use with this brand.

Results and Discussions

Reliability of Brand Image Benefit

The reliability was computed by using PSW 18. Software .The Croanbach alpha reliability test was applied to check the reliability coefficients were computed for all the items in the questionnaire.

Table no :1- Reliability

Construct No.	Constructs Name	Reliability	Items User in the construct
1	Brand Image	0.878	15
2	Customer Satisfaction	0.783	5
3	Customer Loyalty Intention	0.776	4

Universally, Reliability value is considered good as if it is found more than 0.7. it can also be seen In the current study that reliability value of all the construct were found more than the standard value in the current study. Croanbach's reliability of all the constructs were mentioned above in the table no:1 that The Croanbach's alpha reliability of Brand Image was found to be 0.878, reliability for Customer satisfaction was found to be 0.783 and reliability for Customer loyalty intention was found to be 0.7776 .

2.1. Factor Analysis

4.2.1. Factor of Brand Image

Kaiser meyer olkin measure of sampling adequately indicated KMO value of 0.895 meaning thereby that the sample size was good enough to treat the sampling data as normally distributed

Table No:2- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.895
Bartlett's Test of Sphericity	Approx. Chi-Square	1173.152
	Df	105
	Sig.	.000

Bartlett's test sphericity which tested the null hypothesis that the item to correlation matrix based on the responses received from respondents for brand image of Fair lovely was an identity matrix. Bartlett's test was evaluated through Chi-square test having Chi-square value 1173.152 which is significant at 0.000 level of significant, indicating that null hypothesis is rejected. Therefore it is clear that the item to item correlation matrix is not an identity matrix and the data were suitable for factor analysis.

4.2.2. Principal Component Analysis of Brand Image

Principal Component Analysis (PCA) was applied on the Brand Image data collected on the cosmetic product. The PCA with Kaiser Normalization and Varimax Rotation converged on Four factor after five iterations.

Table No:3-Principal Component Analysis

Factor name	Initial Eigenvalue	Variance	Loading value	Statement
Workolic	5.585	15.730	0.731 0.693 0.633 0.542 0.514	provides a solution to my expectations good impression dependable for use makes me beautiful
Joyness	1.173	14.844	0.767 0.740 0.523	feel delighted feel good frequency of use
Fashion	1.084	14.668	0.744 0.714 0.589	looking cheap desirable lifestyle gives me pleasure
Commitment	1.029	13.896	0.780 0.574 0.539 0.515	perceived by others performs it promises feel accepted my social group

4.2.3. Factor Analysis of Customer satisfaction

Kaiser meyer olkin measure of sampling adequately indicated KMO value of 0.782 meaning thereby that the sample size was good enough to treat the sampling data as normally distributed.

Table:4- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	353.978
	Df	10
	Sig.	.000

Bartlett's test sphericity which tested the null hypothesis that the item to correlation matrix based on the responses received from respondents for Customer satisfaction in context of Fair lovely brand. Bartlett's test was evaluated through Chi-square test having Chi-square value 353.978 which is significant at 0.000 level of significant, indicating that null hypothesis is rejected. Therefore it is clear that the item to item correlation matrix is not an identity matrix and the data were suitable for factor analysis.

4.2.4. Principal component Analysis

Principal Component Analysis (PCA) was applied on the Customer satisfaction of Fair Lovely Brand data collected on the cosmetic product. The PCA with Kaiser Normalization and Varimax Rotation converged on single factor after three iterations.

Table :5- Principal Component Analysis

Factor name	Initial Eigenvalue total	Variance	Loading value	Statement
Customer satisfaction	2.711	54.213	.794 785	makes me feel delighted gives me pleasure increases my frequency of

			.772	use
				makes me feel good
			.746	prevents me from looking
			.558	cheap and another brand

4.2.5. Factor Analysis of Loyalty Intention

Kaiser meyer olkin measure of sampling adequately indicated KMO value of 0.740 meaning thereby that the sample size was good enough to treat the sampling data as normally distributed.

Table :6- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.740
Bartlett's Test of Sphericity	Approx. Chi-Square	281.448
	Df	6
	Sig.	.000

Bartlett's test sphericity which tested the null hypothesis that the item to correlation matrix based on the responses received from respondents for Customer Loyalty Intention was an identity matrix.

Bartlett's test was evaluated through Chi-square test having Chi-square value 281.448 which is significant at 0.000 level of significant, indicating that null hypothesis is rejected. Therefore it is clear that the item to item correlation matrix is not an identity matrix and the data were suitable for factor analysis.

Principal component Analysis

Principal Component Analysis (PCA) was applied on the Customer Loyalty Intention data collected on the cosmetic product. The PCA with Kaiser Normalization and Varimax Rotation converged on Single factor after three iterations.

Table No:7- Principal Component Analysis

Factor name	Initial Eigenvalue Total	Variance	Loading value	Statement
Loyalty Intention	2.411	60.266	.840 .806 .765 .685	makes me feel delighted increases my frequency of use makes me feel good gives me pleasure

4.3. UNIVARIATE ANALYSIS

Univariate ANOVA was applied to evaluate the effect of Age, Qualification, Gender, and income as fixed factor on Customer loyalty intention as the dependent variables.

Table No:8 - Levene's Test of Equality of Error Variances[a]

F	df1	df2	Sig.
1.412	56	191	.046

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + AGE + QUALIFICATION + GENDER + INCOME Test the null hypothesis that the error variance of the dependent variable is equal across groups.

To select appropriate Post Hoc test Levene's test of equality of error variances was applied that the error variance of the dependent variable is equal across group was tested using F test. the valve of 'F' was found to be 1.412 which is significant 4.6% level of Significance; indicating that Null hypothesis is rejected at 5% level of level significance. Since the

No. of groups for the dependent variable are very large (5*4*4*4),the error variance of the dependent variable was in any case likely to be unequal and post hoc tests that are available and suitable for equal variance across group were used.

Table No: 9- Tests of Between-Subjects Effects
Dependent Variable:LOYALTYINTENTION

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	348.085[a]	10	34.808	2.324	.013
Intercept	9135.484	1	9135.484	609.830	.000
AGE	56.573	3	18.858	1.259	.289
QUALIFICATION	130.571	3	43.524	2.905	.035
GENDER	40.984	1	40.984	2.736	.019
INCOME	18.460	3	6.153	.411	.745
Error	3550.351	237	14.980		
Total	47544.000	248			
Corrected Total	3898.435	247			

a. R Squared = .189 (Adjusted R Squared = .121)

The univariate ANCOVA model fit is indicated by adjusted R square which has the valve of .121 for the current model. Corrected model has been tested for best fit using 'F' test having value of 2.324 which is significant at 1.3% level of significance indicating that the model with the demographic variables as fixed factors and loyalty Intention as dependent variable is looking good fit.

H01: There is no effect of Age as fixed factor of Loyalty intention.

The effect of Age as fixed factor is tested through F value of Two-ANOVA. 'F' Value was found to be 1.259 which is significant at 28.9% level of significance, which is significant at 5% level of significance. Therefore, the null hypothesis is not rejected that indicating that there is no effect of Age as fixed factor on loyalty intention.

H02: There is no effect of Qualification on Loyalty Intention

The effect of Qualification as fixed factor is tested through 'F' value of Two- ANOVA. The 'F' value was found to be 2.905 which is significant at 3.5% level of significance; which is significant at 5% level of significance. Therefore, the null hypothesis is not rejected that indicating that there is significant effect of Qualification as fixed factor on loyalty intention.

H03: There is no effect of Gender on Loyalty Intention

The effect of Gender as fixed factor is tested through 'F' value of ANOVA. 'F' Value was found to be 2.736. Which is significant at 1.9% level of significance; which is significant at 5% level of significance? Therefore, the null hypothesis is not rejected that indicating that there is significant effect of Gender as fixed factor on loyalty intention.

H04: There is no effect of Income on Loyalty Intention

The effect of Income as fixed factor is tested through 'F' value of ANOVA. 'F' Value was found to be 0.411 which is significant at 74.5% level of significance. Which is significant at 5% level of significance, therefore, the null hypothesis is not rejected that indicating that there is no effect of Income as fixed factor on loyalty intention.

4.4 Regression Analysis

H05: There is no cause and effect relationship between Independent variable (Brand Image and Customer Satisfaction) on dependent variable (Loyalty Intention).

A Multiple regression analysis was applied to investigate the cause and effect relationship between Customer satisfaction and Brand image.

Table No:10- Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1 **dimension0**	.673a	.452	.448	**2.95173**

a. Predictors: (Constant), CUSTOMERSATISFACTION, BRANDIMAGE

Multiple regression analysis was applied to establish the cause and effect relationship between Brand Image and Customer Satisfaction were taken as independent variable and Loyalty Intention was treated as the dependent variable.

The result of the model summary indicates through Adjusted R square value which was found to be .448, indicating that brand image and customer satisfaction both are having 44.8 % variance on Loyalty Intention.

Table No: 11- ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1763.819	2	881.910	101.221	.000^a
	Residual	2134.616	245	8.713		
	Total	3898.435	247			

a. Predictors: (Constant), CUSTOMERSATISFACTION, BRANDIMAGE
b. Dependent Variable: LOYALTYINTENTION

The goodness fit for the model was tested using ANOVA and the F value was found to be 101.221 which was significant at 0.000 level of significance, indicating that the model is showing highly fit.

Table No:12- Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.521	.925		.563	.574
	BRANDIMAGE	.217	.021	.594	10.282	.000
	CUSTOMERSATISFACTION	.112	.052	.123	2.134	.034

a. Dependent Variable: LOYALTY INTENTION

The contribution of individual independent variable was evaluated through computation of Beta value for the independent variable Brand Image is 0.594, which was tested through T-value which was to be 10.282 which is significant at 0.00% level of significance. The contribution of Individual independent variable was evaluated through computation of Beta value for the independent variable Customer Satisfaction is 0.123 with t-value which was found to be 2.134 which was significant at 3.4% level at 5% level of significance, indicating that Brand image and Customer Satisfaction contribute significantly to the Loyalty Intention. But the contribution of customer satisfaction was found to be a little bit weak, Which indicates that there might be a mediating effect of customer satisfaction on brand image and loyally intention. Therefore the null hypothesis is rejected indicating there is strong and positive cause and effect relationship between brand images, customer satisfaction on loyalty intention.

Sobel Test For Mediation

Sobel test was applied to evaluate the mediation effect of customer satisfaction between Brand Image and Loyalty intention. Sobel test was applied in the current study because there was a little bit weak contribution of customer

satisfaction on loyalty intention was found through t-value. The result of t-test in respect of customer satisfaction was found to be significant on customer loyalty intention but it was found to be little bit weak therefore it seems that there must have been mediating between customer image and customer loyalty intention and there for the sobel test was applied in the current study.

H0 6: There is no mediation effect of customer satisfaction between brand image and loyalty intention.

Table No:13- Sobel test

	Input	Test	Test Statistics	Standard Error	P. Value
A	5.16	Sobel test	1.96354667	0.29432456	0.04958269
B	.112	Araian test	1.92874926	0.29963459	0.053762
Sa	1.08	Goodmen test	2.00029808	0.28891694	0.04546809
Sb	.052				

The result of the sobel test was tested by Test of statistics and P-value. The value of T-statistics was found to be 1.96354667 which is significant at P-value. which was found to be 0.049588269 level of significance. This is significant 5% level of significance. Therefore, the null hypothesis is rejected; indicating that there is significant mediating effect of customer satisfaction on brand image and loyalty intention.

Managerial Implication

The identification of brand image benefits of the branded product will help practitioners to establish effective marketing strategies. It is very important to understand brand image dimension judgments from customers' point of view, and whether these image dimensions are parallel to their perceptions, expectations, needs and goals. Knowing this, may assist managers to develop a marketing strategy based on consumers' perceptions and meanings of the product.

With regard to satisfaction and loyalty, it is important for companies to measure customers' satisfaction in order to analyze their product or service image performance and whether their satisfied customers are willing to recommend their branded product to others as well as having the intention to purchase their product/services in the future. Finally, in order to create a successful brand, marketing managers should be more devoted on building brand image, customers' satisfaction and brand loyalty as part of their branding strategy. By maintaining and strengthening the brand images and values, it will hopefully position the brand positively in the minds of consumers.

CONCLUSION

The current study can be concluded in such manner that the strong relationship was found between customer satisfaction and brand image; surprisingly, the result of the current study do not support the generation perception that customer satisfaction may crate the loyalty intention in the absence of Brand image, therefore, the marketing manager must understand that first of all, they need to build a good brand image neither they should try to create customer satisfaction nor expect that customer satisfaction may create loyalty intention.

Current study also reveled that there is a very strong and positive relationship between customer satisfaction and loyalty intention in the presence of the brand image only so it should be very important and powerful marketing strategies. First focus should be on brand image than satisfaction and loyalty intention.

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