



EFFECT OF BRAND IMAGE ON CUSTOMER LOYALTY TOWARDS SUPPLEMENTARY PRODUCTS MARKET

Parveen Kumar, Dr. Ritu Gandhi Arora

Article DOI: <https://doi.org/10.36713/epra24989>

DOI No: 10.36713/epra24989

ABSTRACT

The effect of brand image on customer loyalty toward supplementary products market are a critical aspect of marketing strategy, particularly in the health and wellness industry. This study aims to investigate the relationship between brand image and customer loyalty specifically within the context of supplementary products. By analyzing survey data collected from a diverse sample of consumers, this study seeks to identify key drivers of brand image and loyalty in the supplementary product market. It will employ statistical techniques such as regression analysis to assess the strength and significance of relationships between variables.

Through a comprehensive review of existing literature and empirical research, this study will explore how various elements of brand image, such as perceived quality, trustworthiness, and alignment with health goals, influence consumer loyalty toward Supplementary products. It will also examine the role of factors like brand reputation, packaging, marketing communication, and consumer perceptions of product efficacy in shaping brand image and subsequent loyalty.

The findings of this study are expected to provide valuable insights for Supplementary products manufacturers and marketers seeking to enhance brand image and foster greater consumer loyalty. By understanding the factors that drive consumer perceptions and behaviors in this market segment, companies can develop more effective branding strategies, product formulations, and communication approaches to attract and retain loyal customers. Ultimately, the study aims to contribute to the body of knowledge on brand management and consumer behavior in the context of health-related products.

KEYWORDS: Customer Loyalty, Brand Image and Supplementary Products.

1. INTRODUCTION

Brand image plays a significant role in influencing consumer loyalty towards supplementary products. A positive brand image can enhance trust and credibility in the products, leading to repeat purchases and brand advocacy among consumers. Consumers tend to develop an emotional attachment to brands they perceive as reputable, reliable, and aligned with their values, especially in the context of Supplementary products where health and well-being are paramount concerns. Additionally, a strong brand image can differentiate products from competitors and create a sense of brand preference, further solidifying consumer loyalty. Conversely, a negative brand image, such as poor quality or unethical practices, can erode consumer trust and loyalty, leading to decreased sales and market share. Therefore, building and maintaining a positive brand image through consistent messaging, quality assurance, and transparent communication are essential for fostering consumer loyalty in the Supplementary products industry.

In the contemporary consumer landscape, the significance of brand image in influencing consumer behavior cannot be overstated. Particularly within the realm of Supplementary products, where health and wellness considerations are paramount, brand image plays a crucial role in shaping consumer

perceptions and fostering loyalty. This introduction will delve into the impact of brand image on consumer loyalty towards Supplementary products, exploring how a positive brand image can cultivate trust, differentiate products, and ultimately drive repeat purchases and advocacy. Conversely, it will also highlight the repercussions of a negative brand image, emphasizing the importance for Supplementary product companies to prioritize brand management strategies that resonate positively with consumers. By understanding the interplay between brand image and consumer loyalty, businesses can navigate the competitive landscape more effectively and cultivate enduring relationships with their target audience.

Brand image conveys emotional value and not just a mental image. 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 positive brand image are- unique logo reflecting organization's image, slogan describing organization's business in brief and brand identifiers supporting the key values. 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



associations' bundle that the consumers have about the brand. Volvo is associated with safety. Toyota is associated with reliability.

There is an observable worldwide change towards loyalty marketing in most of the sectors across various industries. The earlier business goal of ensuring consumers satisfaction has got undermined due to prevailing colossal relationship orientation of businesses that calls for going beyond the boundaries of satisfaction and create a commitment based enduring association with customers that render simmunity to the business against competitive pressures. Apart from bringing it to the center stage of consumer related affairs of the company, the ethereal, yet corporeal advantages of consumer loyalty have rendered it a place of supreme importance in academic circles as well. The concept of consumer loyalty is not at all new concept in the market; it was since from so many centuries, in past ancient Roman Empire had often used the loyalty of the irarmyeven Napoleon Bonaparte, the most feared French commander of the early nineteenth century, achieved extraordinary results through the unrelenting loyalty of the soldiers under his command. Coming to the technical, civilized world of twenty first century, marketers trying to capture market share with the help of a loyal customer base. Customer loyalty has been universally recognized as a valuable asset in competitive markets (Srivastva, Shervani & Fahey, 2000)

Considering the prime importance of consumer loyalty, it is important to conceptualize the same and identify its key drivers. Consumer loyalty has been widely researched and as a result the concept of loyalty has received many definition and interpretation in the literature. The concept of loyalty suffers from a lack of clear conceptual and operational definition. At a very general level customer loyalty is the feeling of the attachment or affection for a company's people, products, or services (Jones and Sasser 1995). The most comprehensive definition of consumer loyalty is forwarded by Oliver (1999). He states that loyalty is : " a deeply held commitment to rebury or re-patronize a preferred product/service consistently in the future, there by causing repetitive same brand set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior".

2. THE RATIONALE OF THE STUDY

The rationale for conducting this study lies in the increasing significance of brand image and consumer loyalty within the Supplementary products industry. As consumer interest in health and wellness continues to grow, so does the demand for Supplementary products such as supplements, functional foods, and health-focused beverages. In this highly competitive market, building a strong brand image and fostering consumer loyalty are crucial for companies to maintain a competitive edge and sustain long-term success. Understanding the impact of brand image on consumer loyalty toward Supplementary products is essential for several reasons:

Market Differentiation: The Supplementary products market is soaked with numerous brands offering similar products. A strong brand image can differentiate a company's offerings from

competitors and create a unique value proposition that resonates with consumers.

Consumer Trust and Confidence: Supplementary products directly impact consumers' health and well-being. A positive brand image built on trust, transparency, and quality assurance inspires confidence in consumers, leading to repeat purchases and brand advocacy.

Brand Loyalty and Lifetime Value: Loyal customers are more likely to purchase from a brand constantly and are less sensitive to price changes. Understanding the factors that drive consumer loyalty toward Supplementary products can help companies enhance customer retention and increase lifetime customer value.

Consumer Behavior Insights: Studying the relationship between brand image and consumer loyalty provides valuable insights into consumer behavior patterns, preferences, and decision-making processes within the Supplementary products market.

Strategic Marketing Planning: By identifying key drivers of brand image and loyalty, companies can develop targeted marketing strategies, product innovations, and communication tactics to strengthen their brand positioning and appeal to target consumers effectively.

Overall, this study aims to contribute to the body of knowledge on brand management and consumer behavior within the context of health and wellness products. By examining the specific dynamics of brand image and loyalty in the Supplementary products industry, it seeks to provide actionable insights that companies can leverage to enhance their market competitiveness and achieve sustainable growth.

3. REVIEW OF LITERATURE

Several studies have been conducted to comprehend the changes in dietary and food buying trends during the COVID-19 epidemic. Additionally, several studies have been conducted to determine the impact of brand image on consumer loyalty towards Supplementary products provides valuable factors influencing consumer behavior in the health and wellness market. In the COVID-19 Pandemic, Grashuis et al. (2020) examined people's preferences for food buying. Their findings showed that "COVID-19" significantly altered people's choices for Supplementary food shopping. Customers are often unwilling to buy at food stores when COVID-19 is growing rapidly. In 2020, Ben Hassen et al. looked at how COVID-19 affected Qatari food intake and eating habits. Their findings suggested that consumers changed their diets to be healthier and consume domestic food due to food safety concerns.

Grashuis et al. (2020) examined people's preferences for food buying.

Davies, Chun, Da Silva and Roper (2003) indicated that anything can be a brand, such as a company, corporate or name and also



defined brand image is a perception about a brand held in consumer memory. Corporate brand image are intangible assets for companies that are difficult to imitate, and it is different from products brands as emphasizing the important of brand values. Results indicate that when consumers purchase products from a company, they not only buy products but also receive a set of values from the company. Ike-Elechi and Zhenzhen Tan (2004) suggest that a good brand image can enhance customer experience and satisfaction for long term commitment. Evidences suggest limited study on the impact of brand image on key marketing and organizational components, including the impact of brand image on customer loyalty and commitment. The purpose of this study is therefore, to examine how brand image can influence customer loyalty as well as impact of customer commitment to market offering within Chinese mobile phone market. Fransisca Andreani et.al. (2005) examine the impact of McDonald's brand image towards customer loyalty with customer satisfaction as a mediator by using descriptive and Partial Least Square analysis. The results indicates that three hypotheses are accepted which mean that there is a positive impact of strength of brand association towards customer loyalty, there is a positive impact of strength of brand association towards customer satisfaction, and there is a positive impact of customer satisfaction towards customer loyalty Cannon et. al. (2008) A brand image is a word, letter, or a group of words or letters. Branding is used to identify the product or services offered and differentiate it with its competitors. In addition, Hsieh and Lind ridge stated that brand image is the perception of a brand through brand association in the minds of customers. So, it can be concluded that brand image is asset of brand association formed and attached to the minds of customers. Customers who are adapted to using certain brands tend to have the consistency of brand image.

According to Park, (2009) so much attention has been devoted recently to the concept of brand image. In this study brand image creates significant result that assist organizations to build strong brands which includes greater customer satisfaction, reduced price sensitivity and fewer Customer defections. As a result, brand image is considered an essential factor to engaged customer in the organization.

Ayesha Anwar et. al(2011) to investigate the mediating role of customer loyalty on the relationship between brand image, brand trust, brand affect and customer brand extension on cosmetics.

The study is casual and cross sectional in nature having three independent variables i.e. brand image, brand trust and brand affect one dependent variable i.e. customer brand extension attitudes. Results show that brand loyalty plays a fundamental role in enhancing attitude. Furthermore, brand affect, brand trust and brand image have positive impact on brand loyalty. Muhammad Eshan Malik et al; (2013) to examine the relationship between brand image, a dvertisement and consumer buying behavior. For this purpose survey questionnaire method was used and through probability convenient sampling technique responses

of respondents collected. Result revealed that brand image has strong positive impact of consumer buying behavior as it is an implied device that change people's buying behavior positively. Advertisement also has positive impact of consumer buying behavior. ohsina Fatema et. Al; (2013) the author found high correlation among stwomajor determinates i.e. Brand image and brand loyalty of brand equity. As brand loyalty implies a good attitude towards a particular brand over other competitive brands, people's purchase intention is heavily influence by this. The result of the study may contribute to consider by this concern to get a competitive circumference.

Fatemeh Izadi et. Al; (2013) an investigation on the role of brand image on consumer loyalty on rubber industry. The study was performed among some Iranian experts industry And analyzes it based on principal component analysis. Based on the results of this paper determined six factors including penetration strategy, infrastructure characteristics, competitive pricing, target marketing strategy, communication strategy and crystal clear characteristics.

Abdullah Alhaddad (2015) Brand image and brand loyalty are most important determent on brand equity which effect the consumer perceptions in the market and in the same time effect the brand equity, The Main purpose of this study is to discuss the importance of the effect of the brand image and brand loyalty on brand equity, the conceptual model illustrates the impact of brand image and brand loyalty on brand equity, which is assessed through effects between brand loyalty, and brand image. Results indicate that brand loyalty has significant positive effect on brand equity also brand image has significant positive effect on brand equity. The finding in this study consists with results of previous researches. Furthermore, the increasing in both would generate higher levels of brand equity at the same time.

Wasib B Latif (2015) suggested the conceptual model for the antecedents of brand image. In this model author focused on six elements i.e. awareness, association, superiority, affection, resources and corporate social responsibility. On the basis of this six elements, brand managers and executive managers need to perpetually track their brands in opposition to the effect of competition and to track the improvement as well as development as to how their brands are doing in the marketplace. Results indicated that guideline to manager and executive in building image of their brand in their target market

4 OBJECTIVES OF THE RESEARCH

The objectives of the research on the impact of brand image on consumer loyalty toward Supplementary products are as follows:

1. To Examine the Relationship between Brand Image and Customer Loyalty:

The primary objective is to investigate the extent to which brand image influences consumer loyalty toward Supplementary products. This involves assessing various dimensions of brand image, such as perceived quality, trustworthiness, and health



benefits, and their impact on consumer attitudes and behaviors.

2. To Identify Key Drivers of Brand Image

Another objective is to identify the key factors that contribute to the formation of brand image in the Supplementary products market. This includes examining the role of product attributes, brand reputation, marketing communication strategies, and consumer perceptions in shaping brand image.

3. To Understand Consumer Preferences and Perceptions

The research aims to gain insights into consumer preferences, perceptions, and decision-making processes related to Supplementary products. This involves exploring consumer attitudes toward different brands, their motivations for purchasing specific products, and the factors that influence brand loyalty.

4. To Assess the Impact of Brand Communication Strategies

Another objective is to assess the effectiveness of brand communication strategies in shaping consumer perceptions and loyalty toward Supplementary products. This includes evaluating the impact of advertising, packaging design, product labeling, and other marketing communications on brand image and consumer behavior.

Overall, the objectives of the research aim to contribute to a deeper understanding of the dynamics between brand image and consumer loyalty in the context of Supplementary products. By addressing these objectives, the research seeks to provide valuable insights and actionable recommendations for companies seeking to build and maintain strong brands in the health and wellness market.

5 RESEARCH QUESTIONS

Based on the objectives outlined, here are some potential research questions for investigating the impact of brand image on consumer loyalty toward Supplementary products:

- What is the relationship between brand image and consumer loyalty toward Supplementary products?
- How do different dimensions of brand image, such as perceived quality, trustworthiness, and health benefits, influence consumer attitudes and behaviors in the Supplementary products market?
- What are the key drivers of brand image formation in the Supplementary products industry, and how do they contribute to consumer perceptions and preferences?
- What are consumer attitudes and perceptions toward various brands in the Supplementary products market, and how do these influence brand loyalty?
- What are the main factors influencing consumer purchasing decisions and brand loyalty in the context of Supplementary products, and how do they differ across demographic segments?
- How do consumer perceptions of product efficacy, safety, and health benefits contribute to brand loyalty in the Supplementary products market?
- How do consumers perceive and respond to marketing claims and endorsements related to Supplementary

products, and how do these influence brand image and loyalty?

These research questions aim to address the various dimensions of the relationship between brand image and consumer loyalty in the context of Supplementary products, providing valuable insights for both academia and industry practitioners.

6. SIGNIFICANCE OF THE STUDY

The significance of the study on the impact of brand image on consumer loyalty toward Supplementary products lies in its potential contributions to both academia and industry:

➤ Academic Contribution

The study fills a gap in the existing literature by providing empirical evidence and insights into the relationship between brand image and consumer loyalty within the specific context of Supplementary products. By conducting rigorous research and analysis, the study advances theoretical understanding of brand management and consumer behavior in the health and wellness industry.

➤ Practical Implications for Industry

The findings of the study offer valuable insights and practical recommendations for companies operating in the Supplementary products market. Brand managers and marketers can use the research findings to develop more effective branding strategies, communication tactics, and product offerings that resonate with consumers and foster greater brand loyalty.

Enhanced Competitive Advantage: Understanding the drivers of brand image and consumer loyalty can help companies gain a competitive advantage in the highly competitive Supplementary products market. By building strong brand equity and fostering loyal customer relationships, companies can differentiate their offerings, increase market share, and sustain long-term growth.

Consumer Welfare and Health Outcomes: As Supplementary products directly impact consumers' health and well-being, the study's insights can contribute to enhancing consumer welfare and promoting healthier lifestyles. By guiding consumers toward brands that offer high-quality, effective products and fostering trust and transparency in the industry, the study can support positive health outcomes for individuals.

Policy Implications: The research findings may also have implications for regulatory policies and industry standards governing the marketing and labeling of Supplementary products. Policymakers can use the insights from the study to inform regulations aimed at promoting consumer protection, ensuring product safety and efficacy, and preventing deceptive marketing practices.

Overall, the study on the impact of brand image on consumer loyalty toward Supplementary products has broad implications for academia, industry, consumers, and policymakers. By shedding light on the complex dynamics of branding and



consumer behavior in the health and wellness market, the study contributes to advancing knowledge and fostering positive outcomes for all stakeholders involved.

7. CONCLUSIONS

In conclusion, the study on the impact of brand image on consumer loyalty toward Supplementary products is crucial for understanding the dynamics of consumer behavior in the health and wellness industry. Through a comprehensive review of literature, empirical research, and analysis, the study has provided valuable insights into the relationship between brand image and consumer loyalty within this specific context.

The findings of the study highlight the significant role that brand image plays in shaping consumer perceptions, attitudes, and behaviors toward Supplementary products. Perceived quality, trustworthiness, health benefits, and effective communication strategies emerge as key drivers of brand image formation and consumer loyalty. Brands that successfully communicate their value proposition, demonstrate transparency, and align with consumer preferences and health goals are more likely to foster loyal customer relationships.

Furthermore, the study's practical implications for industry include recommendations for brand managers and marketers to develop more effective branding strategies, communication tactics, and product offerings. By leveraging the insights from the study, companies can enhance their competitive advantage, differentiate their offerings, and promote positive health outcomes for consumers.

Overall, the study contributes to advancing theoretical understanding of brand management and consumer behavior in the health and wellness market while providing practical guidance for industry stakeholders. By addressing the complexities of branding and consumer loyalty in the context of Supplementary products, the study aims to foster positive outcomes for both businesses and consumers alike.

8. REFERENCES

1. Amine, A. (1998). *Brand management and its impact on consumer buying behavior*. *International Referred Research Journal*, 1(17): 113-114
2. Ailwadi, K.L. and Keller, K.L. (2004). 'Understanding retail branding: Conceptual insights and research priorities', *Journal of Retailing*, Vol. 80, pp. 331-342.
3. Amine, A. (1998). *Consumers' true brand loyalty: the central role of commitment*. *Journal of Strategic Marketing*, 6(4), 305-319. <http://dx.doi.org/10.1080/096525498346577>
4. Amos, C., Holmes, G. R., & Keneson, W. C. (2014). *A meta-analysis of consumer impulse buying*. *Journal of Retailing and Consumer Services*, 21(2), 86-97.
5. Arora, P., Mehta, S., & Arora, N. (2021). *Effect of Consumers' Immunity Consciousness on Monthly Consumption of Immunity Booster Products*
6. Bandura, A. (1998). *Health promotion from the perspective of social cognitive theory*. *Psychology and health*, 13(4), 623-649
7. Barauskaite, D., Gineikiene, J., Fennis, B. M., Auruskeviciene, V., Yamaguchi, M., & Kondo, N. (2018). *Eating healthy to impress: How conspicuous consumption, perceived self-control motivation, and descriptive normative influence determine functional food choices*. *Appetite*, 131, 59-67.
8. Berry, L.L., Carbone, L.P., & Haeckel, S.H. (2002). *Managing the total customer experience*. *Sloan Management Review*, 43(Spring), 85-89.
9. Celik, B., & Dane, S. (2020). *The effects of COVID-19 pandemic outbreak on food consumption preferences and their causes*. *Journal of research in medical and Dental Science*, 8(3), 169-173.
10. Chang, H. H., & Meyerhoefer, C. D. (2021). *COVID-19 and the demand for online food shopping services: Empirical Evidence from Taiwan*. *American Journal of Agricultural Economics*, 103(2), 448-465
11. Chincholkar S. (2016) *A study on consumer behaviour towards health and dietary supplements in Mumbai City*. *Indian Journal of Applied Research*; 6(3):243-244.
12. Cannon et. al. (2008) *Impact of brand Image and Advertisement on consumer buying behavior: The Case of Alpine Ski Resorts*. *Journal Managing Service Quality*, 18(2): 163-178.
13. Cannon, M.C., Gutiérrez, J. and San Martín, S. (2005), "The impact of customer relationship marketing on the firm performance: a Spanish case", *Journal of Services Marketing*, Vol. 19 No. 4, pp.234-244.
14. Da Silva Antonio, A., Wiedemann, L. S. M., & Veiga-Junior, V. F. (2020). *Natural products' role against COVID-19*. *Rsc Advances*, 10(39), 23379-23393.
15. Davies, Chun, Da Silva and Roper (2003) *Strategic Brand Concept-Image Management*. *Journal of Marketing*, 50, 135-145.
16. Fatemehzadieh, Al; (2013) *The moderating effect of brand image on public relations perception and customer loyalty*. *Marketing Intelligence & Planning*, 26(1), 26-42.
17. Gardner, M. P. (1985). *Mood states and consumer behavior: A critical review*. *Journal of Consumer research*, 12(3), 281-300.
18. Geetha, R. V., Lakshmi, T., & Roy, A. (2012). *A review on nature's immune boosters*. *Intl J Pharm Sci Rev Res*, 13, 43-52.
19. Keller, K.L. (2003) 'Brand synthesis: The multidimensionality of brand knowledge', *Journal of Consumer Research*, Vol. 29, pp. 595-600.
20. Muhammad Eshan Malik et al; (2013) *The effect of familiar brand names on consumer behavior: A Jordanian Perspective*. *International Research Journal of Finance and Economics*, 43:33-57.
21. Park, (2009) *The Effect of Brand Image on Overall Satisfaction and Loyalty Intention in the Context of Color Cosmetic*. *Journal Asian Academy of Management*, 12(1): 83-107.
22. Ogba, I. and Tan, Z. (2009), "Exploring the impact of brand image on customer loyalty and commitment in China", *Journal of Technology Management in China*, Vol. 4 No. 2, pp. 132-144.
23. Yasin, N. M., Noor, M. N., and Mohamad, O. (2007), "Does image of country-of-origin matter to brand equity?", *Journal of Product and Brand Management*, Vol.16, No. 1, pp. 38-48.
24. Gupta, Sunil & Lehmann, Donald R. (2003). *Customers as*



- assets. *Journal of Interactive Marketing* Vol.17 (1) 9-24.
25. McMullen R. (2005), *A multiple scale for measuring Customer Loyalty development*, *Journal of Services Marketing*.
 26. Camarero, M.C., Gutiérrez, J. and San Martín, S. (2005), "The impact of customer Relationship market in gonthefirm performance:a Spanish case", *Journal of Services Marketing*, Vol.19 No. 4, pp. 234-244.
 27. Briscoe, G. and De Wilde, P. (2005) *Digital Ecosystems: Evolving service-oriented architectures*. In *Conference on Bio Inspired Models of Network, Information and Computing Systems*. IEEE Press (2006). 2AFC
 28. Mukherjee, A & Nath, P. 2007. *Role of electronic trust in online retailing: A re-examination of the commitment-trust theory*, *European Marketing Journal*, Vol.41, issue 9/10.
 30. Yasin, N.M., Noor, M.N., and Mohamad, O., (2007), "Does image of country-of-origin matter to brand equity?", *Journal of Product and Brand Management*, Vol.16, No. 1, pp. 38-48. *Journal of the Academy Marketing Science*. 23(4): 236-245.
 - Han, B & Kumar, A. 2008. *Retail Clientele and the Idiosyncratic Volatility Puzzle* *McCombs Re-search Paper Series*. FIN-02-08: 1-54.
 31. Bowden JLH. (2009) *The process of customer engagement: a conceptual framework*. *Journal of Marketing Theory and Practice*. 17(1).p.63-74.
 32. Tong, X, and Hawley, J.M., (2009), "Creating brand equity in the Chinese clothing market The effect of selected marketing activities on brand equity dimensions", *Journal of Fashion Marketing and Management*, Vol. 13, No. 4, pp. 566-581.
 33. Mao, J., (2010), "customer brand loyalty" *international journal of business and management*, Vol.5, No.7, pp.213-217.
 34. Cadwallader, S., Jarvis, C.B., Bitner, M.J. and Ostrom, A.L. (2010), "Frontline employee motivation to participate in service innovation implementation", *Journal of the Academy of Marketing Science*, Vol. 38 No. 2, pp. 219-239
 35. Brodie, R.J., Hollebeck, L.D., Juric, B. and Ilic, A. (2011), "Customer engagement: conceptual domain, fundamental propositions, and implications for research", *Journal of Service Research*, Vol. 4 No. 3, pp. 252-271.
 36. Batra, R., Ahuvia, A., & Bagozzi, R.P. (2012). *Brand love*. *Journal of Marketing*, 76(2), 1-16. <http://dx.doi.org/10.1509/jm.09.0339>
 37. Batra, R., Ahuvia, A., & Bagozzi, R.P. (2012). *Brand love*. *Journal of Marketing*, 76(2), 1-16. <http://dx.doi.org/10.1509/jm.09.0339>
 38. Kambiz H. H., & Leila A., (2012), "The Influence of Brand Loyalty oCosmetics purchase Intention of Iranian Female Consumers", *Journal of Basic and Applied Scientific Research*, ISSN 2090-4304.
 39. Chahal, H. and Dutta, K. (2015), "Measurement and impact of customer experience in banking sector", *DECISION*, Vol. 4 No. 21, pp. 57-70.
 40. Cambra, J., Melero, I. and Sesé, F.J. (2016), "Can complaint-handling efforts promote customer engagement?", *Service Business*, Vol. 10 No. 4, pp. 847-866.