

COMPANY BRAND AND CUSTOMER LOYALTY UNDER STAKEHOLDER MANAGEMENT: A STUDY OF TELECOMMUNICATION COMPANIES IN JORDAN

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Abstract

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The present study aimed to identify the impact of brand-related factors (brand image, credibility, accessibility and service quality) on customer loyalty in Jordanian telecommunication companies (i.e. Zain, Orange and Umniah). The present study adopts a descriptive analytical approach. The population of the present study consists from all the customers of Jordanian telecommunication companies. A convenience sample of 500 customers in Amman was selected. A questionnaire is used to collect data, 385 questionnaire forms were retrieved. It is concluded that brand image, credibility, accessibility, and service quality have a statistically significant impact on customer loyalty to the Jordanian telecommunication companies. Also, it is concluded that respondents are highly aware about the significance of the examined brand-related factors. In addition, it is concluded that brand image has a weak significant impact on customer loyalty to the Jordanian telecommunication companies.

Keywords: Brand image, Credibility, Accessibility, Service Quality, Customer Loyalty, Brand Related Factors

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1. INTRODUCTION

One of the most important sectors is the telecommunication sector. It is considered important because it provides people with essential services. It is also because it plays a very significant role in improving economy and achieving growth. The same applies to the Jordanian telecommunication sector. Today, there is an intensive competition between Jordanian telecommunication companies; Zain, Orange, Umniah.

In order for Jordanian telecommunication companies to achieve a competitive advantage and survive in the light of the intensive competition, they must satisfy their customers' needs. They must also provide a variety of products and services that fulfill

the demands and desires of all customers. They must also satisfy customer through providing services of high quality. By providing services of high quality, they shall be able to raise their sales volume.

In other words, quality has a major impact on customer satisfaction in this sector. Hence, the Jordanian telecommunication companies are highly concerned with providing services of high quality. To provide services of high quality, Jordanian telecommunication companies must identify customers' needs, demands and expectations. In the light of the aforementioned, the present study aimed to identify the impact of brand-related factors on customer loyalty to three Jordanian telecommunication companies; Zain, Orange and Umniah.

Customer loyalty can be defined as the commitment and dedication that customers have to a specific brand, service or product. In case the company committed a mistake, its loyal customers will not stop buying its products or services. Kincaid (2003) defines customer loyalty *“as a consumer behavior, built on positive experience and value, which leads to buying products, even when that may not appear to be the most rational decision”*. This type of loyalty has several dimensions which have been receiving much attention by many researchers. Such dimensions include behavioristic and non-behavioristic dimensions. However, the non-behavioristic dimensions have been receiving more attention by researchers (Peppers & Rogers, 2004). When examining customer loyalty, one should explore two dimensions: customer behavior and intentions (Schweizer, 2008).

The present study aimed to identify the impact of brand-related factors on customer loyalty in Jordanian telecommunication companies (i.e. Zain, Orange and Umniah) that provide important telecommunication services to Jordanian customers. They also compete with one another to gain customer loyalty. That is because promoting a sense of loyalty among customers shall enable companies to achieve a competitive advantage and raise profitability. Therefore, the results of the present study are considered useful for those companies. For instance, such results shall enable those companies to make effective strategies for satisfying customers and gaining loyal customers. In addition, the present study can guide researchers when conducting similar studies in the future and enable companies to achieve a competitive advantage by providing attention to the brand-related elements in order to gain loyal customers who trust the company and its brand.

2. LITERATURE REVIEW

Brands can be defined as being recognizable names or symbols - (such as: logos, trademarks, and cover designs) - which are created by producers, or businessmen. Such symbols or names are created to enable customers to identify and distinguish the company's products or services from the competitors' products or services (Samadi et al., 2010).

Keller (2008) states that a brand doesn't enable the customer to distinguish the product only. In fact, it identifies the product's attributes. That enables customers to distinguish the product from other similar products that were made to satisfy similar needs. The latter researcher also states that the customer's perceptions for brands differ from one brand to another. Such perceptions may be objective, tangible, and related to the performance of the product holding the brand. However, such perceptions may be symbolic, subjective, intangible and related to the things that the brand stands for. The researchers of the present study define (brand) as a method used for identifying the company's products and distinguish them from the competitors' products. It is a method through which the company communicates with its customers. A brand is considered one of the elements that constitute the organization's strategy. This element

is essential and very important. A brand also consists from several elements. One of those elements is the name. The name serves as the product's identification card. The name also grants the product a legal status and authorizes its producers to market it. A brand establishes a relationship between the organization and its customers and salesmen. Kim and Kim (2004) suggest that a brand value can be perceived from different perspectives. For instance, a brand value represents the value of the company that owns the brand. A brand value can also represent how useful the product is. In other words, the company's management perceives brand value from a financial perspective. As for the way in which the customer perceives the brand value, it is based on how useful the product is. The brand value from the customer's perspective is derived from the previous marketing decisions.

2.1. Brand image

Mental image refers to a representation in one's mind of the physical world surrounding him. It is constituted through identifying several features of the object. These features are organized and stored in the long-term memory. They are retrieved later to recognize the concerned object when coming into contact with it. A mental image is created for people and events (Al-Masri, 2001). It should be noted that the mental image that a customer creates about a brand is the most influential factor that affects customer loyalty (Kuusik, 2007).

The mental image that a customer creates about a brand is very important due to the following reasons :

- It increases the volume of sales
- It indicates that the company has a good will
- It creates an identity for consumers
- It affects investors positively
- It enables the company to achieve a competitive advantage through its brand (Kim & Hyun, 2011).

After explaining the concept on mental image, it is very important to explain the concept of brand image. Brand image has been affecting consumer behavior since 1950. It should be noted that the expression (brand image) is considered a significant expression in marketing researcher. It is also considered a significant element of the marketing process. Brand image plays a significant role in building a brand identity. Brand image and brand awareness participate in creating a brand value (Mao, 2010).

According to Aaker (1996), brand image is a group of brand associations that are connected to the brand and created objectively. Keller (1993) defines brand image as a group of brand associations saved in the customer's memory about a specific brand. Kotler and Armstrong (2004) define brand image as a group of beliefs saved in the customer's memory about a specific brand.

2.2. Brand credibility

It refers to the brand's ability to fulfill customers' needs and deliver what has been promised (Korchia & Guruiez, 2003).

Brand credibility refers to the how trustworthy or believable the brand owner is in terms of the information he lists on the product of the concerned brand. This information is an integral element of the brand. Brand credibility is determined based on the customers' perceptions about the brand in terms of its ability to fulfill their needs and desires (Erdem & Swait, 2004).

Brand credibility is established based on the assessment made by the customer for the product's performance through comparing the benefits he received with the costs he paid. In other words, brand credibility is based on the customer's perceptions for the brand in terms of its ability to fulfill their needs and endless desires (Grace & O'Cass, 2004)

It should be noted that there are two aspects for brand credibility; trustworthiness and expertise. Trustworthiness refers to company's willingness to deliver what it has promised to deliver. As for expertise, it refers to the company's ability to deliver what it has promised to deliver. Trustworthiness and expertise are derived from the cumulative effects of all the previous marketing strategies and procedures that were carried out by the brand owner. It should be noted that the brand credibility is an indicator for the consistency of the marketing mix elements with one another (Erdem, Swait, & Valenzuela, 2006; Sweeney & Swait, 2008).

2.3. Brand accessibility

It refers to how accessible the brand is. Brand accessibility is governed by several factors; time, distance, and cost. In addition, if the costs of driving to the point of sale are low, the brand accessibility shall increase. If the brand is accessible through any mall, customers shall feel satisfied. That is because they shall save time and costs needed of driving to far places (Jannang & Javid, 2016). According to Ryu et al. (2008); Huang et al. (2009); Udo et al. (2010); Paul et al. (2011); Rong and Jun (2011), the brand accessibility shall increase the customer satisfaction and loyalty levels. The brand accessibility delivers a positive indirect message to the targeted audience and adds credibility to the brand. The brand accessibility also establishes an emotional relationship between the brand and the targeted audience. It also encourages consumers to purchase the products of the brand and promotes loyalty among customers. It should be noted that social media serves as a mean through which small and big companies can contact the targeted audience directly and develop feelings of trust within them. Such feelings can be developed through asking them to provide their feedback (Taprial & Kanwar, 2012).

2.4. The perceived quality

It is considered one of the dimensions of the brand moral value. All managers aim at creating a good - that involves a high level of quality. That is because all companies seek fulfilling their customers' needs and delivering what they have promised to deliver through their brands. Achieving these things is a challenge facing all companies. This challenge requires from any company's divisions and partners to cooperate with one another. Many studies showed that the perceived quality has an impact on

companies' revenues. Thus, developing the perceived quality through marketing activities is a challenge facing all brand managers (Cui, 2008)

Perceived quality has been attracting the attention of many researchers due to its impact on marketing performance. For instance, perceiving the product as a product of high quality shall make the customer repurchase it. That represents the basis of any business. Therefore, it is necessary to explore the relationship between the perceived quality from one hand and the purchasing and repurchasing decisions. That is because understanding this relationship shall enable researchers to develop a new model about the process of making the purchasing decision. Such understanding shall enable the ones responsible for the marketing process to manage their scarce resources more efficiently. It shall also deepen their marketing interests (Tsiotsou, 2005).

It is believed that the perceived quality is the basis of any business success. That is because the high perceived quality level leads consumers to repurchase the brand. It should be noted that the perceived quality adds a value to the brand. For instance, high perceived quality level is the reason for repurchasing a product, excelling, achieving brand expansion, increasing distribution channels and getting a price premium (Tong, 2006).

2.5. Customer loyalty

The expression (customer loyalty) has been receiving much attention. It has been used much for many years to examine customer behavior (Donio et al., 2006). There are two main approaches for measuring customer loyalty. The first approach is based on customer behavior (i.e. behavioral loyalty). As for the second approach, it is based on customer attitude (i.e. attitudinal loyalty). It should be noted that behavioral loyalty refers to the repurchasing behavior that is committed by the customer. This behavior is an indicator that the customer prefers to purchase the products of a certain brand or specific service. As for the attitudinal loyalty, it refers to customer repurchasing intention and commitment which are indicators for loyalty (Buttle, 2004; Donio et al., 2006).

Jones and Sasser (1995) define customer loyalty as the customer feelings of belonging to the organization and its products / services. Such feelings are represented in various kinds of customer behaviors. Prus and Brandt (1995) suggest that loyal customer re-purchase the product/services regularly. They also recommend purchasing the organization's products / services in front of others. They keep following up the organization's latest works / products constantly. Mellens et al. (1996) define customer loyalty as being the attitudinal loyalty which is an indicator for the customer preferences, commitment, and repurchasing intention. As for Oliver (1997), he defines customer loyalty as being the customer deep commitment to keep repurchasing the product/service regularly. He adds that loyal customers shall keep re-purchasing the products of a brand or a specific set of products of a brand even if there are geographical or marketing-related determinants which may hinder this behavior. Oliver (1999) defines customer loyalty as being the

purchaser's commitment to repurchasing the service, product or brand. Organizations must develop a set of measures (standards) to identify the most suitable mechanisms that suit each customer. That should be done to build customer loyalty (Xevelonakis, 2004). Kotler and Keller (2012) suggest that building customer loyalty involves the following:

1. Creating excellent products, services and experiences which are provided to the targeted market.
2. Participating managerially in planning and managing customer satisfaction and retention processes.
3. Achieving integration in the communication technologies oriented towards customers. That should be done to identify the customers' needs and demands.
4. Creating and organizing a database about customers' needs, satisfaction, repurchasing behavior, and communication history and performance. The data in such database shall be easily accessed.
5. Facilitating the way in which the customers contact the organization's staff. Building customer loyalty also involves fulfilling customers' needs and expectations fast. It also involves responding to their complaints.
6. Assessing the feasibility of the marketing programs.
7. Supporting the programs oriented towards skilled workers.

According to the above literature review, we concluded the following hypotheses:

The main hypothesis:

H1: There isn't any statistically significant impact for brand-related factors on customer loyalty to the Jordanian telecommunication companies.

The following sub-hypotheses are derived from the main hypothesis:

H1.1: There isn't any statistically significant impact for brand image on customer loyalty to the Jordanian telecommunication companies.

H1.2: There isn't any statistically significant impact for credibility on customer loyalty to the Jordanian telecommunication companies.

H1.3: There isn't any statistically significant impact for accessibility on customer loyalty to the Jordanian telecommunication companies.

H1.4: There isn't any statistically significant impact for service quality on customer loyalty to the Jordanian telecommunication companies.

3. RESEARCH METHODOLOGY

The present study is considered a quantitative study. That is because the researcher processed quantitative and numerical data to reach results. To be specific, the study is considered quantitative because the researcher used measurable data which is collected through a quantitative data collection method (i.e. the questionnaire). It should be noted that quantitative studies may adopt a deductive or inductive approach (Bertrand & Fransoo, 2002).

In the present study, the population consists of all the customers of Jordanian telecommunications companies. The sample is selected from the study's population

In the present study, the researcher selected a convenience (non-random) sample from the customers of the Jordanian telecommunications companies. All the members of the sample are living in Amman. The questionnaire forms were distributed to 500 customers. However, 385 questionnaire forms were retrieved. All the retrieved questionnaire forms were valid for statistical analysis. Thus, the response rate is 77%.

The instrument's face validity is assessed through passing the questionnaire to a panel of experts. Those experts are professors teaching at Jordanian universities. Those experts were asked to make modifications and provide their comments. In the light of the experts' comments and suggestions, several changes were made on the study's instrument.

The values of Cronbach's alpha coefficient of the instrument were calculated. They were calculated to measure the reliability of the study's instrument. All of them are greater than 0.60. Thus, the instrument is reliable and its internal consistency is high (Sekaran, 2003).

Through this part, the researcher provides information about the demographic characteristics of the study's sample. It is found that 73.5% of respondents are males, whereas 26.5% of the respondents are females. That means that most of the customers who deal with Jordanian telecommunication companies are males. Also it is found that 45.7% of the respondents' age is within the range (18 - 23) years old. 27% of the respondents are within the range of (24 - 39) years old. In addition, 12.5% of the respondents' age is within the range of (40 - 45) years old. 14.8% of the respondents are over 45 years old. These percentages indicate that most of the customers who deal with Jordanian telecommunication companies are young. Whereas, 52.2% of the study's respondents are single, 26.5% of the respondents are married. In addition, 21.3% of the respondents are divorced or widow / widower. As well as, 5.7% of the respondents hold a secondary education certificate or lower degrees. 13.5% of the respondents hold a diploma degree, whereas 55.6% of the respondents hold a bachelor degree. In addition, 25.2% of the respondents hold a master's degree or higher degrees. These values indicate that most of the respondents are well educated. Also it is found that 21.3% of the respondents receive an income less than 250 JDs. In addition, 36.1% of the respondents receive an income that is within the range of (251 - 500 JDs). 20.3% of the respondents receive an income that is (1001 JDs or more). Also it is found that 44.7% of the respondents receive services from Zain Company, whereas 26.2% of the respondents receive services from Orange Company. In addition, 29.1% of the respondents receive services from Umniah Company.

4. RESEARCH RESULTS

The researchers presented below the means and standard deviations which were calculated for identifying the respondents' attitudes.

Table 1. The means and standard deviations of the statements related to brand image

	<i>Statement</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Rank</i>
1.	I think that the telecommunication company I deal with is the one that I prefer	3.9455	1.05556	4
2.	The telecommunication company uses modern technologies	4.2052	1.03177	2
3.	I think that the telecommunication company has a distinguished brand name	4.3299	1.00144	1
4.	I think that the telecommunication company works effectively	4.1351	1.01419	3
	Total	4.1539	.92096	

Based on Table 1, it can be noticed that the mean of statement (3) is 4.3299. This mean is considered the highest mean. This value indicates that respondents believe that the telecommunication company they deal with has a distinguished brand name. It can be also noticed that the mean of statement (2) (4.2052) is high. That means that

respondents believe that the telecommunication company they deal with use modern technologies use. The overall mean indicates that respondents highly believe that the telecommunication company they deal with has a good brand image. This result is in agreement with the results concluded by Chinomona (2013).

Table 2. The means and standard deviations of the statements related to brand accessibility

	<i>Statement</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Rank</i>
5.	The telecommunication company adopts the culture of encouraging customers to communicate with the company	3.8675	1.14819	4
6.	The telecommunication company adopts policies and carries out operations that are related to the adjustment of the provided services	4.1169	1.14535	2
7.	The telecommunication company has an environment that is accessible by all people	4.2364	1.12903	1
8.	The telecommunication company recognizes the customers' needs	4.0494	1.12507	3
	Total	4.0675	1.04628	

Based on Table 2, it can be noticed that the mean of statement (7) is 4.2364. That means that respondents believe that the telecommunication company they deal with is characterized with having an environment that is accessible by all customers. In addition, the mean of statement (6) is 4.1169. That means that respondents believe that the Jordanian telecommunication company they deal with adopts policies and carries out operations that are related to the adjustment of the provided services. As for the mean of statement (8), it is 4.0494. It indicates that respondents believe that the

Jordanian telecommunication company they deal with recognizes the customers' needs. It can be noticed that the mean of statement (5) is 3.8675. That means that respondents believe that the Jordanian telecommunication company they deal with adopts the culture of encouraging customers to communicate with the company. The overall mean is 4.0675. It indicates that customers have positive attitudes towards the brand accessibility of the Jordanian telecommunication company they deal with. These results are in agreement with the results concluded by Naseer et al. (2008).

Table 3. The means and standard deviations of the statements related to brand credibility

	<i>Statement</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Rank</i>
9.	The telecommunication company fulfills the promises it makes to customers	4.3532	.94643	2
10.	My experience with the telecommunication company increases my loyalty to it	4.4935	.68129	1
11.	The telecommunication company has a name that is characterized with being trust-worthy among people	4.1896	1.33381	4
12.	The telecommunication company is among the leading companies in the use of technology for providing better services	4.3481	1.40067	3
	Overall mean	4.3461	.83396	

Based on Table 3, it can be noticed that the mean of statement (10) is 4.4935. Thus, customers' experiences in dealing with Jordanian telecommunication companies have increased their loyalty to the company they deal with. The mean of statement (13) is 4.3532. That means that Jordanian telecommunication companies fulfill the promises they make to customers. As for the mean of statement (13), it is 4.3481. That means that Jordanian telecommunication companies are among the leading companies in the use of technology for

providing better services. In addition, the mean of statement (11) is 4.1896. That means that Jordanian telecommunication companies' names are characterized with being trust-worthy among people. As for the overall mean, it is 4.3461. That means that customers are concerned with the credibility of telecommunication companies. These results are in agreement with the results concluded by Ahmed et al. (2014).

Table 4. The means and standard deviations of the statements related to service quality

	<i>Statement</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Rank</i>
13.	Dealing with the telecommunication company makes me feel secure	3.0753	1.53502	4
14.	The telecommunication company provides much attention to the customers they deal with	3.0545	1.57607	5
15.	The facilities of the telecommunication company are amazing and fabulous	4.2779	.80891	1
16.	The telecommunication company shows genuine attention to the process of solving the customer's problem	3.9844	.56344	3
17.	The employees at the telecommunication company provide the customer with information about the accuracy of the service and time of delivering it	4.2390	.72532	2
Total		3.7262	.80801	

Based on Table 4, the mean of statement (15) is 4.2779. That means that respondents believe that the facilities of the telecommunication company they deal with are amazing and fabulous. As for the mean of statement (17), it is 4.2390. That means that respondents believe that the employees of the telecommunication companies they deal with provide them with information about the accuracy of the service and time of delivering it. The mean of statement (16) is 3.9844. That means that respondents believe that the telecommunication companies they deal with show genuine attention to

the process of solving the customer's problem. The mean of statement (13) is 3.0753. That means that that respondents believe that the telecommunication companies they deal with make them feel secure. As for the overall mean, it is 3.7262. That means respondents believe that Jordanian telecommunication companies provide services of high quality. The latter values indicate that customers seek dealing with companies that provide services of high quality. This result is in agreement with the results concluded by Loke, et al. (2011), Krishna et al. (2010), Rajicic (2008).

Table 5. The means and standard deviations of the statements related to customer loyalty

	<i>Statement</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Ranking</i>
18.	I will continue using the services provided by the telecommunication company due to the excellence of the company brand	3.9429	.69736	4
19.	I recommend using the services provided by the telecommunication company due to the credibility of its brand	4.3273	.74436	2
20.	I encourage my friends to purchase the services provided by the telecommunication company	4.3714	.76697	1
21.	I will continue using the company's services regardless of the offers provided by other competitors	4.2805	1.32258	3
Overall mean		4.2305	.63092	

Based on Table 5, it can be concluded that the mean of statement (20) is 4.3714. That means that respondents encourage their friends to purchase the services provided by the telecommunication company they deal with. In addition, the mean of statement (19) is 4.3273. That means that respondents recommend using the services provided by the telecommunication company they deal with due to the credibility of its brand. As for the mean of statement (21), it is 4.2805. That means that respondents shall continue using the services of the telecommunication company they deal with regardless of the offers provided by other competitors. In addition, the mean of statement (18) is 3.9429. That means that respondents shall continue using the services of the telecommunication company they deal with due to the excellence of the company brand. As for the overall mean, it is 4.2305. That means that customers are loyal to the Jordanian telecommunication company they deal with. The latter results are in agreement with the results concluded by Jandaghi et al. (2011), Caruana (2014).

5. TESTING THE STUDY'S HYPOTHESES

This section presents the results obtained through testing the study's hypotheses. These results are presented below:

The main hypothesis:

H1: There isn't any statistically significant impact - at the statistical significance level of 0.05 -

for brand-related factors jointly on customer loyalty to the Jordanian telecommunication companies.

In order to test the main hypothesis, the researchers conducted a multiple regression analysis. In other words, this analysis is conducted to identify the impact of the independent variables (i.e. brand-related factors) on the dependent variable (i.e. customer loyalty).

It is found out that the value of r is (0.75). That indicates that there is a strong correlation between brand-related factors jointly and customer loyalty to the Jordanian telecommunication companies. This value indicates that the brand-related factors jointly have a statistically significant impact on customer loyalty to the Jordanian telecommunication companies. In addition, it is found that the value of the R Square is (0.563). That means that 56.3 % of the change in the dependent variable can be attributed to the independent variables jointly.

Based on Table 7, it can be noticed that the F value is 122.157. The latter value is statistically significant at the statistical significance level of 0.05. That means that the brand-related factors have a statistically significant impact on customer loyalty to the Jordanian telecommunication companies.

The t-values presented in Table 8 are statistically significant at the statistical significance level of 0.05. Thus, the following can be concluded:

1. Brand image has a statistically significant impact - at the statistical significance level of 0.05 - on customer loyalty to the Jordanian telecommunication companies.

2. Brand credibility has a statistically significant impact – at the statistical significance level of 0.05 – on customer loyalty to the Jordanian telecommunication companies.

3. Brand Accessibility doesn't have any statistically significant impact – at the statistical significance level of 0.05 – on the Jordanian telecommunication companies

4. Service quality has a statistically significant – at the statistical significance level of 0.05 – on customer loyalty to the Jordanian telecommunication companies, since t-value is significant at 0.05 level

Further details are presented below.

H1.1: There isn't any statistically significant impact- at the statistical significance level of 0.05 – for brand image on customer loyalty to the Jordanian telecommunication companies.

The simple regression analysis is conducted to test the first sub-hypothesis. Based on Table 9, it is found that the value of R is (0.184). The latter value indicates that there is a weak correlation between brand image and customer loyalty to the Jordanian telecommunication companies. As for the value of R Square, it is (0.034). That means that 3.4% of the change in the dependent variable can be attributed to the independent variable (brand image).

In addition, it is found that the t-value is 3.667. This value is statistically significant- at the statistical significance level of 0.05. That means that there is a statistically significant impact- at the statistical significance level of 0.05 – for brand image on customer loyalty to the Jordanian telecommunication companies. Those results are in agreement with the results concluded by Chinomona (2013).

H1.2: There isn't any statistically significant impact- at the statistical significance level of 0.05 – for brand credibility on customer loyalty to the Jordanian telecommunication companies.

The simple regression analysis is conducted to test the second sub-hypothesis.

Based on Table 12, It is found that the value of R is (0.734). The latter value indicates that there is a strong correlation between brand credibility and customer loyalty to the Jordanian telecommunication companies.

It is found that the value of R Square is (0.539). That means that 53.9% of the change in the dependent variable can be attributed to the independent variable (brand credibility). It is found that the t-value is 21.145.

This value is statistically significant impact at the statistical significance level of 0.05. That means that there is a statistically significant impact – at the statistical significance level of 0.05 – for brand credibility on customer loyalty to the Jordanian telecommunication companies.

Those results are in agreement with the results concluded by Ahmed et al. (2014) and Mathew et al. (2012).

H1.3: There isn't any statistically significant impact- at the statistical significance level of 0.05 – for brand accessibility on customer loyalty to the Jordanian telecommunication companies.

The simple regression analysis is conducted to test the third sub-hypothesis. Based on Table 15, it is found that the value of R is (0.131). The latter value indicates that there is a weak correlation

between brand accessibility and customer loyalty to the Jordanian telecommunication companies. The value of R-squared is (0.017). That means that 1.7% of the change in the dependent variable can be attributed to the independent variable (i.e. brand accessibility). In addition, it is found that the t-value is 2.589. This value is statistically significant at the statistical significance level of 0.05. That means that there is a statistically significant impact – at the statistical significance level of 0.05 – for brand accessibility on customer loyalty to the Jordanian telecommunication companies. Those results are in agreement with the results conclude by Naseer et al. (2008).

H1.4: There isn't any statistically significant impact – at the statistical significance level of 0.05 – for service quality on customer loyalty to the Jordanian telecommunication companies.

The simple regression analysis is conducted to test the fourth sub-hypothesis. Based on Table 18, it is found that the value of R is 0.606. The latter value indicates that there is a strong correlation between service quality and customer loyalty to the Jordanian telecommunication companies.

The value of R square is (0.367). That means that 36.7% of the change in the dependent variable can be attributed to the independent variable. It is found that the t-value is 14.903. It is statistically significant impact – at the statistical significance level of 0.05. That means that there is a statistically significant impact – at the statistical significance level of 0.05 – for service quality on customer loyalty to the Jordanian telecommunication companies. Those results are in agreement with the results concluded by Loke et al. (2011); Krishna et al. (2010); Rajicic (2008).

6. CONCLUSION

The present study aimed at identifying the impact of brand-related factors on customer loyalty to the Jordanian telecommunication companies. It is concluded that brand image, credibility, accessibility, and service quality have a statistically significant impact on customer loyalty to the Jordanian telecommunication companies.

It is concluded that respondents are highly aware about the significance of the examined brand-related factors. Such high level of awareness can be attributed to the good education that the respondents received. In addition, it is concluded that brand image has a weak significant impact on customer loyalty to the Jordanian telecommunication companies. Also, it is concluded that brand credibility and accessibility have a statistically significant impact on customer loyalty to the Jordanian telecommunication companies. In addition, it is found that service quality can be improved through enhancing brand credibility. It is also found that the service quality level can increase brand credibility. That shall in turn increase customer loyalty level.

In the light of the aforementioned results, the researchers recommend the following:

1. Assessing the feedbacks provided by customers constantly in the aim of making the necessary changes. That shall improve the brand image and the quality of the provided services. That shall also participate in generating more profits.

2. Choosing celebrities to serve as representatives for brands. That shall increase brand credibility and improve brand image which shall lead to generating more profits.

3. Improving the quality of the services provided by telecommunications companies. That should be done due to the significant impact of quality on consumer loyalty.

4. Conducting similar studies with considering customer satisfaction as a mediating variable.

5. Conducting more studies about the problem of the present study. Such studies should be conducted in various economic sectors, such as the banking sector.

The present study is conducted in 2018 with targeting the customers of three Jordanian telecommunication companies; Zain, Umniah and Orange. As well as, it takes long time in distributing the search tool and collecting it from the sample.

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APPENDIX

Table 6. Model summary of the main hypothesis

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.750	.563	.558	.41949

Table 7. Results of the analysis of variance (ANOVA) of the main hypothesis

	<i>Model</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	85.985	4	21.496	122.157	.000
	Residual	66.869	380	.176		
	Total	152.854	384			

Table 8. Results of the regression analysis for testing the main hypothesis

<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	2.145	.159		13.533	.000
	Brand image	.107	.041	.156	2.642	.009
	Accessibility	.102	.036	.039	2.254	.013
	Credibility	.485	.038	.641	12.628	.000
	Service quality	.088	.040	.113	2.203	.028

Table 9. Model Summary of the first sub-hypothesis

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.184	.034	.031	.62093

Table 10. Results of the analysis of variance (ANOVA) of the first sub-hypothesis

	<i>Model</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	5.185	1	5.185	13.449	.000
	Residual	147.668	383	.386		
	Total	152.854	384			

Table 11. Results of the regression analysis for testing the first sub-hypothesis

<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	4.755	.146		32.481	.000
	Brand image	.126	.034	.184	3.667	.000

Table 12. The model summary of the second sub-hypothesis

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.734	.539	.537	.42911

Table 13. Results of the analysis of variance (ANOVA) of the second sub-hypothesis

	<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	82.330	1	82.330	447.122	.000
	Residual	70.523	383	.184		
	Total	152.854	384			

Table 14. Results of the regression analysis for testing the second sub-hypothesis

<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	1.817	.116		15.641	.000
	Brand credibility	.555	.026	.734	21.145	.000

Table 15. The model summary of the third sub-hypothesis

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.131	.017	.015	.62628

Table 16. Results of the analysis of variance (ANOVA) of the third sub-hypothesis

<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	
1	Regression	2.629	1	2.629	6.703	.010
	Residual	150.225	383	.392		
	Total	152.854	384			

Table 17. Results of the regression analysis for testing the third sub-hypothesis

<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	4.552	.128		35.486	.000
	Brand accessibility	.079	.031	.131	2.589	.010

Table 18. Model summary of the fourth sub-hypothesis

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.606	.367	.365	.50261

Table 19. Results of the analysis of variance (ANOVA) of the fourth sub-hypothesis

<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	
1	Regression	56.103	1	56.103	222.088	.000
	Residual	96.751	383	.253		
	Total	152.854	384			

Table 20. Results of the regression analysis for testing the fourth sub-hypothesis

<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	2.468	.121		20.391	.000
	service quality	.473	.032	.606	14.903	.000