ECONSTOR
Make Your Publications Visible.

A Service of
ZBW
Leibniz-Informationszentrum Wirtschaft
Leibniz Information Centre for Economics

Sarmad, Imran; Ali, Rizwan

Article

How does customer advocacy influence brand loyalty? A serial mediation of brand relationship quality and brand trust

Pakistan Journal of Commerce and Social Sciences (PJCSS)

Provided in Cooperation with:
Johar Education Society, Pakistan (JESPK)

Suggested Citation: Sarmad, Imran; Ali, Rizwan (2023) : How does customer advocacy influence brand loyalty? A serial mediation of brand relationship quality and brand trust, Pakistan Journal of Commerce and Social Sciences (PJCSS), ISSN 2309-8619, Johar Education Society, Pakistan (JESPK), Lahore, Vol. 17, Iss. 1, pp. 191-213

This Version is available at:
https://hdl.handle.net/10419/270925

Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

Terms of use:

Documents in EconStor may be saved and copied for your personal and scholarly purposes.

You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.

If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.

https://creativecommons.org/licenses/by-nc/4.0/

WWW.ECONSTOR.EU

Mitglied der Leibniz-Gemeinschaft

Pakistan Journal of Commerce and Social Sciences
2023, Vol. 17 (1), 191-213
Pak J Commer Soc Sci

How Does Customer Advocacy Influence Brand Loyalty? A Serial Mediation of Brand Relationship Quality and Brand Trust

Imran Sarmad (Corresponding author)
PhD Scholar, The University of Lahore, Pakistan
Email: imransarmad1@gmail.com

Rizwan Ali
Assistant Professor, Lahore Business School, The Lahore University, Pakistan
Email: rizwan.ali1@lbs.uol.edu.pk

Article History

Received: 13 Jan 2023 Revised: 24 Mar 2023 Accepted: 27 Mar 2023 Published: 31 Mar 2023

Abstract

A variety of psychological and brand-related consequences are connected to customer advocacy. The possible processes behind these correlations are yet not fully understood. The purpose of this study is to investigate the relation that exists between customer advocacy and brand loyalty in the retail banking sector of Pakistan. The brand relationship quality and customer trust act as mediators between customer advocacy and brand loyalty. It is based on a sample of three hundred and fifty consumers from Pakistani retail banks. Partial least squares structural equation modeling was used to analyze the data set and to test the proposed model. The findings provide support to the idea that brand trust and the brand relationship quality may mediate the positive association between consumer advocacy and brand loyalty. These results highlight the importance of brand relationship quality and brand trust in promoting brand loyalty and give some foundational knowledge about how these two factors could interact to boost brand loyalty. This study is the first attempt to investigate the relationship between consumer advocacy and brand loyalty using serial mediation in Pakistani context.

Keywords: Customer advocacy, brand relationship quality, brand trust, cognitive loyalty, affective loyalty, conative loyalty, banking sector.

1. Introduction

In a hyper-connected world where consumers are more empowered, businesses have struggled to come up with innovative ways to serve their clients via valuable information transactions (Swaminathan, Sorescu, Steenkamp, O'Guinn, & Schmitt, 2020). Customer advocacy has become a viable alternative strategy in this environment for enhancing organizational performance results by encouraging favorable customers mutual ionic

behaviors between the business and its clients. This suggests that organizations succeed far more when they help consumers and as a result get higher value in a market transaction (Urban, 2004).

Advocacy is the next critical phase in the development of customer-business interactions. Swaminathan et al. (2020) explains that in the literature, advocacy has been studied in two distinct ways: first, from the viewpoint of the customer is called consumer advocacy, and second, as advocacy that is launched by an organization which is called customer advocacy. According to Fullerton (2011), the former would be a sophisticated method of market direction that responds to fresh forces in customer desire, knowledge, and engagement. Positive WOM communication occurs when a consumer feels compelled to recommend a product or service to others (Lawer & Knox, 2006). Customer advocacy here refers to a business promoting the interests of customers, sometimes even to the extent of endorsing a rival's product (S. K. Roy, 2015). Thus, a combination of self-interest and benevolence motivates consumer advocacy (Jayasimha & Billore, 2016).

Research on the second kind of advocacy, organization-initiated (customer) advocacy, is scarce despite the fact that there is a substantial flow of research on consumer activism (Swaminathan et al., 2020). Our research adopts the second strategy, according to which Urban (2004) defines customer advocacy as the act of a business working on behalf of its clients, advocating for them internally, and protecting what is best for them in order to gain their loyalty, confidence and prospective business. Customer advocacy refers to the practice of honestly representing and supporting customers' interests (Lawer & Knox, 2006). According to Xie, Poon, and Zhang (2017) to build consumer loyalty to a brand, it is anticipated that businesses that practice customer advocacy by looking out for the interests of their customers would likely raise the quality and trust of their relationships with their brands.

Numerous studies have been conducted on brand loyalty, yet there is not much agreement on its causes and determinants. In particular, there is a lack of research that provides an explanation for how a company's customer advocacy activities improve the quality of the customer's connection with the brand and the trust that ultimately leads to loyalty (Urban, 2004). The underlying mechanisms resulting in such results are not clearly explained from the customer advocacy point of view, this is a topic that is in its early stages of investigation in the contemporary canon of brand-marketing writing. This is true even though it is suggested that customer advocacy strategy will result to mutual loyalty and strengthened patronage (Urban, 2004). According to academic research, context-specific factors such as business type, society, and country-specific traits might have an effect on consumers' brand loyalty(Quach, Thaichon, Roberts, & Weaven, 2021).

This study adds to the growing body of research on the subject that customer advocacy is merely a precursor to consumer loyalty and is sequentially linked through the relationship between brand quality and brand trust, which in turn leads to loyalty, in the context of the Pakistani financial services industry. The research aims to evaluate a mediation model

based on the social exchange theory that, in Pakistan's retail banking sector, proves the importance of excellent brand relationships and trust in fostering brand loyalty among consumers. This study incorporates the advice made by Sweeney, Payne, Frow, and Liu (2020) about the need for more research to define customer advocacy behavior toward service people in regard to organizations that provide services to customers. In contrast to wealthy countries, banks in under developed countries are seen to lack customer loyalty (Ramzan, Amin, & Abbas, 2021). This reality has altered overall competitive dynamics and expanded the possibility for consumers to move banks, along with new players entering the banking market (Zhu, Shah, Kamal, & Yasmeen, 2021).

2. Literature Review

2.1 Social Exchange Theory

"A broad sociological theory dealing with explaining the resources that are exchanged between groups and individuals in an interaction context," is how social exchange theory being described (Ap, 1992). Self-interest drives the social exchange paradigm, which is founded on social rationality and seeks to maximize benefits while minimizing consequences for individual behavior (Yin, 2018). A long-term, fruitful partnership requires a balance between giving and receiving is what causes human interactions (Blau, 1964). According to Lambe, Wittmann, and Spekman (2001), there are four main principles that help readers grasp the theory of social exchange which describe in literature as social and economic effects result from exchanges; and over time, the findings are frequently contrasted with alternative methods to assess their relative importance as well as the degree of trust to be situated in the social exchange; (3) Positive outcomes enhance commitment and trust; and (4) The favorable social exchanges result in the development of dynamic capabilities standards that regulate the relationship. Additionally, fairness, negotiated rules, and good reciprocal behaviors are all examples of behavioral and attitudinal loyalty that are promoted with in social marketing literature (Molm, Collett, & Schaefer, 2006). Social exchange theory is an appropriate theoretical field to explain how relationships are established since banking interactions are marked by cooperation and exchange (Frazier & Rody, 1991).

2.2 Customer Advocacy

Customer advocacy aims to create and maintain meaningful contacts by gaining the confidence of customers via open dialogue and collaborative efforts with them (Lawer & Knox, 2006). S. K. Roy (2013) asserts that consumer involvement and the perspective of the market are the origins of customer advocacy. More weight is given to what is in the best interest of the customer in order to foster trust, long-lasting relationships, and positive word-of-mouth in the business world than in the activist world, where the definition of activism places more emphasis on providing the consumer with sufficient information and knowledge to prevent unfavorable marketplace encounters (Roy, 2013). The emphasis was

on getting to know the customer and building a rapport with them so that he could better represent their demands as per Urban (2004). Although customer advocacy and consumer advocacy first seem identical, they may be conceptually distinguished from one another (Jayasimha & Billore, 2016). Although consumer advocacy has some self-driven action, it has the same tendency as good word-of-mouth and is adequately complex. As per Jayasimha and Billore (2016), the conceptual difference is that consumer advocacy reflects market sharing amongst consumers whereas customer advocacy is a construct used at the corporate level. Banks should focus their strategy on the factors that result in customer referrals that are favorable (Mukerjee, 2018). High customer perceived value is stimulated by a retailer's customer relationship quality. Ying-Pin Yeh (2016) contends that it is vital to spend in the improvement of customer relationship quality. Wali, Wright, and Uduma (2015) described that Customers would be inclined to promote a bank's goods and services favorably if it provided the required quality of service. The most significant indicator of client loyalty is customer advocacy (Alam, Karim, & Habiba, 2021).

2.3 Brand Relationship Quality

According to Moliner, Sánchez, Rodriguez, and Callarisa (2007) an expression used to characterize the success of partnerships between customers and brands is "brand relationship quality". Social exchange theory and service-dominant thinking both have an influence on how customer-supplier relationships evolve. As per Appiah, Bonsu, and Sarpong (2021), the logic of the service-dominated sector places an emphasis on value co-creation, client value delivery, and value creation via services and products adaptation. Artanti, Hartini, and Widyastuti (2020) demonstrated that Employees that provide exceptional customer service to clients behave in the interests of the client and foster long-lasting relationships. Existing research has emphasized the importance of front line staff traits in preserving the banker-client relationship (Abbasi & Alvi, 2013). According to Brun, Rajaobelina, and Ricard (2014) the general consensus is that preserving the relationship quality between trade partners requires trust, commitment and satisfaction. The marketing of financial services heavily relies on the quality of relationships. Customers have trouble assessing alternatives since financial institutions are distinguished by intangibility and very complicated financial goods (Fernandes & Pinto, 2019). Building brand relationships becomes crucial for retaining customers and sustaining a competitive edge in banks (Roy & Eshghi, 2013). According to Lo, Im, Chen, and Qu (2017) additionally to brand experience, brand loyalty is a necessary underlying mechanism for developing stronger brand relationships.

2.4 Brand Trust

Trust is difficult to define in part because to its very complex and ambiguous character (Hobbs & Goddard, 2015). According to Morgan and Hunt (1994), a person's favorable anticipation of an exchange partner's honesty and integrity is the source of trust. The two types of trust identified by McAllister (1995) are emotive trust and cognitive trust. These definitions emphasize the emotive (motives and integrity) and functional dimensions of

trust (behavior and reliability). Trust is defined as the readiness to depend on an individual's interaction in one whom has confidence (Moorman, Deshpande, & Zaltman, 1993). The foundation of successful consumer-brand partnerships is brand trust (Morgan & Hunt, 1994). Positive customer-brand relationships are continual, cooperative, and reciprocal (Vargo & Lusch, 2011). When it comes to consumer-brand interactions, there is a high degree of trust that permeates all facets and levels of involvement with companies. As per Kharouf, J. Lund, and Sekhon (2014) building relationships between buyers and sellers requires trust. According to Kosiba, Boateng, Okoe Amartey, Boakye, and Hinson (2018), the mutual understanding between the contracting parties has a significant impact on successful consumer engagement. Trust is essential in developing the solidity and depth of a relationship, which, if maintained, also favorably affects the amount of consumer loyalty (Jung & Soo, 2012). Over time, trust develops and strengthens the bonds between trade partners (Anabila, 2021).

2.5 Brand Loyalty

Academics have a hard time agreeing on the origins and consequences of brand loyalty because country-specific factors including culture, industry, and other factors also affect consumer buying (Quach et al., 2021). Both scholars and practitioners, including managers of retail banks, are concerned about brand loyalty (Amegbe & Osakwe, 2018). Customer loyalty is a key factor in service industry marketing success and a key source of revenue (Popp & Woratschek, 2017). According to Zhang and Liu (2017) brand loyalty is a notion that may be uniquely associated with a brand, and it includes a customer's dedication to the brand, as well as their attitude and sentiments toward the brand, which in turn impact the customer's behaviors in relation to the brand. While cognitive loyalty is the stage at which positive behavioral willingness is really established, affective loyalty is the stage at which the customer feels a pleasant sense of success or pleasure toward the brand and finally, action loyalty is when the motives coincide in to the action that has the capacity to revisit it's own even at the face of other conflicting claims. Cognitive loyalty continues to operate at the feature performance level. Brand trust was positively correlated with both emotional and cognitive loyalty (Diallo, Moulins, & Roux, 2021). According to Oliver (1999) feelings or emotions for the brand are what define affective loyalty, and it is at this stage that commitment and satisfaction develop. Conative loyalty is reinforced by repurchase intentions in behavior. More so, this stage does not develop into action loyalty, where the motivating purpose is turned into real action based on repurchase behavior. See the paradigm created by Dick and Basu (1994) for a thorough analysis of the causes of cognitive, emotional, and conative loyalty. According to El-Manstrly and Harrison (2013) empirical findings, the cognitive-affective loyalty relationship exhibits the least strength, but the relationships between "affective-conative and conative action loyalty" are the most robust. Banks should encourage various attitudes and actions that are deeply ingrained in the company's spirit in order to construct and grow a loyalty program. Drollinger and B.

Comer (2013) demonstrated that compassionate behavior on the part of employees increases consumer loyalty.

2.6 Hypotheses Development

Attitude loyalty comprises loyalty intents, referrals, and brand choice (Apenes Solem, 2016). Since a suggestion is a deliberate action that has a positive impact on conative loyalty, El-Manstrly and Harrison (2013) believe that it is a significant indication of conative loyalty. According to Shah and Khan (2021), managers should choose company strategies that are unique and original. When making strategic choices, banks must consider the viewpoints of their customers in order to create profitable business models. Their research supports the idea that increasing bank innovativeness skills improves client advocacy. According to Quach et al. (2021) an important mediator in the link between loyalty as well as its predecessors is customer knowledge. Therefore, banks may improve referrals from informed clients by providing them with cross - functional and cross promotional packages and marketing messaging that highlight organizational innovation. Furthermore, if a business stands up for its consumers, they will respond with loyalty and trust (Urban, 2004). In light of the above, we propose the following hypothesis:

- H_1: The customer advocacy is positively associated with the brand loyalty.

A vital first step in developing relationships between brands and consumers is advocacy (Urban, 2005). Since all stakeholders—not just customers—are crucial elements in value creation, brands with a loyal following start developing true relationships with every one of them. Lawer and Knox (2006) demonstrated that in order to sustain acceptable governance systems, communications, and behaviors, this viewpoint need more clarity. Innovative businesses engage with their clients and promote their needs and welfare. A client is more likely to enjoy a brand if it invests in its customers to jointly produce value (Junaid, Hussain, Asghar, Javed, & Hou, 2020). By giving consumers the tools to co-create value, marketers may encourage customer value creation, which will strengthen consumer-brand relationships and brand support (Harrigan, Roy, & Chen, 2021). Gremler, Gwinner, and Brown (2001) have supported the favorable impact of worker empowerment on customer relationships and significant business benefits. Roy (2013) also supports the idea that customer advocacy affects relationships with clients. In light of the above, we propose the following hypothesis:

- H_2: Customer advocacy is positively associated to brand relationship quality.

Customers that are really invested in a brand are known as "brand evangelists." Consumer loyalty and trust are the outcomes of this. Brand evangelists aggressively promote favorable word-of-mouth (Wallace, Buil, & De Chernatony, 2012). Failure to capitalize on brand supporters' power might eventually hurt the company (Bhati & Verma, 2020). Customers engage with brand-related material as a consequence of value co-creation activities (Seifert & Kwon, 2020), and brand citizenship behaviors include customer advocacy (Yi & Gong, 2013). Brand supporters are more likely to engage in online

community (Wilk, Harrigan, & Soutar, 2018). More customers are posting reviews online to talk about their experiences with brands and provide guidance that other people may read (Xu & Li, 2016). Roy (2015) discovered a beneficial effect of service provider customer advocacy on client trust. The report goes on to say that providing comparable service quality and superior services may increase confidence. The study by Roy (2015) emphasizes on how crucial customer advocacy is for service providers. In light of the above, we propose the following hypothesis:

- H_3: Customer advocacy is positively associated to brand trust.

Relationship marketing is based on commitment, fulfillment, and trust, which also have a favorable impact on customers' feelings, intentions, and behaviors (Evanschitzky et al., 2012). According to Jha, Deitz, Babakus, and Yavas (2013) positive customer service experiences increase the likelihood that customers will choose their current service provider over less expensive competitors. Customer loyalty in online settings influenced by service quality and relationship quality (Al-Hawari, 2014). Accordingly, dedication, trust, and contentment are essential components of relationship quality in the digital age (Brun et al., 2014). The propensity of customers to rely on the online retailer, in turn, demonstrates their belief that the company is a trustworthy, reliable partner (Rezaei, Amin, & Ismail, 2014). Customer brand loyalty in B2B organizations is favorably impacted by relationship quality, according to Caceres and Paparoidamis (2007). Fournier (1998) contrasted between the brand loyalty and brand relationship quality in order to improve the bond between a brand and its customers.

Relationship banking products have a beneficial impact on client loyalty and show that clients who get them are more likely to recommend their bankers to others (Deb, 2018). According to Jung and Soo (2012), studies have demonstrated that brand loyalty is positively impacted by a brand's relationship quality., as well as on consumers' propensity to recommend brands to others, pay a premium price, put up with a price rise, and spend more money (Wu & Li, 2011). Ledikwe, Roberts-Lombard, and Klopper (2019) demonstrated that in the smartphone sector, brand loyalty was correlated with the quality of brand relationships in the market for small- and medium-sized businesses. The caliber of brand relationships has a beneficial impact on members' behavioral intention and brand loyalty (Lo et al., 2017). In light of the above, we propose the following hypothesis:

- H_4: Brand relationship quality plays mediating role between consumer advocacy and brand loyalty.

The capacity of the business to meet customer requirements and have them respond in the form of loyalty and trust is the foundation of a customer advocacy idea (Roy, 2013). Specifically, when consumers' opinions are more likely to be influenced by their prior dealings or encounters with the business resulted an increase in brand loyalty (Akrout & Nagy, 2018). As per van Esterik-Plasmeijer and Van Raaij (2017) the financial services

industry, brand trust is a key factor in customer loyalty. Respondents that have more brand trust exhibit stranger brand repurchase intention, have less unfavorable brand views, and spread good word of mouth about their brands (Zhang & Liu, 2017). Customers that trust a company may recommend it to everyone based on a positive service experience, which is the function of trust (Ying-Pin Yeh, 2013). In addition, Ying-Pin Yeh (2013) argues that these clients "frequently stay loyal simply since the service quality reaffirms their faith in the service businesses." Studies have shown a substantial correlation between consumer loyalty and trust (Molinillo, Ekinci, & Japutra, 2019). We anticipate that the correlations between consumer advocacy as well as brand loyalty will be mediated by brand trust. In light of the above, we propose the following hypothesis:

- H_5: Brand trust plays mediating role between customer advocacy and brand loyalty.

Previous studies have shown the significance of relationship quality, trust, and development in brand patron loyalty (Vargo & Lusch, 2011). Even so, because once banks cultivate strong client relationships via customer advocacy, feelings toward the bank change, which increases corporate trust. It is thus anticipated that when trust grows as a result of the development of excellent client relationships, there will be a rise in brand loyalty. In light of these justifications, this research makes the following prediction: Customers who have greater quality relationships and confidence in their bank as a consequence of the banking's customer advocacy activities are expected to be more devoted. In light of the above, we propose following hypothesis:

- H_6: Brand relationship quality and brand trust play mediating role between customer advocacy and brand loyalty.

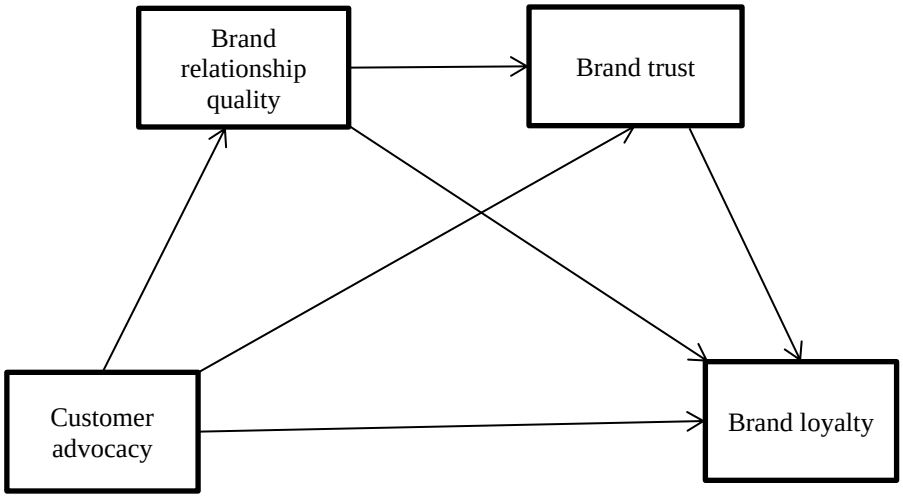

Figure 1: Proposed Model

The figure 1 shows the proposed model, in which customer advocacy has the direct relationship with brand relationship quality, brand trust and brand loyalty. The brand relationship quality and brand trust acts as mediating variables.

3. Methodology

3.1 Data Collection

In order to collect the data for this study, an online survey was used. The survey was circulated through emails, using Qualtrics platform and also posted on LinkedIn and Facebook. A snowballing strategy was used to get respondents to spread the poll among their colleagues. According to Stieglitz, Mirbabaie, Ross, and Neuberger (2018) the use of social media to obtain consumer data for research purposes is growing in popularity. Social media was chosen as the best approach for gathering data since it has the advantage of swiftly and cheaply contacting a large number of possible responders (Ghani, Hamid, Hashem, & Ahmed, 2019). A total of 424 replies were received after the poll had been published for three weeks. The data were collected from the three major cities i.e., Lahore, Karachi and Islamabad. A total of 351 valid replies were obtained after data cleaning. The last group of respondents acknowledged having an active bank account and using it for personal banking during the last three months. Partial Least Squares structural equation modeling was used to analyze and evaluate the data.

3.2 Demographic Characteristics

The bulk of responses (65%) were male and (35%) female. The age range of 25-40 years was (68.1%), 41-60 years was (27.6%) and 4.3% were above 60 years respondents. A larger percentage of respondents said their monthly personal income ranged from 50,000 to 150,000 rupees (53.9%). 46.1% of respondents reported having incomes above 150,001 rupees. Additionally, the majority of respondents (57.6%) listed a bachelor's degree as their top educational accomplishment and (42.4%) respondents having higher degrees. The Pakistani banks received the following percentage scores: First Allied Bank (29%), Askari Bank (17%), Bank Alfalah (13%), Bank Al Habib (10%), HBL (8%), Standard Chartered (7%), MCB (4%), Meezan Bank (3%) and others (9%).

3.3 Measures

Earlier scales were used to measure each component. The psychometric characteristics of each scale utilized in the investigation are shown in Table 1. As per Roy (2013) customer advocacy was measured using four items. To measure the concept of brand relationship quality six items were used (Ekinci, Yoon, & Oppewal, 2005). In order to evaluate brand trust five items were used (Delgado-Ballester, 2004). Brand loyalty is a second order construct having three sub-dimensions (Cognitive, emotional, and conative). According to El-Manstrly and Harrison (2013) 13 scale items were modified to assess brand loyalty, in which four items were used to measure cognitive loyalty, five items were used to measure

affective loyalty and four items were used to measure conative loyalty. 5-point Likert scale is used to measure all the constructs.

4. Data Analysis and Results

4.1 Measurement Model Validation

To determine the psychometric characteristics of each concept, we followed Hair et al. 2014's recommendations. For this purpose, Smart PLS 4 was to be used for measurement model analysis. Sample size or data distribution have little influence on PLS-SEM for theory application (Bookstein, 1982). Table 1 assessed measurement model using predictive indicators. All significant standardized factor estimates ranged from 0.70 to 0.87. Five thousand sub samples were used to estimate the bootstrap t-values (Tortosa, Moliner, & Sánchez, 2009). The overall dependability score, which is more than the minimal requirement of 0.70, varied from 0.73 to 0.86. Each latent factor's average extracted variance (AVE), which is more than the suggested minimum of 0.50, varied from 0.59 to 0.79 (Hair Jr, Hult, Ringle, & Sarstedt, 2021). As per Fornell and Larcker (1981) these findings support the convergence validity.

Table 1: The Assessment of Measurement Model

Latent Variable	Factor Loading	Cronbach's Alpha	CR	AVE
Customer advocacy		0.73	0.73	0.59
My bank provides unbiased advice that helps me to choose its services and products	0.83			
My bank gives honest and open information and advice about their services and products and competitors' services/products	0.80			
My bank keeps my best interests in mind	0.87			
My bank is a customer advocate	0.80			
Brand relationship quality		0.83	0.83	0.65
This bank treats me like an important and valuable customer	0.75			
This bank takes good care of me.	0.73			
This bank shows a continuing interest in me.	0.81			
This bank plays an important role in my life	0.81			
I know a lot about this bank.	0.84			
I feel as though I have known this bank forever.	0.70			
Brand trust		0.78	0.79	0.63
This bank meets my expectations	0.79			

This bank never disappoints me	0.77			
This bank guarantees satisfaction	0.76			
This bank would be honest and sincere in addressing my concerns	0.71			
I could rely on this bank to solve the problem	0.74			
Brand loyalty				
Cognitive loyalty				
This bank provides me with superior service quality compared to others in its category	0.77			
I consider this bank my first choice when I need a service of this type	0.77	0.83	0.83	0.75
I believe this bank is cheaper than others when I need to buy a service of this type	0.72			
I believe this bank has more offers than others	0.74			
Affective loyalty				
I am usually pleased with my purchase decisions from this bank	0.75			
Compared with other service providers, I am happy with the services it provides	0.78			
To me, this bank is the one whose services I enjoy using the most	0.71	0.86	0.86	0.65
I like the product and services offered by this bank more than others	0.79			
I have grown to like this bank more than other service providers	0.72			
Conative loyalty				
I am likely to say positive things about this bank to other people	0.72			
I would recommend this bank to someone who seeks my advice	0.77	0.86	0.87	0.79
I intend to continue to use this bank if its services prices increase somewhat	0.74			
I am likely to spend more money at this bank than other service providers	0.71			

Additionally, Table 2 (below) shows the mean and standard deviation of each variable, furthermore a moderate to high correlations exits between latent variables (Anderson & Gerbing, 1988).

Table 2: Correlation Matrix and Descriptive Statistics

Variable	Mean	S.D	1	2	3	4	5	6
1. Customer advocacy	3.89	0.11	1.00					
2. Brand relationship quality	3.76	0.19	0.59	1.00				
3. Brand trust	4.66	0.08	0.48	0.49	1.00			
4. Cognitive loyalty	4.89	0.17	0.37	0.52	0.33	1.00		
5. Affective loyalty	5.04	0.19	0.33	0.54	0.38	0.48	1.00	
6. Conative loyalty	4.99	0.11	0.38	0.52	0.39	0.43	0.44	1.00

All correlations were significant at the 0.05 level

According to Henseler, Ringle, and Sarstedt (2015) the heterotrait-monotrait ratio inference technique (HTMT), was used to assess the discriminant validity (Table 3). (Henseler et al., 2015) claim that the HTMT technique explains between 96% to 98% of discriminant validity as compared to the standard Fornell and Larcker (1981) approach, which only captures around 25% of discriminant validity. Table 3 shows the discriminant validity of all variables and is confirmed by the fact that all HTMT correlations are within -1 HTMT inference 1. Table 4 demonstrates that second-order latent variable level reliability, convergent validity, and discriminant validity were also fulfilled.

Table 3: Results of HTMT Analysis

Variable	1	2	3	4	5	6
1. Customer advocacy	—					
2. Brand relationship quality	0.83	—				
3. Brand trust	0.89	0.89	—			
4. Cognitive loyalty	0.76	0.89	0.79	—		
5. Affective loyalty	0.89	0.85	0.78	0.77	—	
6. Conative loyalty	0.84	0.88	0.86	0.77	0.85	—

Table 4: Second-Order Constructs (HTMT)

Variable	HTMT Inference Criterion				Convergent Validity		
	1	2	3	4	Factor Loading	CR	AVE
1. Customer advocacy	—				0.87	0.83	0.79
2. Brand Relationship Quality	0.89	—			0.79	0.79	0.81
3. Brand trust	0.89	0.79	—		0.86	0.73	0.79
4. Brand loyalty	0.88	0.87	0.8	—	0.81	0.94	0.68

4.2 Common Method Bias

Due to the fact that the data were obtained from a single source by means of a survey, the possibility of problems associated with common technique variation must be considered (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). To lessen the possibility of common method variation, procedural and statistical strategies were also used. To measure the constructs, published and verified scales were used procedurally. Second, a cover letter that promised the confidentiality and anonymity of the data submitted was sent with the questionnaire. Two statistical tests were conducted to look for common method variance. To start, the scale measure's significant variation was tested using Harman's test to see whether a single component could account for it. The test reveals that no one factor contributed more than 40% of all dataset variation, which is below the 50% cutoff (Malik, Merunka, Akram, Barnes, & Chen, 2020). Next, using Kock (2015) recommendations, we investigated PLS-common SEM's method variance. We next tested common method variance in PLS-SEM in accordance with Kock (2015) guidelines. Table 5 shows that all of the VIF values are below 3.3, hence there is no common method variance (Kock 2015). These solutions imply that the present dataset is not in danger from common method variation.

Table 5: Inner VIF (Common Method Bias)

No	Variables	1	2	3	4
1	Customer advocacy	-	3.22	2.87	3.14
2	Brand Relationship Quality	2.98	-	2.96	3.29
3	Brand trust	3.01	2.99	-	2.77
4	Brand loyalty	2.87	3.18	2.58	-

4.3 Hypothesis Testing

As per Hair Jr et al. (2021) the structural model analysis comes after the measurement model analysis. Partial Least Squares structural equation modeling was used to test and evaluate the models. According to Tortosa et al. (2009) bootstrap (5000 sub-sets) t-values were used to examine the significance of each route. The results of the hypothesis tests, which are shown in Fig. 2 and Table 6, reveal that customer advocacy has a favorable direct impact on the quality of brand relationships ($b=0.70$, $t=17.93$, $p<0.05$) and brand trust ($b=0.58$, $t=13.84$, $p<0.05$). According to the findings, brand relationship quality has positive impact on brand loyalty ($b=0.79$, $t=23.33$, $p<0.05$). Furthermore, brand trust has positive significant impact on brand loyalty ($b=0.82$, $t=23.66$, $p<0.05$). Additionally, brand relationship quality has positive effect on brand trust ($b=0.69$, $t=19.01$, $p<0.05$).

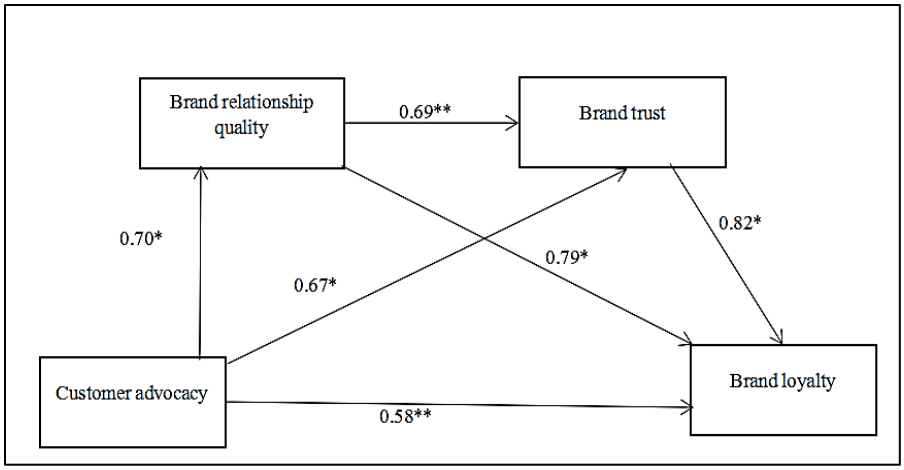

Figure 2: The Structural Model

Table 6: Standardized Path Coefficient and t-values for the Structural Model

Path	*Beta*	*t*-value	*p*-value	LLCI	ULCI
CA → BL	0.67	16.37	0.00	0.01	0.05
CA → BRQ	0.70	17.93	0.00	0.66	0.78
CA → BT	0.58	13.84	0.00	0.87	0.98
BRQ → BT	0.69	19.01	0.00	0.31	0.64
BRQ → BL	0.79	23.33	0.00	0.33	0.63
BT→ BL	0.82	23.66	0.00	0.28	0.57

CA = Customer advocacy; BRQ = Brand relationship quality; BT = Brand trust; BL = Brand loyalty

4.4 Serial Mediation Analysis

Following the guidelines established by Nitzl, Roldan, and Cepeda (2016), we used PLS-SEM to examine the serial mediation impact of brand relationship quality and brand trust on the link between customer advocacy and brand loyalty. The findings, which are shown in Table 7, support the hypotheses H5 and H6, showing that both brand relationship quality and brand trust fully mediate the relationship between customer advocacy and brand loyalty (b=0.263, t=8.13, p<0.05, CI [0.18, 0.35] and (b=0.086, t=10.60, p<0.05, CI [0.02, 0.18]). The findings also show that customer advocacy and brand loyalty are serially mediated by brand relationship quality and brand trust (b=0.174, t=2.48, p<0.05, CI [0.11, 0.23]). Thus, the results of serial mediation shows that customer advocacy has a significant positive effect on brand loyalty in the presence of brand relationship quality and brand trust.

Table 7: Serial Mediation Analyses

Outcome Variable	Path	Beta	SE	t	p	Boot LLCI	Boot ULCI
Brand Loyalty	Total effect	0.676	0.04	16.37	0.00	0.595	0.757
	Direct effect	0.147	0.04	3.6	0.00	0.67	0.227
	Total indirect effects	0.529	0.06	11.21	0.00	0.41	0.649
	Path indirect effects						
	CA→ BRQ→ BL	0.263	0.04	8.13	0.00	0.18	0.35
	CA→ BT→ BL	0.086	0.42	10.60	0.00	0.02	0.18
	CA →BRQ→ BT	0.079	0.38	9.58	0.00	0.31	0.54
	CA →BRQ→ BT →BL	0.174	0.03	2.48	0.01	0.11	0.23

5. Discussion

The study's conclusions have impact on how financial services are marketed in Pakistan. Contrary to what one might expect, this context presents an intriguing situation because Pakistan is primarily a multi-cultural society. This cultural perspective encourages the values of compassion and self-transcendence by explaining how the essence of our humanity is found in the humanity of others. Advocating for the customers' welfare may have importance since such deeds represent our shared sense of self. As per Schwartz (2014) the emphasis on collectivism and cultural embeddedness, according to which one finds significance in one's life via social relationships and by upholding in-group solidarity and conventional order. These characteristics are substantially at odds with Western civilizations, which place a strong emphasis on fostering individuality and liberty (Schwartz, 2014). Banking executives in Pakistan may embrace customer advocacy behavior in an attempt to develop great brand relationships and trust that will result in brand loyalty due to the collectivist cultural perspective. In fact, brand loyalty is impacted by consumer advocacy, but brand relationship quality and brand trust sequentially mitigate this impact. The effectiveness of brand relationships and brand trust are serial mediators of this impact. Consequently, our findings show that, when both indirect and direct effects are taken into consideration, banks' use of customer advocacy as a strategy boosts brand loyalty. According to the findings, consumer advocacy will be effective if customers have positive interactions with financial services providers (Akoglu & Özbek, 2022). Due to their susceptibility to copying, competitive goods in the financial services sector have very little discernible distinctiveness. As a result, a financial services company that adopts client advocacy will be able to create unique capabilities that are difficult to mimic, giving the company a competitive edge (Pina & Dias, 2021). Consumer advocacy is the most important factor in determining brand loyalty (Alam et al., 2021). As our study has revealed, the conclusions emphasize the significance of mediating elements in promoting

brand loyalty. Results also show that brand relationship quality and brand trust have a significant indirect positive influence on consumer advocacy, supporting H6 and serially mediating the relationships and having a direct, positive impact on consumers' brand loyalty (H1). The consequence is that brand trust and the quality of brand relationships are organizational qualities that improve a company's capacity to foster brand loyalty (Fatma & Khan, 2023). In addition, customer advocacy as a long-lasting tactic that advances consumers' wants and needs by fostering a conversation between parties, with good results on loyalty, share of wallet and customer trust (Roy, 2013). As a result, great relationships grow when workers provide exceptional services to customers and behave in their best interests (Artanti et al., 2020).

In accordance with Roy (2013), this research also discovered that brand relationship quality (H2) and consumer advocacy had a favorable association. Relationship quality is becoming more important in the financial services sector due to the complexity of financial products and services, which makes it difficult for the average consumer to properly examine competing choices and make the best selections to maximize utility (Fernandes & Pinto, 2019). In line with Kosiba et al. (2018) the research also supports a strong and favorable association between consumer advocacy and brand trust (H3). The main objective of modern marketing, which is building solid and long-lasting relationships between the business and its clients, depends on trust (Lantieri & Chiagouris, 2009).

5.1 Implications

The findings of this study provide new information to the existing body of knowledge about customer advocacy and brand loyalty. While there is a growing body of research on the topic of customer advocacy, relatively little empirical work has been done on the topic in the Pakistani context. So far as we are aware, this is the first research to use a serial mediation model to examine the role of customer advocacy, the quality of brand connections, and brand trust in fostering consumer loyalty to a banking brand. Customer advocacy, the quality of brand relationships, and brand trust were the three variables that were investigated. Social exchange theory is an appropriate theoretical field to explain how relationships are established since banking interactions are marked by cooperation and exchange. In accordance with social exchange theory, this research extends our knowledge of consumer advocacy by illuminating the mediating functions of brand relationship quality and trust in the chain connecting customer advocacy and brand loyalty. Customer advocacy has been shown to be positively correlated with trust.

While brand loyalty in the context of financial services is correlated with relationship quality and brand trust, the practical consequence is that banks looking to boost their financial performance should consider adopting client advocacy as a strategy. This suggests that customer advocacy may also be utilized as a tool for improving one's reputation in order to encourage favorable reciprocal actions like spreading the news about the bank. In this sense, banks that engage in the practice of customer advocacy should place a primary emphasis on providing consumers with advice that is honest, open, and fair. In

fact, customer advocate banks should go so far as to recommend a product offered by a competitor when it is in the customer's best interests to do so. When the bank does this, it is able to earn the confidence of its customers, which in turn encourages those customers to take further measures to promote the bank to others in accordance with the principle of reciprocity. In addition to this, it facilitates brand co-creation, this streamlines the process and is a major value generator in financial service marketing.

Ultimately, customer advocacy will enhance brand connections by increasing the bank's perceived value in the eyes of its customers. Customers get enthusiastic about the bank because they feel valued and special thanks to this, which improves their perception of the institution, fosters brand loyalty, and encourages good deeds in return. Through cognitive, affective, and conative loyalty, they aid in the development of a favorable attitude toward the bank. As a result, the banks need to acknowledge that client advocacy might aid their brand co-creation methods.

5.2 Limitations and Future Studies

Few limitations apply to this research. First, the study's cross-sectional data limits how widely the conclusions may be generalized to the population. Its reach is further constrained since statistics were only gathered from Pakistan. Future research should broaden its geographic breadth to include additional areas and developed countries. Additional research may include other financial organizations including investment and insurance firms as well as other service sectors. The non-probability sampling method was used in this investigation, which restricts the generalizability of the results. Future research may solve this problem by putting the suggested model to the test using the probability sampling technique. Future research studies may look more closely at the brand relationship quality concept and include other factors like the length of the customer's relationship with the. Future models may contain assumptions based on demographic factors like age, income, or education. Finally, considering the present state of the sector, new constructions for investigation might include elements like commitment, service quality, and brand engagement.

5.3 Conclusion

The study's main objective was to evaluate the impact of customer advocacy and how it ultimately contributes to brand loyalty via a series of relationships with high-quality brand relationships and brand trust. In addition to this, the study sheds light on the essential processes that are used in order to create quality in brand relationships and brand loyalty are boosted by consumer advocacy and brand trust, as well as the respective mediation functions they play. Thus, it is an empirical evaluation of closely connected, mutually enhancing value structures that work in concert to build brand loyalty and maybe generate long-term, better competitive performance. In order to accomplish this goal, the study model was analyzed using the PLS-SEM data analysis program to ascertain the kind of correlations that were expected to exist. When taken as a whole, a positive and considerable correlation

exists between customer advocacy and brand loyalty, and this may be attributed to the function that mediating roles played by quality of brand relationships or confidence in the brand are key in this link. Therefore, the quality of the brand relationship and trust in the brand should be regarded key mediating variables that are mutually complementary in the process of creating brand loyalty when seeking to promote brand loyalty through customer advocacy.

Research Funding

The authors received no research grant or funds for this research study.

REFERENCES

Abbasi, A. S., & Alvi, A. K. (2013). Impact of employee characteristics and their performance on customer satisfaction. *Science International, 25*(2), 387-394.

Akoglu, H. E., & Özbek, O. (2022). The effect of brand experiences on brand loyalty through perceived quality and brand trust: a study on sports consumers. *Asia Pacific Journal of Marketing Logistics, 34*(10), 2130-2148.

Akrout, H., & Nagy, G. (2018). Trust and commitment within a virtual brand community: The mediating role of brand relationship quality. *Information Management, 55*(8), 939-955.

Alam, M. M. D., Karim, R. A., & Habiba, W. (2021). The relationship between CRM and customer loyalty: The moderating role of customer trust. *International Journal of Bank Marketing, 39*(7), 1248-1272.

Al-Hawari, M. (2014). Does customer sociability matter? Differences in e-quality, e-satisfaction, and e-loyalty between introvert and extravert online banking users. *Journal of Services Marketing, 28*(7), 538-546.

Amegbe, H., & Osakwe, C. N. (2018). Towards achieving strong customer loyalty in the financial services industry: Ghanaian top banks' customers as a test case. *International Journal of Bank Marketing, 36*(5), 988-1007.

Anabila, P. (2021). Connecting the vital link nodes to superior value creation in private health-care marketing in Ghana: a relationship marketing paradigm. *International Journal of Pharmaceutical Healthcare Marketing, 15*(1), 155-172.

Anderson, J. C., & Gerbing, D. W. (1988). Structural equation modeling in practice: A review and recommended two-step approach. *Psychological bulletin, 103*(3), 411-423.

Ap, J. (1992). Residents' perceptions on tourism impacts. *Annals of Tourism Research, 19*(4), 665-690.

Apenes Solem, B. A. (2016). Influences of customer participation and customer brand engagement on brand loyalty. *Journal of Consumer Marketing, 33*(5), 332-342.

Appiah, G., Bonsu, S. K., & Sarpong, D. (2021). The unpowered customer: Co-creation as tactics of the weak. *Journal of Business Research, 133*, 317-326.

Artanti, Y., Hartini, S., & Widyastuti, N. U. (2020). Improving relationship quality: A relational model Of internal marketing And commitment To customer service In higher education. *Humanities Social Sciences Reviews, 8*(4), 55-68.

Bhati, R., & Verma, H. V. (2020). Antecedents of customer brand advocacy: a meta-analysis of the empirical evidence. *Journal of Research in Interactive Marketing, 14*(2), 153-172.

Blau, P. M. (1964). Justice in social exchange. *Sociological inquiry, 34*(2), 193-206.

Bookstein, F. (1982). Soft modeling: The basic design and some extensions. *Systems under Indirect Observations II*, 55-74.

Brun, I., Rajaobelina, L., & Ricard, L. (2014). Online relationship quality: scale development and initial testing. *International Journal of Bank Marketing, 32*(1), 5-27.

Caceres, R. C., & Paparoidamis, N. G. (2007). Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty. *European Journal of Marketing, 41*(7/8), 836-867.

Deb, M. (2018). Store attributes, relationship investment, culture, religiosity and relationship quality: A cross-cultural study. *International Journal of Retail Distribution Management, 46*(7), 615-637.

Delgado-Ballester, E. (2004). Applicability of a brand trust scale across product categories: A multigroup invariance analysis. *European Journal of Marketing, 38*(5/6), 573-592.

Diallo, M. F., Moulins, J.-L., & Roux, E. (2021). Unpacking brand loyalty in retailing: a three-dimensional approach to customer–brand relationships. *International Journal of Retail Distribution Management, 49*(2), 204-222.

Dick, A. S., & Basu, K. (1994). Customer loyalty: toward an integrated conceptual framework. *Journal of the academy of marketing science, 22*, 99-113.

Drollinger, T., & B. Comer, L. (2013). Salesperson's listening ability as an antecedent to relationship selling. *Journal of Business Industrial Marketing, 28*(1), 50-59.

Ekinci, Y., Yoon, T.-H., & Oppewal, H. (2005). An examination of the brand relationship quality scale in the evaluation of restaurant brands. In *Advances in hospitality and leisure* (Vol. 1, pp. 189-197): Emerald Group Publishing Limited.

El-Manstrly, D., & Harrison, T. (2013). A critical examination of service loyalty measures. *Journal of Marketing Management, 29*(15-16), 1834-1861.

Evanschitzky, H., Ramaseshan, B., Woisetschläger, D. M., Richelsen, V., Blut, M., & Backhaus, C. (2012). Consequences of customer loyalty to the loyalty program and to the company. *Journal of the academy of marketing science, 40*, 625-638.

Fatma, M., & Khan, I. (2023). Corporate Social Responsibility and Brand Advocacy among Consumers? The Mediating Role of Brand Trust. *Sustainability, 15*(3), 2777.

Fernandes, T., & Pinto, T. (2019). Relationship quality determinants and outcomes in retail banking services: The role of customer experience. *Journal of Retailing Consumer Services, 50*, 30-41.

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of marketing research, 18*(1), 39-50.

Fournier, S. (1998). Consumers and their brands: Developing relationship theory in consumer research. *Journal of consumer research, 24*(4), 343-373.

Frazier, G. L., & Rody, R. C. (1991). The use of influence strategies in interfirm relationships in industrial product channels. *Journal of Marketing, 55*(1), 52-69.

Fullerton, G. (2011). Creating advocates: The roles of satisfaction, trust and commitment. *Journal of Retailing Consumer Services, 18*(1), 92-100.

Ghani, N. A., Hamid, S., Hashem, I. A. T., & Ahmed, E. (2019). Social media big data analytics: A survey. *Computers in Human Behavior, 101*, 417-428.

Gremler, D. D., Gwinner, K. P., & Brown, S. W. (2001). Generating positive word-of-mouth communication through customer-employee relationships. *International Journal of Service Industry Management, 12*(1), 44-59.

Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A primer on partial least squares structural equation modeling (PLS-SEM)*: Sage publications.

Harrigan, P., Roy, S. K., & Chen, T. (2021). Do value cocreation and engagement drive brand evangelism? *Marketing Intelligence Planning, 39*(3), 345-360.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the academy of marketing science, 43*, 115-135.

Hobbs, J. E., & Goddard, E. (2015). Consumers and trust. *Food Policy, 52*, 71-74.

Jayasimha, K., & Billore, A. (2016). I complain for your good? Re-examining consumer advocacy. *Journal of Strategic Marketing, 24*(5), 360-376.

Jha, S., Deitz, G. D., Babakus, E., & Yavas, U. (2013). The role of corporate image for quality in the formation of attitudinal service loyalty. *Journal of Service Research, 16*(2), 155-170.

Junaid, M., Hussain, K., Asghar, M. M., Javed, M., & Hou, F. (2020). An investigation of the diners' brand love in the value co-creation process. *Journal of Hospitality Tourism Management, 45*, 172-181.

Jung, L. H., & Soo, K. M. (2012). The effect of brand experience on brand relationship quality. *Academy of Marketing Studies Journal, 16*(1), 87-98.

Kharouf, H., J. Lund, D., & Sekhon, H. (2014). Building trust by signaling trustworthiness in service retail. *Journal of Services Marketing, 28*(5), 361-373.

Kock, N. (2015). Common method bias in PLS-SEM: A full collinearity assessment approach. *International Journal of e-Collaboration, 11*(4), 1-10.

Kosiba, J. P. B., Boateng, H., Okoe Amartey, A. F., Boakye, R. O., & Hinson, R. (2018). Examining customer engagement and brand loyalty in retail banking: The trustworthiness influence. *International Journal of Retail Distribution Management, 46*(8), 764-779.

Lambe, C. J., Wittmann, C. M., & Spekman, R. E. (2001). Social exchange theory and research on business-to-business relational exchange. *Journal of business-to-business marketing, 8*(3), 1-36.

Lawer, C., & Knox, S. (2006). Customer advocacy and brand development. *Journal of Product Brand Management, 15*(2), 121-129.

Ledikwe, A., Roberts-Lombard, M., & Klopper, H. B. (2019). The perceived influence of relationship quality on brand loyalty: An emerging market perspective. *African Journal of Economic Management Studies, 10*(1), 85-101.

Lo, A. S., Im, H. H., Chen, Y., & Qu, H. (2017). Building brand relationship quality among hotel loyalty program members. *International journal of contemporary hospitality management, 29*(1), 458-488.

Malik, A., Merunka, D., Akram, M. S., Barnes, B. R., & Chen, A. (2020). Self-concept, individual characteristics, and counterfeit consumption: Evidence from an emerging market. *Psychology Marketing, 37*(10), 1378-1395.

McAllister, D. J. (1995). Affect-and cognition-based trust as foundations for interpersonal cooperation in organizations. *Academy of management journal, 38*(1), 24-59.

Moliner, M. A., Sánchez, J., Rodriguez, R. M., & Callarisa, L. (2007). Perceived relationship quality and post-purchase perceived value: An integrative framework. *European Journal of Marketing, 41*(11/12), 1392-1422.

Molinillo, S., Ekinci, Y., & Japutra, A. (2019). A consumer-based brand performance model for assessing brand success. *International Journal of Market Research, 61*(1), 93-110.

Molm, L. D., Collett, J. L., & Schaefer, D. R. (2006). Conflict and fairness in social exchange. *Social forces, 84*(4), 2331-2352.

Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing, 57*(1), 81-101.

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing, 58*(3), 20-38.

Mukerjee, K. (2018). The impact of brand experience, service quality and perceived value on word of mouth of retail bank customers: Investigating the mediating effect of loyalty. *Journal of Financial Services Marketing, 23*(1), 12-24.

Nitzl, C., Roldan, J. L., & Cepeda, G. (2016). Mediation analysis in partial least squares path modeling: Helping researchers discuss more sophisticated models. *Industrial management data systems, 116*(9), 1849-1864.

Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing, 63*(4), 33-44.

Pina, R., & Dias, Á. (2021). The influence of brand experiences on consumer-based brand equity. *Journal of Brand Management, 28*, 99-115.

Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: a critical review of the literature and recommended remedies. *Journal of applied psychology, 88*(5), 879-903.

Popp, B., & Woratschek, H. (2017). Consumer–brand identification revisited: An integrative framework of brand identification, customer satisfaction, and price image and their role for brand loyalty and word of mouth. *Journal of Brand Management, 24*, 250-270.

Quach, S., Thaichon, P., Roberts, R. E., & Weaven, S. (2021). Loyalty layers, expectations and the role of knowledge. *Marketing Intelligence Planning, 39*(3), 377-393.

Ramzan, M., Amin, M., & Abbas, M. (2021). How does corporate social responsibility affect financial performance, financial stability, and financial inclusion in the banking sector? Evidence from Pakistan. *Research in International Business Finance, 55*, 101314.

Rezaei, S., Amin, M., & Ismail, W. K. W. (2014). Online repatronage intention: an empirical study among Malaysian experienced online shoppers. *International Journal of Retail Distribution Management, 42*(5), 390-421.

Roy, & Eshghi, A. (2013). Does relationship quality matter in service relationships? *Journal of Strategic Marketing, 21*(5), 443-458.

Roy, S. K. (2013). Consequences of customer advocacy. *Journal of Strategic Marketing, 21*(3), 260-276.

Roy, S. K. (2015). Modeling customer advocacy: a PLS path modeling approach. *Journal of Strategic Marketing, 23*(5), 380-398.

Schwartz, S. H. (2014). National culture as value orientations: Consequences of value differences and cultural distance. In *Handbook of the Economics of Art and Culture* (Vol. 2, pp. 547-586): Elsevier.

Seifert, C., & Kwon, W.-S. (2020). SNS eWOM sentiment: impacts on brand value co-creation and trust. *Marketing Intelligence Planning, 38*(1), 89-102.

Shah, S. S. A., & Khan, Z. (2021). Creating advocates: Understanding the roles of CSR and firm innovativeness. *Journal of Financial Services Marketing, 26*, 95-106.

Stieglitz, S., Mirbabaie, M., Ross, B., & Neuberger, C. (2018). Social media analytics–Challenges in topic discovery, data collection, and data preparation. *International journal of information management, 39*, 156-168.

Swaminathan, V., Sorescu, A., Steenkamp, J.-B. E., O'Guinn, T. C. G., & Schmitt, B. (2020). Branding in a hyperconnected world: Refocusing theories and rethinking boundaries. *Journal of Marketing, 84*(2), 24-46.

Sweeney, J., Payne, A., Frow, P., & Liu, D. (2020). Customer advocacy: A distinctive form of word of mouth. *Journal of Service Research, 23*(2), 139-155.

Tortosa, V., Moliner, M. A., & Sánchez, J. (2009). Internal market orientation and its influence on organisational performance. *European Journal of Marketing, 43*(11/12), 1435-1456.

Urban, G. L. (2004). The emerging era of customer advocacy. *MIT Sloan Management Review*. Available at: https://sloanreview.mit.edu/article/the-emerging-era-of-customer-advocacy/

Urban, G. L. (2005). Customer advocacy: a new era in marketing? *Journal of public policy marketing, 24*(1), 155-159.

van Esterik-Plasmeijer, P. W., & Van Raaij, W. F. (2017). Banking system trust, bank trust, and bank loyalty. *International Journal of Bank Marketing, 35*(1), 97-111.

Vargo, S. L., & Lusch, R. F. (2011). It's all B2B… and beyond: Toward a systems perspective of the market. *Industrial marketing management, 40*(2), 181-187.

Wali, A. F., Wright, L. T., & Uduma, I. A. (2015). Customer relationship management for brand commitment and brand loyalty. *British Journal of Marketing Studies, 3*(4), 45-58.

Wallace, E., Buil, I., & De Chernatony, L. (2012). Facebook 'friendship'and brand advocacy. *Journal of Brand Management, 20*(2), 128-146.

Wilk, V., Harrigan, P., & Soutar, G. N. (2018). Navigating online brand advocacy (OBA): An exploratory analysis. *Journal of Marketing Theory Practice, 26*(1-2), 99-116.

Wu, S.-I., & Li, P.-C. (2011). The relationships between CRM, RQ, and CLV based on different hotel preferences. *International journal of hospitality management, 30*(2), 262-271.

Xie, L., Poon, P., & Zhang, W. J. J. o. C. M. (2017). Brand experience and customer citizenship behavior: the role of brand relationship quality. *Journal of Consumer Marketing, 34*(3), 268-280.

Xu, X., & Li, Y. (2016). The antecedents of customer satisfaction and dissatisfaction toward various types of hotels: A text mining approach. *International journal of hospitality management, 55*, 57-69.

Yeh, Y.-P. (2013). The impact of customer advocacy on customer perceived value. *Journal of Business Retail management research, 8*(1), 91-102.

Yeh, Y.-P. (2016). Market orientation and service innovation on customer perceived value: The case of supermarket retailers. *Management Research Review, 39*(4), 449-467.

Yi, Y., & Gong, T. (2013). Customer value co-creation behavior: Scale development and validation. *Journal of Business Research, 66*(9), 1279-1284.

Yin, N. (2018). The influencing outcomes of job engagement: an interpretation from the social exchange theory. *International Journal of Productivity Performance Management, 67*(5), 873-889.

Zhang, Y., & Liu, F. (2017). The formation of brand loyalty: A partial dual-factor explanation. *Journal of international consumer marketing, 29*(4), 239-249.

Zhu, N., Shah, W. U. H., Kamal, M. A., & Yasmeen, R. (2021). Efficiency and productivity analysis of Pakistan's banking industry: A DEA approach. *International Journal of Finance Economics, 26*(4), 6362-6374.