

Role of Brand Image and Switching Cost on Customer Satisfaction-Loyalty Dyadic in the Mid-Market Hotel Sector

* *Abhisek Jana*
** *Bibhas Chandra*

Abstract

The study attempts to analyze the relationship between customer satisfaction and progressive phases of loyalty in mid-market hotel precinct. It succinctly intended to gauge the direct effects of brand image and switching cost on progressive phases of loyalty and moderating effects of brand image and switching cost on the satisfaction-loyalty dyadic. The outcome of the study revealed that customer satisfaction has a strong positive impact on cognitive loyalty, but unexpectedly not on affective, conative, and action loyalty in the hotel sectors of midmarket. Further, brand image has a direct and significant effect on progressive levels of loyalty. It moderates the link between customer satisfaction and affective loyalty; and customer satisfaction and action loyalty. The direct effect of switching cost on cognitive and affective loyalty is insignificant, but on conative and action loyalty is positive and significant. Further investigation of the moderating effects of switching cost shows that it strengthens the negative relationship between customer satisfaction and conative loyalty; customer satisfaction and action loyalty. But it dampens the negative relationship between customer satisfaction and affective loyalty. The results would provide necessary inputs and managerial insights to develop marketing strategies through careful introspection of their present positions in the loyalty-satisfaction matrix. This research is premised on questioning the status quo regarding the customer satisfaction-loyalty link and factually argued that customer satisfaction is necessary, but is not a sufficient condition to forge loyalty. Meagre studies have attempted to integrate switching cost and brand image with customer satisfaction and loyalty relationship. This research gap is further evident due to sporadic research on moderating effects of switching cost and brand image directly and in interactions with satisfaction on progressive levels of loyalty. This study provides new insights and enlightens some phenomenon explaining customer satisfaction-loyalty dyadic interactions in emerging mid-market hotel segment.

Keywords: customer satisfaction; customer loyalty; mid-market hotels; switching cost; brand image.

Paper Submission Date : May 9, 2016 ; Paper sent back for Revision : June 5, 2016 ; Paper Acceptance Date : August 2, 2016

Customer retention and loyalty are crucial for any hospitality organization as they reduce operational costs and acquisition expenses. Satisfaction and loyalty link has been studied by several marketing researchers (Anderson & Srinivasan, 2003 ; Beerli, Martin, & Quintana, 2004 ; Bowen & Chen, 2001 ; Chang, Wang, & Yang, 2009 ; Homburg & Giering 2001 ; Lee, Cho, & Ahn, 2012; Shahin & Dabestani, 2010 ; Yoon and Uysal 2005; ;). Various research has confirmed the direct and positive relationship between these two (Aladwani, 2006 ; Dunn, Baloglu, Brewer, & Qu, 2009 ; Chang et al., 2009 ; Schall, 2003 ; Yoon & Uysal, 2005). Traditionally customer satisfaction has been viewed as a precursor of customer loyalty. Of several late counterarguments have challenged such traditional belief. In today's competitive market environment customer satisfaction is necessary,

* *Assistant Professor*, Department of Hotel Management & Catering Technology, Birla Institute of Technology, Mesra, Ranchi-835 215, Jharkhand. E-mail: abhisekjanabit@gmail.com

** *Assistant Professor*, Department of Management Studies, Indian School of Mines, Dhanbad-826 004, Jharkhand. E-mail: chandra_bibhas@yahoo.co.in

but it is not sufficient to develop loyalty. In such condition, it does not guarantee customer loyalty. Thus, the relationship between customer satisfaction and loyalty seems to be more intricate than anticipated.

Keller (1998) discussed the importance of the brand image to boost loyalty. He claimed that a positive brand image would enhance customer loyalty. A study conducted by Beang Nam Kang & Hyung Joon Kim (2004) revealed that positive brand image enhance the customer loyalty outcomes such as, repurchase intention, spreading word-of-mouth. Several marketing practitioners (Bennet & Rundle-Thiele, 2005; Kuusik, 2007 ; Nandan, 2005) have acknowledged the importance of brand image in loyalty building and they found a positive significant impact of brand image on customer loyalty.

Switching cost is another important determinants of customer loyalty. Several studies has examined the role of switching cost on customer loyalty in different sectors (Balabanis, Reynolds, & Simintiras, 2006 ; Jones, Mothersbaugh, & Beatty, 2002 ; Jones, Mothersbaugh, & Beatty, 2000). They found a significant impact of switching cost on loyalty.

One of the most important issues that need to be addressed in loyalty marketing is “satisfaction traps” and this occurs as a result of inadequate conception and assessment of customer loyalty (Reichheld, 1996). Because of “satisfaction traps” marketing researchers are not able to find the reasons why satisfied customers also frequently switch service providers (Ganesh, Arnold, & Reynolds, 2000 ; Oliver, 1999). Quite a few researchers also have found some instances where dissatisfied customers do not switch (Jones et al., 2000 ; Lee & Cunningham, 2001) or where customers do not switch although suitable alternatives are available in the market, or there is no switching cost.

Though some researchers attempted to determine the relationship between customer satisfaction and customer loyalty, none of them adequately assess the real association between these two. Oliver (1999) argued that the direct relationship between customer satisfaction and customer loyalty may be misspecified and he claimed that the various mediators and moderators influence this relationship. A host of research has attempted to examine the moderating variables that influence the satisfaction and loyalty dyadic (Evanschitzky & Wunderlich, 2006 ; Homburg & Giering, 2001; Homburg, Menon, & Giering, 2003). However, previous studies have several limitations. Some of the studies have examined the moderating effect of personal characteristics on the relationship between satisfaction and loyalty (Evanschitzky & Wunderlich, 2006 ; Homburg & Giering, 2001; Homburg et al., 2003;). But the results of these studies are not consistent indicating both positive and negative effects. Quite a few studies that have examined the effect of moderating variables were confined to the business to business (B2B) context (McMullan, 2005). Though numerous research has identified the direct effect of brand image (Kuusik, 2007; Kandampully & Hu, 2007) and switching cost (Beerli, Martin, & Quintana, 2004; Lam, Shankar, Erramilli, & Murthy, 2004) on customer loyalty. But they failed to establish the moderating role brand image and switching cost on relationship between customer satisfaction and different phases of loyalty. The above mentioned studies have measured customer loyalty as an absolute term, but it is multi-dimensional. Therefore, earlier researchers also failed to measure the impact of those variables on different phases of customer loyalty. Moreover, very less attention has been paid to find out the moderating role of brand image and switching cost that influence the satisfaction and loyalty dyadic in hospitality sector. Therefore, the role of moderating variables that affect the relationship between customer satisfaction and progressive phases of loyalty could not be established in hospitality sector. In the present study we have measured progressive phases of loyalty and investigated the direct and moderating role of brand image and switching cost on the relationship between these two constructs.

Against this backdrop, we attempt to examine the direct and moderating role of one customer related psychographic factors (Brand Image) and one customer related factor (Switching Costs) that is governed by both cognizance and psychology of the consumer.

The objective of the present study is to provide a deeper acumen into the relationship between customer satisfaction and loyalty by investigating the direct and moderating effects of brand image and switching cost on this relationship. More precisely, the relationship between customer satisfaction and loyalty will be studied in the

background of mid-market hotel sector, and the impact of the variables on this relationship will be examined.

Customer satisfaction and customer loyalty and the relationship between these two constructs are reviewed based on earlier research. Then after a conceptual model is presented specifying the relationship between different dimensions of customer satisfaction and loyalty. A few possible moderator variables are introduced. The research method and results are described. The present paper concludes with a discussion of the findings and exploration of the theoretical and managerial implications.

Review of Literature

Customer satisfaction has been considered as an essential element of customers' behavioral loyalty and customer retention (Gilbert, 2006; Kim, Ng Yen, Christy, & Kim, 2009 ; Ladhari, Brun, & Morales, 2008 ; Ryu & Han, 2009; Namkung & Jang, 2007). Therefore, the future profit of the company and the customer retention rate primarily depend on the level of customer satisfaction (Anderson, Fornell, & Mazvancheryls, 2004).

Conceptual Framework

(1) Customer Satisfaction : Customer Satisfaction refers to the degree of meeting or exceeding the needs and expectation of the customer by a business organization (Kotler & Armstrong, 2012 ; Levens, 2012 ; Schiffman & Kaunak, 2010). It is measured as the difference between customers' expected performance and perceived performance. Customer satisfaction sets prerequisites for growth and expansion of a business which eventually lead to improved profitability (Gilbert, 2006). Satisfied customers are willing to purchase products or services more often, spend more and are less price sensitive (Bosque, Martin, & Collado, 2006 ; Gilbert, 2006 ; Homburg et al., 2003).

The service marketing literature suggests that the level of customer satisfaction indicates whether or not customers will revisit the hotel or avail the service again. As stated by Ryu and Han (2009) the consequence of customer satisfaction is repurchase intention; hence customer loyalty. Anderson et al. (2004) argued that overall customer satisfaction positively influences customer loyalty. Several marketing practitioners (Gilbert, 2006 ; Kim et al., 2009 ; Ladhari et al., 2008 ; Namkung & Jang, 2010 ; Ruy & Han, 2009) have associated customer satisfaction to repurchase intentions. Bowen and Shoemaker (1998) argued that hotel guests are more likely to be contended if their expectations are met. Their level of satisfaction may increase if their hotel exceeds their expectations. Though customer satisfaction does not always guarantee customer loyalty, but this kind of customer satisfaction is essential to build customer loyalty.

(2) Customer Loyalty : In marketing, retaining the existing customers is far more expensive process than attracting and acquiring new customers. Due to the inherent nature of service industry, customers find it difficult to evaluate the intangible service. Therefore, service organizations are keen to build long-term relationships with the customers. In addition, strong, durable, long-term customer relationships enable a firm to increase its sale, to reduce its operating expenses and to predict its profit streams more accurately (Kotler, Bowen, & Makens, 2006; Walls, Okumus, Wang, & Kwun, 2011). A firm can attain various behavioral and attitudinal outcomes by creating loyal customer base (Jana & Chandra, 2016). Loyal customers buy more, bring in new customers, take less of the service providers' time, and are less sensitive to price (Kanimozhi, & Jayakumar, 2010). By typically using, "behavioral outcomes" as surrogates for customer loyalty, without taking into account the complex attitudinal nature of the customer by which they become and remain loyal to a firm, customer loyalty cannot be conceptualized and measured correctly (Kumar, Gupta, & Kishor, 2016). The reasons why customers do or do not repurchase or reuse a product or service cannot be determined precisely, by doing so.

(i) Loyalty Formation Deconstruct : Initially, Dick and Basu (1994) developed three phases of customer loyalty that directed to a profoundly held commitment. They argued that a customer's loyalty towards a brand was better explained by cognitive, affective and conative antecedents. Later, Oliver (1997) advised that formation of loyalty is a continuous process and more likely to be an attitude development process in which customers may exhibit different levels of loyalty in different stages of loyalty formation. Oliver (1999) further classified loyalty into four phases which includes cognitive loyalty, affective loyalty, conative loyalty and finally actual repurchase behaviors called behavioral loyalty.

(ii) Cognitive Loyalty : According to Oliver (1999), at the first stage of loyalty, customers perceive the quality and characteristics of the brand and then they compare the brand against its alternatives to evaluate the brand whether it is more expedient or not. Oliver (1999) also argued that cognitive loyalty of the customers is determined by information relating to price and attribute of the product or service. Cognition can be developed amongst the customers based on previous or second-hand knowledge or recent experiences with the brand. Oliver (1999) also maintained that if the use of a particular brand's product or service is routine, then the depth of loyalty not more than mere performance. It does not stimulate satisfaction. However, if the customer is satisfied by using the product or availing the service of a particular brand, then it becomes a part of customer's experience. Then it instigates to undertake the affective meaning.

(iii) Affective Loyalty : Affective loyalty is defined as a liking or positive attitude of the customers toward the brand based on the cumulative satisfying usage occasions (Oliver, 1999). With the development of affective loyalty customers get emotionally attached to the brand. At this phase of loyalty, loyalty is developed amongst the customers emotionally and is embedded in the consumer's mind as a combination of cognition and affection. Though new information can directly influence cognition, affection towards a brand does not change easily. According to Oliver (1999), similar to cognitive loyalty, affective loyalty is still susceptible to switching. Thus, marketers would prefer a deeper level of customer commitment towards a brand (Oliver, 1999).

(iv) Conative Loyalty : Conative loyalty is defined as an intention or commitment to re-purchase a specific brand. This stage of loyalty developed amongst the customers by the frequent events of positive experience that the customers encounter with a specific brand.

(v) Behavioral or Action Loyalty : Behavioral loyalty is defined as the inclination of the customers to repurchase a brand that is revealed through their behavior and can be measured (Worthington, Russell-Bennett, & Charmine, 2009). Behavioral loyalty considers measurements of consistent, repetitious purchase behaviour as an indicator of loyalty. Oliver (1999) argued that at this stage of loyalty, a customer is ready to overcome all possible difficulties that might prevent him or her to buy and use the preferred brand of product or avail the preferred brand of service.

In accordance with previous research (Anderson & Srinivasan, 2003 ; Beerli et al., 2004 ; Bowen & Chen, 2001; Bitner, 1990 ; Bloemer & Lemmink, 1992 ; Homburg & Giering, 2001; Schall, 2003; Yoon & Uysal, 2005) it is hypothesized that:

- ☞ **H1a :** The effect of customer satisfaction on cognitive loyalty is positive and significant.
- ☞ **H1b :** The effect of customer satisfaction on affective loyalty is positive and significant.
- ☞ **H1c :** The effect of customer satisfaction on conative loyalty is positive and significant.
- ☞ **H1d :** The effect of customer satisfaction on behavioral or action loyalty is positive and significant.

(3) Brand Image: Barich and Kotler (1991) defined the brand image as the overall impression or reputation of the firm on public's mind. Brand image is a set of brand association in consumers' memory that leads them in the direction of brand attributes, brand benefits and brand attitude (Keller, 1998). Hsieh, Pan, & Setiono (2004) argued that brand image enables the consumers to identify the brand that can satisfy their needs. It also helps to differentiate a brand from its rivals. Brand image refers to the consumers' opinion, attitude and emotion toward a brand that reflects the cognitive or attitudinal elements of the brand (Gardner & Levy, 1955).

Various researchers and marketing practitioners have conceptualized brand image in several ways. Brand image has been conceptualized based on attributes (Reynolds & Gutman, 1984), brand benefits or values (Bhat and Reddy, 1998 ; Hsieh et al., 2004).

According to Keller (1998), brand attributes may be categorized into intrinsic or product/service related attributes and extrinsic or non-product/service related attributes. Intrinsic attributes refer to the essential ingredients for performing the product or service that a consumer seeks for. Extrinsic attributes refer to the external attributes of the product or service such as price, packaging, user and usage imagery and so on.

Keller (1998) also classified brand image benefits into functional, experimental and symbolic benefits. Functional benefits refer to the advantages that a consumer receives while using a product or availing a service. Functional benefits are related to the product/service related or intrinsic attributes. Experimental benefits are associated with the feeling of the consumers while using the product or availing the service, and symbolic benefits refer to the consumers' underlying needs for social approval, personal expression, and self-esteem. Basically, experimental benefits correspondent to the product/service related attributes, and symbolic benefits are associated with non-product/service related attributes.

Brand image is the one of the most complex factors that affect customer loyalty. As stated by Kuusik (2007) brand image affects customer loyalty at least in two ways. Firstly, both consciously and unconsciously consumers express their own personality through their brand preference. Kim, Han & Park (2001) suggested that attractiveness of brand image affects customer loyalty indirectly. Secondly, consumers tend to categorize themselves into different social class. Kuusik (2007) argued that people tend to evaluate the values and symbols of others and compare them to their own. Kandampully and Hu (2007) recognized brand image as an important factor that has a direct effect on customer loyalty. Nguyen and Leblanc (2001) found a positive relation between brand image and customer loyalty. Intangible characteristic of hospitality industry may enhance the role of brand image for purchasing and repurchasing a brand because customers have a very few tangible cues to rely on. Several researchers (Bennet & Rundle-Thiele, 2005; Kuusik, 2007 ; Nandan, 2005) have recognized the significance of brand image in loyalty building and they found a positive significant impact of brand image on customer loyalty.

Therefore, in addition to direct effect of brand image on customer loyalty, brand image is expected to moderate the relationship between customer satisfaction and four phases of customer loyalty. Thus, following hypothesis are derived:

- ☞ **H2a:** The effect of brand image on cognitive loyalty is positive and significant.
- ☞ **H2b:** The effect of brand image on affective loyalty is positive and significant.
- ☞ **H2c:** The effect of brand image on conative loyalty is positive and significant.
- ☞ **H2d:** The effect of brand image on behavioral or action loyalty is positive and significant.
- ☞ **H3a:** Moderating role of brand image on the relationship between customer satisfaction and cognitive loyalty is significant.
- ☞ **H3b:** Moderating role of brand image on the relationship between customer satisfaction and affective loyalty is significant.

↳ **H3c:** Moderating role of brand image on the relationship between customer satisfaction and conative loyalty is significant.

↳ **H3d:** Moderating role of brand image on the relationship between customer satisfaction and behavioral or action loyalty is significant.

(4) Switching Cost: Switching costs refer to those costs that make it expensive for a customer to change a brand (Beerli et al. 2004). It includes monetary, behavioral, search and learning related costs when changing from one service provider to another (Jones et al. 2000). Therefore, switching cost is not only monetary in nature but also psychological and emotional. Myriad research has been conducted to examine the effect of switching cost on customer loyalty as well as the moderation effect of it on the relationship between customer satisfaction and loyalty (Beerli et al. 2004; Hellier, Geursen, Carr, & Rickard, 2003; Lam et al. 2004; Lee, Lee, & Feick, 2001; Lee & Cunningham 2001; Ping 1993; Ruyter, Wetzels, & Bloemer, 1998; Yang & Peterson 2004). Burnham, Judy, and Mahajan (2003) substantiated that higher switching costs influence customer loyalty positively. It is believed that customers tend to remain loyal if switching costs are high (Beerli et al. 2004; Dick & Basu 1994). One troupe of researchers believes that the switching costs affect customer loyalty positively and directly (Beerli et al. 2004; Klemperer 1995; Lam et al. 2004; Wernerfelt 1991). In contrast, another group of researchers believes that switching costs play a mediating role and significantly affects loyalty through customer satisfaction (Lee et al. 2001; Sharma & Patterson 2000; Yang & Peterson 2004). A group of researchers and marketing practitioners also argue that switching costs moderate the customer satisfaction and loyalty link. Jones et al. (2000) and Balabanis et al. (2006) claimed that the switching costs positively moderates the satisfaction-loyalty link. They argued that customers with low satisfaction level may exhibit higher loyalty due to high switching cost. Hence, in addition to the direct effect of switching costs on customer loyalty, we believe that it moderates the relationship between customer satisfaction and loyalty. Therefore the following hypothesis are derived:

↳ **H4a:** The effect of switching cost on cognitive loyalty is positive and significant.

↳ **H4b:** The effect of switching cost on affective loyalty is positive and significant.

↳ **H4c:** The effect of switching cost on conative loyalty is positive and significant.

↳ **H4d:** The effect of switching cost on behavioral or action loyalty is positive and significant.

↳ **H5a :** Moderating role of switching costs on the relationship between customer satisfaction and cognitive loyalty is significant.

↳ **H5b :** Moderating role of switching costs on the relationship between customer satisfaction and affective loyalty is significant.

↳ **H5c:** Moderating role of switching costs on the relationship between customer satisfaction and conative loyalty is significant.

↳ **H5d :** Moderating role of switching costs on the relationship between customer satisfaction and behavioral or action loyalty is significant.

Research Method

(1) Data Collection : The aim of the study was to examine the direct and moderating effects of brand image and switching cost on the relationship between customer satisfaction and customer loyalty in the background of the midmarket hotel sector. To attain this objective, a survey was conducted among guests of eight mid-market hotels

in Jharkhand, a state in India from August 2015 to March 2016. All the respondents stayed at three-star hotels. Due to funding constraints and time limitations, 250 hotel guests were randomly selected, and questionnaires were distributed to them through the hotels' reception desk. Respondents were asked to deposit their filled questionnaire at the reception desk.

(2) Sample Description : Out of 250 questionnaires, 196 usable questionnaires (78.4%) were retrieved. About 67.3% of the respondents were male and 32.7% were female; 52.6% of the respondents were between the ages of 30 to 39 years, 22.4% were between the ages of 40 to 49 years, 20.9% were between the ages of 18 to 29 years and 4.1% were above 50 years. A total of 30.1% of the respondents had a monthly income between INR 40000 and INR 59000 while 29.6% of the respondents had a monthly income between INR 60000 to INR 79000. The majority had a postgraduate degree (55.1%) while 39.3% of the respondents hold an undergraduate degree.

(3) Measures : A measurement tool was first developed based on literature review and deliberation with the hospitality experts. There were two sections of the questionnaire. Section one enlisted demographic information on gender, age category, monthly income, educational qualification, occupation and marital status from the respondents. Section two was subdivided into four parts. The first part of the section two was designed to measure customer satisfaction, the second part was designed to assess four phases of customer loyalty, the third part of section two was designed to measure brand image and fourth part was designed to determine switching cost. We have measured customer satisfaction using a six-item scale developed by Oliver (1980).

The researchers have developed a sixteen-item scale to measure four phases of loyalty following Oliver (1997, 1999); McMullan and Gilmore (2003) and Li and Petrick (2008). We have measured brand image using a seven-item scale developed by Stephen, Sondoh, Omar, Wahid, Ismail, & Harun (2007). Following Jones et al. (2000) and Burnham et al. (2003), the researchers have used a four-item scale to measure switching cost. Respondent perceptions were measured using 5-point Likert scale ranging from 5 (*strongly agree*) to 1 (*strongly disagree*). 20 respondents were selected randomly from two midmarket hotels to pretest the questionnaire. The result of the pretesting was used to refine the instrument. SPSS software version 20, SPSS AMOS software version 22 and Stats Tools Package have been used to analyse the data.

(4) Reliability and Validity : A two-step approach to data analysis was adopted to test the reliability and validity of each construct. At first, the reliability of the scale items was determined by computing Cronbach's Alphas. As indicated in Table1, all scale items have acceptable Cronbach's α values ranging from 0.849 to 0.938 which establish the internal consistency of the scale items.

Then we conducted Confirmatory Factor Analysis (CFA) to assess the validity of the factor structure. Convergent and discriminant validity were measured by using standardized factor loading, average variance extracted (AVE) and average shared variance (ASV). All standardized factor loading surpassed the suggested cut-off value of 0.40. As shown in Table2, AVE value of each construct is greater than 0.55. Therefore, it confirms the convergent validity. ASV values of each construct is less than the AVE values which confirm the discriminant validity.

Results and Analysis

(1) Model Fit Statistics of Hypothesized Model : The hypothesized relationships are tested using structural equation modelling. Table 2 indicates that the overall fit of the re-specified hypothesized model was good. CFI, GFI, RFI and NFI scores are above 0.90 (Bentler & Bonett, 1990 ; Bagozzi & Yi, 1988; Baumgartner & Homburg, 1996); P -value is 0.179; RMSEA score is 0.054 (Bagozzi & Yi, 1988); and χ^2/df is 1.571, which

Table 1. Summary of Reliability and Validity Tests

Latent Variables	Measurement Variables	Standardized Factor Load	Average Variance Extracted (AVE)	Average Shared Variance (ASV)	Cronbach's α
Customer Satisfaction	I am satisfied with my decision to visit this hotel.	0.874	0.725	0.251	0.938
	I feel good about my decision to visit this hotel.	0.886			
Cognitive Loyalty	I am happy that I visited this hotel.	0.908	0.612	0.365	0.858
	My choice to visit this hotel was a wise one.	0.845			
	I truly enjoyed my visit to this hotel	0.772			
	Coming to this hotel was a good experience	0.816			
	I prefer to stay at this hotel.	0.767			
Affective Loyalty	I prefer to avail service from this hotel instead of other hotels.	0.725	0.647	0.392	0.906
	I made the right choice of hotel with this hotel.	0.862			
	Visiting this hotel is worthwhile.	0.77			
	I feel happy when I stay at this hotel.	0.841			
Conative Loyalty	I like this hotel more than other hotels of its type.	0.837	0.557	0.481	0.849
	I love staying at this hotel.	0.713			
	Staying in this hotel says a lot about who I am.	0.796			
	I feel more attached to this hotel than to other hotels.	0.827			
	I intend to continue staying at this hotel in the future too.	0.668			
Behavioural or Action Loyalty	I am not very likely to switch to another hotel.	0.719	0.787	0.379	0.913
	I would not change hotel if another hotel's staff is friendlier.	0.82			
	I would not try an alternative hotel if their loyalty program offers more benefits.	0.77			
	I consider this hotel as my first choice.	0.922			
Switching Cost	I will return to this when I will visit this place.	0.921	0.736	0.297	0.915
	I will recommend this hotel to others.	0.814			
Brand Image	It is expensive to switch from this hotel to another hotel.	0.854	0.609	0.416	0.916
	Searching and evaluating the untested hotels costs me a lot of time.	0.885			
	Searching and evaluating the untested hotels costs me a lot of effort.	0.905			
	I am emotionally attached with this hotel.	0.783			
	This hotel performs as it promises.	0.716			
	This hotel is dependable.	0.714			
	This hotel is honest.	0.772			
This hotel is friendly.	0.742				
Brand Image	This hotel makes me feel good.	0.828	0.793		
	Image of this hotel helps me to better fit into my social group.	0.793			
	Staying at this hotel prevents me from looking cheaper.	0.883			

Note: Convergent Validity: AVE > 0.5

Discriminant Validity: ASV < AVE

indicates that the model fit indices exceeded the criteria advised in the literature.

Table 2. Summary of Model Fit Statistics of Hypothesized Model

CFI	TLI	RMR	IFI	GFI	RFI	NFI	χ^2/df	P-Value
0.998	0.986	0.017	0.998	0.993	0.963	0.996	1.571	0.179

Table 3. Results of Maximum Likelihood Estimates of the Re-Specified Model

			B-Values	β -Values	C.R.	P
CognitiveLoyalty	<---	CustomerSatisfaction	0.801	0.801	24.31	***
CognitiveLoyalty	<---	BrImage	0.223	0.223	6.756	***
AffectiveLoyalty	<---	CustomerSatisfaction	-0.151	-0.152	-2.134	0.033*
AffectiveLoyalty	<---	BrandImage	0.399	0.4	6.925	***
AffectiveLoyalty	<---	CustSatisfaction_X_BrandImage	-0.145	-0.176	-3.74	***
AffectiveLoyalty	<---	CognitiveLoyalty	0.659	0.661	8.805	***
AffectiveLoyalty	<---	CustSatisfaction_X_SwitchingCost	0.11	0.113	2.899	0.004**
AffectiveLoyalty	<---	SwitchingCost	-0.082	-0.082	-1.872	0.061
ConativeLoyalty	<---	CustomerSatisfaction	-0.165	-0.165	-3.318	***
ConativeLoyalty	<---	SwitchingCost	0.602	0.602	14.219	***
ConativeLoyalty	<---	CustSatisfaction_X_SwitchingCost	-0.274	-0.283	-7.633	***
ConativeLoyalty	<---	AffectiveLoyalty	0.424	0.423	5.751	***
ConativeLoyalty	<---	BrandImage	0.141	0.141	2.079	0.038*
ActionLoyalty	<---	SwitchingCost	0.3	0.301	5.507	***
ActionLoyalty	<---	BrandImage	0.328	0.328	5.78	***
ActionLoyalty	<---	CustSatisfaction_X_BrandImage	0.145	0.176	4.057	***
ActionLoyalty	<---	CustSatisfaction_X_SwitchingCost	-0.142	-0.147	-3.755	***
ActionLoyalty	<---	CustomerSatisfaction	-0.068	-0.068	-1.912	0.056
ActionLoyalty	<---	ConativeLoyalty	0.455	0.457	7.004	***

Note. *** Significance at the 0.001 level (two-tailed).

** Significance at the 0.01 level (two-tailed).

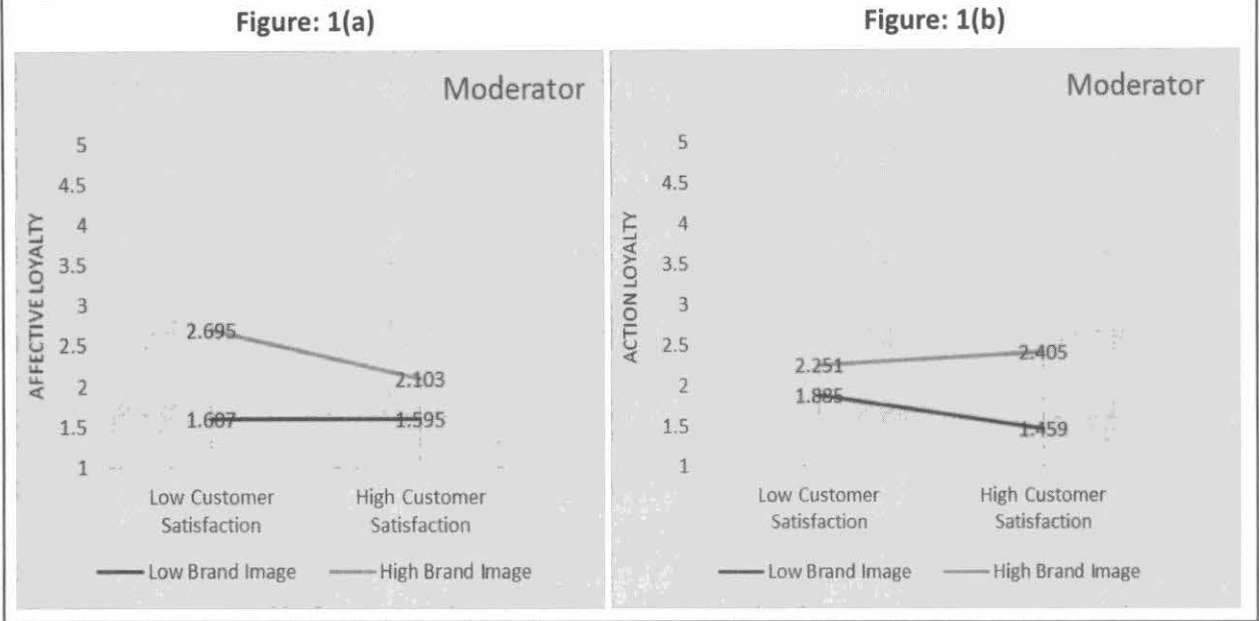
* Significance at the 0.05 level (two-tailed).

(2) Hypotheses Testing

Table 3 shows the standardized (B) and unstandardized coefficients (β), critical ratios and significance levels (P -Value) of the relationship between constructs in the model.

(i) Customer Satisfaction – Customer Loyalty : The results of the study (See Table 3) indicates that the effect of customer satisfaction on cognitive loyalty ($\beta_{CS^-COGL} = 0.801; p < 0.001$) was positive and significant, while customer satisfaction yielded a significant effect on affective loyalty ($\beta_{CS^-AFL} = -0.151; p < 0.05$) and customer satisfaction produced a significant effect on conative loyalty ($\beta_{CS^-CONL} = -0.165; p < 0.001$) but both of them are unexpectedly negative. However, the effect of customer satisfaction on behavioural or action loyalty ($\beta_{CS^-AL} = -0.068; p > 0.05$) is not significant. Thus, H1a was supported, the results do not support H1b, H1c, and H1d. In the hotel sectors of mid-market, customer satisfaction is a major factor but it is not sufficient to generate affective, conative and behavioural loyalty.

Figure 1. Interaction Effects of Brand Image and Customer Satisfaction on Affective, Action Loyalty



(ii) Brand Image – Customer Loyalty : As shown in Table 3, the direct impact of brand image on cognitive loyalty ($\beta_{BI}^-_{COGL} = 0.223; p < 0.001$); affective loyalty ($\beta_{BI}^-_{AFFL} = 0.399; p < 0.001$); conative loyalty ($\beta_{BI}^-_{CONL} = 0.141; p < 0.05$) and behavioural or action loyalty ($\beta_{CS}^-_{AL} = 0.328; p < 0.001$) were positive and significant. Therefore, the results of the study support H2a; H2b; H2c and H2d. The results indicate that in the mid-market hotel sector, brand image is a crucial factor in developing cognitive, affective, conative and behavioural loyalty amongst the customers.

(iii) Moderating Role of Brand Image on Customer Satisfaction and Loyalty Dyadic : Table 3 shows that the interaction effects of brand image and customer satisfaction on affective loyalty ($\beta_{BIXCS}^-_{AFFL} = -0.145; p < 0.001$) and behavioural or action loyalty ($\beta_{BIXCS}^-_{AL} = 0.145; p < 0.001$) were significant. Hence, we can accept H3b and H3d. But then again the moderating effect of brand image on customer satisfaction and cognitive; and customer satisfaction and conative loyalty were not statistically significant. Results of the study do not support H3a and H3c.

Figure 1(a) displays the graph of the interaction effects of brand and customer satisfaction on affective loyalty. It specifies that brand image strengthens the negative relationship between customer satisfaction and affective loyalty. The graphical representation of the interaction effects of brand image and customer satisfaction on action loyalty was shown in figure 1(b), and it indicates that brand image dampens the negative relationship between customer satisfaction and action loyalty.

(iv) Switching Cost – Customer Loyalty : The results of the study (See Table 3) indicates that the direct effect of switching cost on conative loyalty ($\beta_{SW}^-_{CONL} = 0.602; p < 0.001$) and action loyalty ($\beta_{SW}^-_{AL} = 0.300; p < 0.001$) were positive and significant while the direct effect of switching cost on cognitive and affective loyalty were statistically insignificant. Therefore, H4c and H4d were supported, and H4a and H4b were not supported.

(v) Moderating Role of Switching Cost on Customer Satisfaction and Loyalty Dyadic : As shown in Table 3, the interaction effects of switching and customer satisfaction on affective ($\beta_{SWXCS}^-_{AFFL} = 0.110; p < 0.01$); affective ($\beta_{BIXCS}^-_{AFFL} = -0.454; p < 0.001$); conative ($\beta_{SCXCS}^-_{CONL} = -0.274; p < 0.001$) and behavioural or action loyalty ($\beta_{SCXCS}^-_{AL} = -0.142$;

Figure 2. Interaction Effects of Switching Cost and Customer Satisfaction on Affective, Conative, and Action Loyalty

Figure: 2(a)



Figure: 2(b)



Figure 2(c)



$p < 0.001$) were statistically significant. The results of the study supported H5b, H5c, and H5d. At the same time, H5a is not supported as the interaction effects of switching and customer satisfaction on cognitive loyalty is insignificant.

Figure 2(a) shows the graph of the interaction effects of switching cost and customer satisfaction on affective loyalty. It indicates that switching cost dampens the negative relationship between customer satisfaction and affective loyalty. Figure 2(b) displays the graph of the interaction effects of switching cost and customer satisfaction on conative loyalty, and it shows that switching cost strengthens the negative relationship between customer satisfaction and conative loyalty. Figure 2(c) exhibits the graph of interaction effects of switching cost and customer satisfaction on action loyalty, and it designates that switching cost strengthens the negative relationship between customer satisfaction and action loyalty.

The results of the study (see Table 3) also describe the relationship between all four phases of progressive

From the results, it is evident that brand image has a direct and significant effect on cognitive, affective, conative and action loyalty in the mid-market hotel sector of Jharkhand, India. The result is consistent with the findings of Davies, Chun, Da Silva & Ruper (2003); Kandampully & Hu (2007); Nguyen and Leblanc (2001); Bennett & Rundle-Thiele (2005).

At the same time brand image moderates the relationship between customer satisfaction and affective loyalty; and customer satisfaction and action loyalty. Brand image strengthens the negative relationship between customer satisfaction and affective loyalty, but it dampens the negative relationship between customer satisfaction and action loyalty. In the mid-market hotel sector, as brand image of the hotel increases, dissatisfied customers are more likely to be behavioural or action loyal. Hence, it can be said that brand image is one of the most important determinants of all four phases of loyalty.

The outcomes of the current study also reveal that effect of switching cost on cognitive and affective loyalty is insignificant but on conative and action loyalty is positive and significant. The findings of the present study is consistent with the results of Hu and Hwang (2006); Caruana (2004); Beerli et al. 2004. The moderating effect of switching cost on the relationship between customer satisfaction and affective loyalty; customer satisfaction and conative loyalty; and customer satisfaction and action loyalty is significant. Switching cost strengthens the negative relationship between customer satisfaction and conative loyalty; customer satisfaction and action loyalty. This is consistent with the findings of Jones et al. (2000); Balabanis et al. (2006). But switching cost dampens the negative relationship between customer satisfaction and affective loyalty and this is consistent with the findings of Lam et al. 2004. The outcomes of the study show that switching costs are positively associated with affective and action loyalty. It indicates that higher switching cost in mid-market hotel will lead to higher affective and action loyalty.

Managerial Implications

The outcomes of the study indicate that brand image plays a crucial role in building customer loyalty. It directly influence all four phases of loyalty. At the same time it dampens the negative relation between customer satisfaction and action loyalty in mid-market hotel sector of Jharkhand. Therefore, the hospitality managers of mid-market hotel sector must strive to build and maintain a positive brand image. They should focus on those factors that help the firm to build and maintain a long-term profitable relationship with the customers. If the hospitality managers of mid-market hotel sector want to develop loyalty through the brand image; they should take functional benefits of the service, brand personality related with emotional and social aspects into account while designing marketing strategies. Hospitality managers should put more emphasis on building brand image, customer satisfaction and loyalty, in order create a successful brand. By doing so they may be able to position the brand positively in the minds of customers.

The present study demonstrates that the direct impact of switching cost on conative and action loyalty is positive and significant. The outcome indicates that when switching costs are high, customer satisfaction plays a less important role but it plays a greater important role when switching costs are low. Mid-market hotel sector is highly price sensitive. Therefore it is important for the hotel managers to understand how switching costs can be further increased to retain the customers. The findings of the study indicate that brand image and switching cost are important than customer satisfaction to develop customer loyalty in mid-market hotel sector of Jharkhand.

Intensified use of technology in service industry, a very little scope for service differentiation is left. For sustainable growth and profitability, customer loyalty has become the mantra. Therefore, it is important to recognize and communicate with the employees about the role of customer satisfaction, brand image, switching cost and customer loyalty that can play in the long-term interest of business. Hospitality managers can build the appropriate level of customer loyalty by a careful analysis that will reveal the factors a hospitality firm lacks

concerning loyalty building. They can develop loyalty programs specifically designed for different loyalty groups and work on building and enhancing different level of customer loyalty.

Limitations & Scope for Further Research

Although the current study makes some unique contribution, there are a number of limitations in this study. Firstly, a small sample size used in the study in relation to the actual population. This may have direct impact on possible generalisation of the research outcomes. Secondly, the language difference between the researchers and respondents. Simultaneously the researchers' ability to effectively translate the research statement from English to Hindi. There is a probability of biasness and error through misinterpretation. Lastly, a lack of theoretical support for the moderating effect of brand image.

Based on the outcomes, we suggest some future research to be carried out. A larger sample size may help to generalize the results of this study in future. Research for different hotel sectors can also be carried out i.e. Up-Market/Luxury hotel sector; Budget hotel sector. As the present study does not rely on specific studies regarding the moderating effects of brand image and switching cost, therefore, future studies could expand the present model and provide theoretical and empirical support.

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