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EFFECTS OF CUSTOMER EXPERIENCE AND TRUST ON CUSTOMER LOYALTY IN THE FAST-FOOD INDUSTRY OF PUNJAB, PAKISTAN

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ABSTRACT

The purpose of this research was twofold. First, the study empirically investigated the effects of customer experience quality on customer loyalty. Second, the mediating effects of trust were investigated in the relationship between customer experience quality and customer loyalty. Clients' perceptions were gathered through a convenience sampling technique from 428 fast-food consumers. PLS-SEM was employed to analyze the internal consistency, reliability and validity, and significance of hypothesized data by using SmartPLS 3.28. Outcomes revealed that trust mediates the relationship between customer experience quality and customer loyalty. More specifically, trust is a dominant factor in the fast-food industry to develop sensory aspects for durable relationships and reinforce customer loyalty.

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1. INTRODUCTION

In the advanced era, the service firms are embroiling its personnel to execute their manifold tasks instantly for the smooth customer relationship. Due to this, fast-food turns out to be incredibly popular in workers/public to satisfy the need for diet at work. Besides that, the fast-food sector has extensively changed the lifestyle and customary eating habits in all nations (Noor, 2016) and consumers become engrossing towards social activities to enjoy the various type of food (conventional/international) at their favorite spot. Therefore, customer experience is a predominant factor in the food industry to build sensory aspects of a product/service. Effective interactions with clients are based on quality services that lead firms towards success (Namin, 2017), and positive experience fascinates buyer's intention and loyalty. Thus, every firm is incredibly vibrant for enhancing the core competencies to provide quality services that captivate customer loyalty (CL). Limited research was demeanor to find an association between customer experience quality (EXQ)

and loyalty in banking and retail stores (Klaus and Maklan, 2012; Roy, 2018), for that reason, customer experience quality is required to investigate in dissimilar service sectors or environment with new variables. Hence, trust is a predominant factor in relational loyalty which effectively excites customer relationship in every business, it keeps positive interaction and influence customer for payout more for the specific product/service (Garbarino and Johnson 1999; Klaus and Maklan, 2012; Roy, 2018).

This study empirically investigated the relationship between customer experience quality (EXQ), trust, and customer loyalty in the fast-food industry of Punjab, Pakistan. Food business (fast-food outlets and food restaurants) in Pakistan hold commercially the world's eighth-largest market and also become the second largest industry in Pakistan. As well, more than one thousand food processing units are working on a large scale in Pakistan (Noor, 2016). Simultaneously, several food scandals are increasing consumer worries about the food preparing system and its aftereffect on health (Nga and Tuan, 2019). However, the consumer has a greater observation related to food quality, and awareness is one's perceptive of an entity that enhances attentiveness about food-related risk, often based on earlier experience. Due to this, services firms are looking into the question: 'How can customer experience quality retain the customer loyalty?' Based on Schema theory of Fiske and Taylor, (1991) and Commitment-Trust theory of Morgan and Hunt, (1994), this research intends to give the answer of the above question and mainly focus to fill this gap. Firstly, we examine the EXQ effect on customer loyalty. Finally, we analyze the mediating role of trust in the proposed relation. This is the 1st attempt in Pakistani fast-food business setting. The theory provides an exploration of customer trust and adds to value with its unique conceptual model in a different services sector in the Pakistani context.

2. THEORY AND HYPOTHESES

The customer experience (CE) is a perspective of service quality (Parasuraman et al., 1988). Customers can gain experience by utilization of a product/service. This incorporates before and after product/service experiences and continues even the service delivery has been finished. Several specialists of consumer's researcher reinforced the customer experience concepts (Maklan and Klaus, 2011), and refer it as "the customers' cognitive assessment towards purchasing behavior (Klaus and Maklan, 2013). Also, earlier established Service-Quality-Model of Parasuraman et al., (1988) didn't work as an inclusive resource for measuring customer experience in real-life business situations. Therefore, to measure EXQ a scale developed by (Klaus and Maklan, 2012). Customer's perceptiveness of service experience is reflected in its four dimensions; product experience, outcome focus, moments-of-truth, and peace-of-mind. **Product Experience** accentuates client perception to see that he/she may choose, analyze products from a wide range of contributions, and play a significant role in creating the CE. **Outcome Focus** characterizes customer behavior with goal-oriented experiences. Moreover, it is related to diminishing the customers' exchange costs by discovering better and less expensive suppliers. **Moments-of-Truth** accentuate service providers (SP) to make sure the pro-activeness, flexibility, and service recovery. Additionally, the service provider's behavior can affect the decisions of customers related to present and future buying choices, especially, when he/she confront issues. The interpersonal skills of customer developed a perception of handling hazard he/she may confront while dealing with these SP offerings. **Peace-of-Mind** the assessment of customer may influence its collaboration with SP not only from the

beginning but after the completion of service. Besides, it is strongly emphasized that services carry out with the emotional aspect, and customers may appreciate the expertise of service providers.

Customers' emotional attachment with the firm is based on quality services/experiences that evolved customer behavior (Dennis et al., 2013). Customer experience is not limited to services related experiences, since it's developed as a holistic form, and should focus on intellectual, physical, emotional, or even spiritual elements. Customers' first experience and expectations are linked with product quality, and their satisfaction formed them as a regular customer. Prior experience brings out a positive evaluation of a product/service that captivates loyalty. It potentially affects customer attitudes that create more value. Critic – assuming “Schema theory” as elucidating that cognitive frameworks inside a purchaser's mind authorize him/her to construe and form new information (Fiske, 1982). Nishida (1999) refers to the schema as earlier experiences that organized individual knowledge which is used to assist behaviors in well-known circumstances. “Cognitive Schema” facilitates the customer in organizing the expectations concerning different domains, procedure, retrieve information, and to make decision-making.

Client relationship with a company is crucial to encourage them to pay further and frequently purchase of a product/service. Customer admissible purchasing at more expensive rates shows its loyalty. Likewise, the commitment of the client is characterized as loyalty which might prefer to buy products/services or shows precedence to purchase specific products of a special brand in the future. Budianto (2019) argues that "Loyalty is frequently observed behavior". Behavioral estimates such as buying and inexpensive purchasing are censured for the absence of essential conceptions. This presents the sense of view of factual dynamic procedures, for instance, a low level of repeat buying of specific services might be the outcome of situational aspects. Loyalty is the most valuable asset which augments the company's profits. To create customer loyalty, organizations generally focus on cost savings and offers products with benefits, for instance, bonuses, discounts, prizes on the purchase and exceptional care of customer through loyalty programs. It provides creative and innovative strategies to facilitate and well-engage customers by offering quality products and special deals on a special occasion. It predicts behavioral intentions that observable towards buying intentions and loyalty. Therefore, customer experience and loyalty both are prerequisites to obtaining strong client bases for business sustainability. Thus, the study hypothesis is proposed as

H#1: Customer experience has a positive effect on customer loyalty.

Customer trust recognizes as a potential element that shows strong affection related to a product/service of an organization and shows solid bond among buyers-sellers. It diminishes customer whispers related to product quality, cost-effective, builds positive word of mouth, and enhances the profitability of the organization with repurchase intentions. Spekman (1988) refers to trust as the “cornerstone” of deep-rooted relationships and valuable intangible assets for every business. Furthermore, it identified as a strong connection for every firm to create long-term associations among employees, employers, and customers. In numerous cases, past interactions are important for trust, however, earlier experience does not ensure the client's trust. It will increment if the service provider's actions proceed as expected. Perceive value, satisfaction, and trust are the three integral construct of “social exchange theory” that builds brand loyalty (Alnawas and Hemsley-Brown, 2018). In the EXQ perspective, consumer satisfaction (CS) and trust is the ‘cumulative assessment of the brands’ performance aligned with desires and consistent satisfaction.

It developed consumer trust to utilize the focal service brand.

Client experience developed trust, based on earlier use of a product/service (Klaus and Maklan, 2012; Deshwal, 2016). Customer positive perception about a particular product or service build trust and impacts on buyers intends to purchase. Additionally, trust has a positive effect on the attitude that influencing the intention in the food sector. For existing research, the term “trust” is utilized in the view of trusting belief. It conceived important for as an accomplishment of expectation. The commitment-trust theory suggested that “trust and commitment” both are the dominant factors among two parties for structure and maintaining a network of ongoing relationships. EXQ is based on psychological construct and focused on the facet of consumer perceptual attributes that are inherently personal. More directly, cognitive and emotional assessment is associated with consumer’s experiences that create a perception about particular a product or service and influence customers for re-purchase. Trust is significant in maintaining long-lasting associations among parties, which would not be possible without trust. Moorman et al., (1993) stated trust as “a willingness to rely on an exchange partner in whom one has confidence”. Therefore, trust is crucial for a maintain buyer-seller relationship, it viewed simultaneously a sensitive indicator for execution service and increase satisfaction and loyalty. CE and trust significantly enhance customer loyalty and encourage them to repurchase (Afridi, 2016). Thus, the study hypothesis is proposed as

H#2: Trust mediates the relationship between customer experience and customer loyalty.

3. METHODOLOGY

The fast-food industry was chosen for this research because the services are provided in this industry often fast, easy, and comparatively inexpensive. However, fast-food products have a low-switching cost but customers pay more attention to self-expressive and experiential value (Liu et al., 2019). Clients’ perceptions were gathered through a questionnaire survey using a convenience sampling technique (CST) because of ease of access to identify the fast-food lover’s who frequently visit the various multinational food companies such as; KFC, McDonald's, Pizza Hut, and Domino's' etc, located in big cities like (Rawalpindi, Lahore, and Multan, etc) of Punjab, Pakistan. The questionnaire divided into two segments, demographic variable related information given in the first segment while the second segment is concerning to latent variables. Klaus and Mak'lan (2013) validated the EXQ scale was chosen to examine customer experience with its four dimensions: moments of truth, outcome focus, peace of mind, and product experience via 19 items. These four dimensions demonstrating overall customer experience. Trust was measured against five items adopted from Suh and Han, (2003). Customer loyalty five items were taken from Zeithaml et al., (1996) and Cakici et al., (2019). A five-point Likert scale was used, in which 1 for “completely disagree” and 5 for “completely agree”. All 450 questionnaires were distributed in which 436 questionnaires are received, and 428 accurate filled questionnaires are carried for statistical analysis. After obtaining survey data, the investigation performs analytical techniques by using SPSS 20.0 for descriptive statistics. PLS-SEM was employed to analyze the internal consistency, reliability and validity, and significance of hypothesized data by using SmartPLS 3.28. PLS-SEM is a proficient tool that provides appropriate results in testing moderation and mediation researches (Hair et al., 2017).

4. RESULTS

4.1 PROFILE OF RESPONDENTS

The respondent profile is presented in table 1. From a total of 428 client's perceptions, 54.9% are male and 45.1% are female that often visiting fast-food restaurants. In age groups, it is observed that frequent customer of fast food products 29.9% were below 20 years, while 53.5% belongs to the age group of 21 to 35 years old which is comparatively high as compare to others age groups, 36 to 50 years of people response rate was 14%, and above 50-year-old response rate was only 2.6%. Education level shows that 18.2% having school levels education, 35.7% hold college-level education, and university levels were slightly high with 46%. Fast food lovers related from different occupations response shows that 48.6% are students and 29.7% are employees while self-employees 16.8% and unemployed only 4.9%.

Table 1: Profile of respondents (n=428)

| Description | Number of respondents | Frequency | Percentage |
|-------------|-----------------------|-----------|------------|
| Gender | Male | 235 | 54.9 |
| | Female | 193 | 45.1 |
| Age | < 20 | 128 | 29.9 |
| | 21-35 | 229 | 53.5 |
| | 36-50 | 60 | 14.0 |
| | > 50 | 11 | 2.6 |
| Education | School | 78 | 18.2 |
| | College | 153 | 35.7 |
| | University | 197 | 46.0 |
| Occupation | Students | 208 | 48.6 |
| | Employees | 127 | 29.7 |
| | Self-employed | 72 | 16.8 |
| | Unemployed | 21 | 4.9 |

4.2 MEASUREMENT MODEL

To evaluate the measurement model, this study adopted approaches of Anderson and Gerbing, (1988). Firstly, the convergent validity (CV) is assessed by the factor loading of constructs each item, and their value is higher than the required threshold value of 0.708. Second, to test the internal consistencies of constructs, Cronbach's α and composite reliability are used. However, composite reliability is comparatively more preferred than Cronbach's α when SEM is using for data examination (Hair et al., 2016). For both, the standard value is .70. In our case, both values are $>.70$ and established the internal consistency. Third, the value of the average variance extracted (AVE) should exceed 0.5. Table 2 portrayed the values of factor loadings of each individual item's, alpha, CR, and all latent variables' AVE, and affirmed that our data are reliable and valid at all of these criteria.

Besides the validity measures, discriminant validity (DV) evaluate by using Fornell and Larcker's criterion (1981). The square root of each construct's AVE is compared with its every opposite construct and the square root of AVE for each construct should be beyond the values of its bivariate correlations. Table 3 demonstrates that latent constructs are dissimilar from each other and discriminant validity is established.

Table 2: Reliability and Validity

| Second order construct | First order construct | Indicators | λ^1 | A ² | CR ³ | AVE ⁴ |
|-----------------------------|-----------------------|------------|-------------|----------------|-----------------|------------------|
| Customer Loyalty | | CL1 | 0.85 | 0.90 | 0.93 | 0.71 |
| | | CL2 | 0.86 | | | |
| | | CL3 | 0.85 | | | |
| | | CL4 | 0.84 | | | |
| | | CL5 | 0.82 | | | |
| Customer Experience Quality | Moments of truth | MOT1 | 0.82 | 0.86 | 0.90 | 0.64 |
| | | MOT2 | 0.84 | | | |
| | | MOT3 | 0.84 | | | |
| | | MOT4 | 0.73 | | | |
| | | MOT5 | 0.77 | | | |
| | Outcome focus | OF1 | 0.80 | 0.83 | 0.89 | 0.66 |
| | | OF2 | 0.78 | | | |
| | | OF3 | 0.83 | | | |
| | | OF4 | 0.84 | | | |
| | Product experience | PE1 | 0.82 | 0.84 | 0.89 | 0.67 |
| | | PE2 | 0.83 | | | |
| | | PE3 | 0.81 | | | |
| | | PE4 | 0.81 | | | |
| | Peace of mind | POM1 | 0.72 | 0.86 | 0.90 | 0.59 |
| | | POM2 | 0.77 | | | |
| | | POM3 | 0.81 | | | |
| | | POM4 | 0.82 | | | |
| | | POM5 | 0.74 | | | |
| POM6 | | 0.74 | | | | |
| Trust | | T1 | 0.81 | 0.91 | 0.93 | 0.73 |
| | | T2 | 0.83 | | | |
| | | T3 | 0.88 | | | |
| | | T4 | 0.88 | | | |
| | | T5 | 0.86 | | | |

Note: 1 - Factor loadings; 2 - Cronbach's alpha; 3 - CR = Composite reliability; 4 - AVE = Average variance extracted.

Table 3: Fornell-Larcker Criterion

| Variable | CL | MOT | OF | PE | POM | Trust |
|----------|------|------|------|------|------|-------|
| CL | 0.84 | | | | | |
| MOT | 0.62 | 0.80 | | | | |
| OF | 0.64 | 0.60 | 0.81 | | | |
| PE | 0.69 | 0.77 | 0.77 | 0.82 | | |
| POM | 0.63 | 0.65 | 0.66 | 0.73 | 0.77 | |
| Trust | 0.78 | 0.58 | 0.56 | 0.58 | 0.57 | 0.85 |

4.3 STRUCTURAL MODEL

After affirmed the validity and reliability of the data, the next step is to evaluate the structural model. The outcomes of hypotheses testing are exhibited in Table 4. To analyze the mediating role of trust in the effects of customer experience and customer loyalty, the author followed the mediating technique of Baron and Kenn, (1986). The mediating relationship is determined on following steps: (a) indirect relationship among independent and dependent variables (Model 1) must be significant (Figure 2); (b) IV and DV with mediating variable omit the direct path (Figure 1), the outcomes ought to be significant (Model 2); (c) simultaneously observed three variables (IV, DV, and Mediator) and relationship should be drop-off indicates the partial mediation, and if the association between IV and DV turns into statistically insignificant indicates a full mediation-model (Model 3). Prior research also followed similar methods (Durna, et al., 2015; Hon and Lu, 2010). The above-mentioned model's results discussed step-by-step. Model-1, outcomes affirmed that customer experience positively associated with customer loyalty ($\beta = 0.737$; t-value = 26.862***). For Model 2, results indicated that customer experience positively impact on trust ($\beta = 0.656$; t-

value = 22.060***) and trust positively associated with customer loyalty ($\beta = 0.518$; t-value = 11.226***). In Model 3, simultaneously observed IV and DV in the existence of mediating variable (trust) and found that the relationship slightly decreased but statistically significant ($\beta = 0.398$; t-value = 8.966***), and customer experience impact on trust ($\beta = 0.654$; t-value = 22.811***) and trust impact on customer loyalty ($\beta = 0.517$; t-value = 11.195***) is also statistically significant and indicated trust partially mediates in the proposed relationship.

Table 4: Hypotheses Testing

| | Standardized path-coefficients and t-values | | |
|-------------|---|-------------------|-------------------|
| | Model 1 | Model 2 | Model 3 |
| EXQ → CL | 0.737 (26.862***) | | |
| EXQ → Trust | | 0.656 (22.060***) | |
| Trust → CL | | 0.518 (11.226***) | |
| EXQ → Trust | | | 0.654 (22.811***) |
| Trust → CL | | | 0.517 (11.195***) |
| EXQ → CL | | | 0.398 (8.966***) |

*** P-value <0.001.

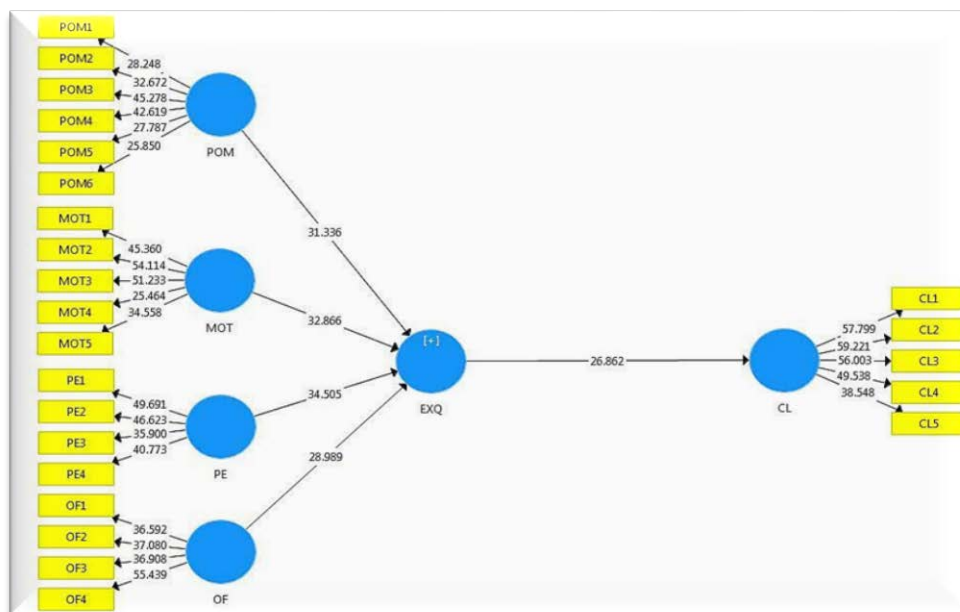


Figure 1: Direct Model

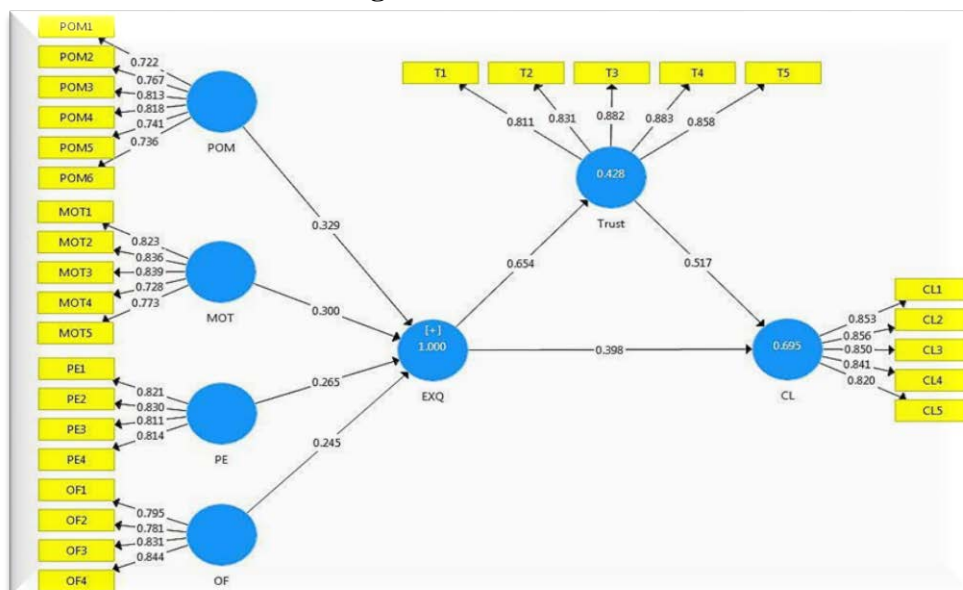


Figure 2: Indirect Model

5. DISCUSSION

The present study empirically investigated the effect of customer experience quality on customer trust and customer loyalty in the fast-food industry of Punjab, Pakistan. The outcomes of the study affirmed that trust mediates the relationship between customer experience quality and customer loyalty. The study found support for all the hypotheses. For this purpose, first, we examine how effectively customer experience forms customer attitude that foster revisit intentions and customer loyalty. Therefore, the study found support for the relationship EXQ and CL, as it is evident from (t-value 11.226***), hence supporting Hypothesis-1. CE at various levels positively portrays satisfaction which is directly linked with loyalty. It bolsters the general belief that experiences would matter more in dissimilar services and might be different in trading and services firms. Rahayu et al. (2019) investigations provide support for our insight that CE and loyalty both are prerequisites to obtaining strong client bases for business sustainability.

Finally, by incorporating the mediating variable, the study statistically found that trust mediates the relationship between EXQ and CL as it is evident from (t-value 8.966***), supporting hypothesis H-2. The results are consistent with prior research of Boonlertvanich (2019) that validate trust as a vital element to construct satisfaction and loyalty. Therefore, the commitment-trust theory also provides support to cultivate the trust that is the predominant driver of loyalty. Studies of Auh, (2005), Wilkins et al. (2009) affirm that trust plays the bridging role to augment loyalty. Superior experiences accomplish client expectations, build trust, and persuades loyalty. In an investigation on retail setting affirmed that CE and customer familiarity with the business firm will lead to building trust (Sun and Lin, 2010). Moreover, the transcendent nature of client experience also supports our findings in magnetizing customer trust that forms ongoing customer loyalty. For instance, an investigation on the online shopping revealed that CE has a significant effect on customer trust (Koufaris and Hampton-Sosa, 2002) and in another research reported that CT positively predicts CL in the telecommunication sector (Akbar and Parvez, 2009). The equivalent is upheld by the discoveries of the present study. Thus, a “WOW” experience means quality product and services delivery significantly effect on customer attitudes and behaviors that help to develop customer trust and loyalty.

This study provides remarks for executive and marketing specialists. First, food companies' managers focus on employee communication, professional development, and motivational strategies to expand the expertise and creativity of employees (Azeem et al., 2019). Their expertise provides cordial reception and quality experience to a customer which increases customer satisfaction. More specifically, service managers can potentially captivate the customer's loyalty with innovative services that enhance customer trust.

Secondly, service firms put exclusive efforts in the improvement of their services attributes such as (interaction quality, atmosphere, perceived value, and product experience) which are crucial for customer satisfaction, experience, and long-term relationship. So, the earlier positive experience impregnable the perception related to a product or service strengthening the patron attitude. The multinational food companies are being familiar with the feeling of the customer and their clean, safe, and enjoyable environment for adults/children that developed customer trust and play an imperative role in fast-food businesses to retain existing customers and also extract new customers. This will turn into competitive advantages to contend the rivals in the market place and business become more lucrative.

6. CONCLUSION

This research has developed a unique conceptual framework that provides an understanding of customer trust in the relationship between customer experience quality and customer loyalty in the fast-food business setting. The findings support our theoretical insights provided by schema theory and commitment-trust theory and indicated that the customer experience and trust are extensively matters in the fast-food business for captivating customer loyalty. Trust as a holistic model carries out inter-dependency evident among the constructs that are highly essential to develop buyer-seller relationships, and corporate image in the services industry. Although, the consumer has a greater observation and concerns related to food quality and their consideration about food hazards take them at highly trusted food-outlets, often based on earlier experience. Thus, memorable experiences based on a quality product/service positively construct consumer satisfaction and trust that leads to increase the customer loyalty in a business-to-customer context.

7. DATA AND MATERIAL AVAILABILITY

Data can be provided by contacting the corresponding author.

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