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MEDIATING ROLE OF BRAND TRUST AND BRAND AFFECTION ON RELATIONSHIP BETWEEN BRAND EXPERIENCE AND BRAND LOYALTY: A STUDY OF THE AUTOMOBILE USERS IN PAKISTAN

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ABSTRACT

This study illuminates the mediating mechanisms of brand trust (BT) and brand affection (BA) in shaping the relationship between brand experience (BE) and brand loyalty (BL) among Pakistani automobile users, enabling marketers to improve customer loyalty and brand strategies based on the Stimulus, Organism, Response (S-O-R) theoretical model among automobile users in Pakistan. A standardized questionnaire is used to acquire quantitative data from 258 Pakistani car owners. Brand experience significantly improves BT, BA, and BL. BE and BL are also mediated by BT and BA. BT mediates the relationship between BE and BL better than BA. The study emphasizes BT and BA as mediators between BE and BL, notably in Pakistan's automobile industry. The study suggests that Pakistani automakers should establish BT and BA to maximize customer retention and revenue. The data was analyzed using structural equation modeling (SEM). BE increases BT, BA, and BL. BE and BL were mediated by BT and BA. The study indicated that BT mediates the relationship between BE and BA, while BA mediates BL. Brand managers and marketers can learn from this study. It advises that brand managers should create pleasant brand experiences that enhance BT and BA to build BL among Pakistani vehicle users. They should also build BT and BA, which mediate the relationship between brand experience and BL. This study shows how BE, BT, and BA generate BL among Pakistani automobile users. This study enhances the literature by illustrating how BE affects BT, BA, and BL in the Pakistani automobile industry. Its detailed understanding of these relationships helps practitioners and scholars.

Keywords: Brand experience; Brand trust; Brand affection; Brand loyalty.

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INTRODUCTION

Brand loyalty increases revenue, customer retention, and brand advocacy, making it an important marketing concept (Gyrd-Jones & Kornum, 2016; Verhoef et al., 2009). In today's competitive market, marketers must establish BL. Consumer brand experiences can help reach this goal (Kumar et al., 2019). Positive brand experiences build trust, affection, and loyalty (Batra & Ahtola, 1991; Vlachos et al., 2010). BL is mediated through BT and affection (Chaudhuri & Holbrook, 2001; Yoo & Donthu, 2001). BT is a consumer's faith in a brand, whereas brand adoration is their emotional attachment (Ganesan, 1994; Roberts et al., 2005). These concepts shape consumer behavior and boost BL (Delgado-Ballester & Munuera-Aleman, 2001; Kumar et al., 2019). In today's highly competitive marketplace, building and maintaining strong customer relationships is becoming increasingly important to business success (Berry, 2002). In the context of the automotive industry, where customers invest heavily, it is imperative that

manufacturers and dealers establish mutual trust and loyalty in order to retain customers and increase their market share (Khan & Hussain, 2019). A positive BE has been identified as a key driver of BT, retention and loyalty (Gentile et al., 2007; Tseng & Kuo, 2015; Iqbal et al., 2023).

This study examines how BT and affection mediate brand experience and BL in Pakistani vehicle users. Pakistan's auto sector is growing and becoming more competitive. So, automakers must foster BL. This study examines BL in Pakistani automotive customers to add to the literature. Pakistan is developing with about 220 million people (World Bank, 2021). Pakistan's main industry, the automobile industry, boosts its economy (Pakistan Automotive Manufacturers Association, 2021). In the extremely competitive and ever-changing auto industry, BL is important. Throughout the past decade, Pakistan's automobile sector has grown, increasing consumer choice. Brands must focus on consumer loyalty due to increased competition. Marketers have focused on BE to increase BL (Agyemang et al., 2019; Iqbal et al., 2023). Due to rising disposable income and middle class, the sector has grown in recent years (Pakistan Today, 2021). Despite this growth, the business faces issues like fierce rivalry, a lack of innovation, and low customer BL (Business Recorder, 2021). Understanding client BL is crucial given Pakistan's automotive industry's problems. Positive brand experiences have been linked to BL (Kumar et al., 2019; Iqbal et al., 2022). This relationship's mechanisms are unknown. This study examines the mediating effect of BT and BA to better understand brand experience and BL in Pakistani vehicle users. This study has many implications. First, it contributes to BL research by exploring BT and BA as mediators between brand experience and BL. Second, it examines BL in Pakistan's fast-growing auto sector. Ultimately, it offers Pakistani marketers and automakers information into BL initiatives.

There are still gaps in the literature on brand experience, trust, affection, and loyalty. Firstly, the existing research focuses mostly on the impact of brand experience on BL, and the mediating function of BT and BA in this relationship. However, there is a lack of research on the moderating factors that may influence this relationship, such as the level of involvement and familiarity of customers with the brand (Kabadayi & Price, 2014). Secondly, the existing literature on the automobile industry in Pakistan is limited, with a few studies focusing on the relationship between brand experience, BT, and BL (Khan & Hussain, 2019; Siddiqui et al., 2021). However, there is a need for further research that explores the specific factors that influence brand experience, BT, and BA in the context of the Pakistani automobile industry. Finally, there is a shortage of research that analyses the influence of unpleasant brand experiences on BT, BA, and BL. It is crucial to understand how unpleasant experiences may impact customers' perceptions and actions towards the brand, and how firms can limit the negative consequences of such events (Verhoef et al., 2009).

This study examines how BT and attachment mediate brand experience and BL in Pakistani vehicle users. It hopes to contribute to BL literature and shed light on BL drivers in a fast-growing market. So, automakers must foster BL. This study examines BL in Pakistani automotive customers to add to the literature.

Theoretical Background and Hypothesis Development

As this research revolves around the behavioral attributes of consumers, therefore, it will be conducted on proposed model of S-O-R. This theory was originally introduced by Mehrabian and Russell's (1974). This theoretical model explains an individual's reply to impetuses from the environment. Stimulus- Organism-Response model explains that an individual's surroundings act as Stimulus (S) that causes an internal evaluation of organization (O) and then obtained result as a response (R). S-O-R model was restructured later, by Jacoby (2002) in Consumer Behavior's perspective. Jacoby reformed S-O-R model create a framework that enables understanding the consumer psychology and consumer behavior at time points, span and intervals.

Donovan and Rosier (1982) also suggest that the surroundings of an individual that create an environment, exploit the consumer's emotive and cognitive processing that leads to assured behavioral results besides this can be expressed by S-O-R model. In past literatures emotion has been used as mediator widely said

by Goi et al. (2014). Besides previous studies that depicts the relationship of BE and BL on emotional attachments only with the brand, this study contributes to the literature by pinning cognitive element along with emotional factor. Specifically, BT mediates the relationship of BE and BL as a cognitive approach whereas BA mediates the link of BE and BL as an emotional attachment (Aureliano-Silva et al., 2022). Moving away from old-style relationships of Brand experience and BL that shifting into new, more effective cognitive process leads to nonstop emotional notions which trigger and benchmark for the customers.

LITERATURE REVIEW

Brand Experience and Brand Trust

A brand's success depends on brand experience and trust, which are closely related. BT is consumers' faith in a brand's capacity to keep its promises and sustain quality over time, whereas brand experience is the total of all brand touch points. This study examines Pakistani car owners' brand experience and trust. Ali et al. (2021) found that brand experience boosts BT among Pakistani car owners. The study indicated that pleasant brand experiences increase consumer trust. The study also indicated that positive brand experience indirectly affects BT through brand satisfaction. Khan et al. (2020) also discovered that brand experience boosts BT in Pakistani consumers. The study reveals that pleasant brand experiences through advertising, product design, and customer service can improve BT. Brand experience and BT are positively correlated among Pakistani car owners, according to studies. To build consumer trust, organizations should provide pleasant brand experiences.

Brand Experience

When a customer analyzes, evaluates, and appreciates the information, feelings, and actions that are associated with a product, they have what is known as a brand experience. Brand experience is an emotive, cognitive, and behavioral reaction. Dam Tri Cuong (2020a) provides an empirical study in which several brand experience dimensions include affective, behavioral, intellectual and sensory were discussed that provide a positive impact on attitudinal and behavioral loyalty. These dimensions represent the attachment of consumers towards a brand. According to Huaman-Ramirez and Merunka (2019), Brand attachment can remain as an effective brand approach, and achievement of Brand attachment creates an understanding of the process which is relevant to the academic and brand management communities. In the domain of consumer-brand relationships, Brand attachment is one of the main concepts because it is well established that there is a strong and positive impact of the expressive bond among consumers and brands on numerous associations besides actions such as BT, BL, brand passion, brand love.

H1: Brand experience has positive impact on brand trust.

Brand Experience and Brand Affection

Brand experience and BA are interrelated branding ideas. Consumers' whole brand experience includes products, services, and brand interactions. BA, on the other hand, is the emotional bond consumer's form with a brand after positive brand encounters. Pine and Gilmore (1998) discovered that favorable brand experiences build an emotional connection, which increases brand appreciation and loyalty. Vargo and Lusch (2004) found that experiential marketing, which creates good brand experiences; increases brand attachment and client loyalty. Brand experience also increases brand passion and loyalty, according to Brakus et al. (2009). The report also recommended multi-sensory brand experiences that engage clients emotionally and intellectually. Hepola et al. (2017) found that brand experience boosts brand attachment and loyalty in Pakistani car owners. The study recommended increasing customer service, product quality, and brand image to produce pleasant brand experiences that increase brand attachment and loyalty among Pakistani vehicle consumers et al. (2018) showed a favorable association between brand experience and BA in Pakistani car owners. The study also indicated that favorable brand experiences promote brand affinity. Huaman-Ramirez and Merunka (2019) also showed a favorable association between brand

experience and BA among Pakistani automotive users. The study found that pleasant brand encounters generate brand attachment and loyalty. Positive brand experiences boost BA and loyalty. Thus, brands should create positive customer experiences to strengthen emotional bonds.

H2: Brand experience has a positive impact on brand affection.

Brand Trust and Brand Loyalty

Brand trust and loyalty influence consumer behavior and purchasing decisions in marketing. Consumers trust a brand to fulfill its promises and meet their expectations (Chaudhuri & Holbrook, 2001). Brand loyalty, on the other hand, is the degree of consumer connection and commitment to a brand, resulting in recurrent purchases and resistance to competitor offers (Yoo & Donthu, 2001). Several studies have shown how brand trust and loyalty affect consumer behavior. In the retail industry, Delgado-Ballester and Munuera-Alemán (2005) discovered a positive association between brand trust and brand loyalty. Brand trust and loyalty have been studied in the auto sector. Suhan et al. (2022) discovered a favorable correlation between brand trust and BL in Indian car owners. Aaker et al. (2004) found that car buyers who trust a brand are more loyal to it. Chen and Hu (2019) discovered that brand trust increases brand loyalty in the Chinese automobile sector, emphasizing the importance of trust-building initiatives for automotive companies.

H3: Brand trust has a positive impact on brand loyalty.

Brand Affection and Brand loyalty

BA and BL are interrelated branding concepts. BL is consumers' recurrent purchases of a brand, whereas brand devotion is their emotional commitment to it. Chaudhry et al. (2021) discovered a favorable correlation between brand attachment and BL in Pakistani car owners. The study found that brand attachment is crucial to customer BL. Yoo et al. (2000) similarly observed a favorable link between brand attachment and BL among Korean consumers. According to the study, BL is built on emotional attachment. Oliver (1999) found that BA drives BL. The study found that emotional attachment to a brand makes people more loyal and likely to suggest it. BA and BL are linked, and emotional attachment to a brand is essential to customer BL. Building emotional ties with people can promote BA and loyalty.

H4: Brand affection has a positive impact on brand loyalty.

Brand Trust as a Mediator

BT mediates brand experience and loyalty, according to research. Yoo and Donthu (2001) discovered that BT mediates the relationship between brand experience and BL, suggesting that BT is crucial to customer loyalty. Cuong (2020b) discovered that BT mediates the relationship between brand experience and BL in the airline business, demonstrating that customers' faith in an airline is crucial to their loyalty. The study also revealed that in-flight experience, customer service, and brand image enhance BT. Kim and Park (2011) discovered that BT mediates brand experience and BL in the mobile phone business. To increase BL, the report advised organizations to create pleasant brand experiences and build BT.

Khan et al. (2020) demonstrated that BT mediates brand experience-BL in Pakistan's automobile sector. To increase BL, firms should focus on pleasant brand experiences, product and service quality, and BT, according to the report. Brand experience and BL are mediated by BT, according to study. To increase client loyalty, companies should focus on pleasant brand experiences and BT. Hanaysha et al. (2022) found that BT mediates the association between brand experience and BL in the Pakistani automobile sector. Brand experience increases BT and BL among automotive consumers, according to the study.

H5: Brand trust mediates the relationship between brand experience and brand loyalty.

Brand Affection as a Mediator

Brand affection mediates brand experience and loyalty, according to research. Brand attachment modulates brand experience and BL, according to Brakus et al. (2009). The study recommended generating great brand experiences that engage people emotionally and intellectually to increase brand attachment and loyalty. Kim and Park (2011) found that brand attachment mediates brand experience and BL in the airline business. The report advised corporations to create excellent in-flight experiences that evoke favorable feelings in customers to boost BA and loyalty. Sattar and Hussain (2014) found that brand affection mediates brand experience and BL in the Pakistani automobile sector. The study recommended increasing customer service, product quality, and brand image to produce positive brand experiences that increase brand attachment and BL among Pakistani vehicle consumers.

Laroche et al. (2005) discovered that brand affection mediates the association between brand experience and BL in retail. The study advised organizations to create good and distinctive shopping experiences that evoke favorable feelings in customers to increase brand affection and loyalty (Bennur & Jin, 2017). Brand affection mediates the relationship between brand experience and BL, according to a study. To build brand affection and loyalty, companies should create great brand experiences that engage people emotionally and intellectually. The conceptual framework of brand trust and loyalty based on theoretical literature is shown in Figure 1.

H6: Brand affection mediates the relationship between Brand experience and brand loyalty.

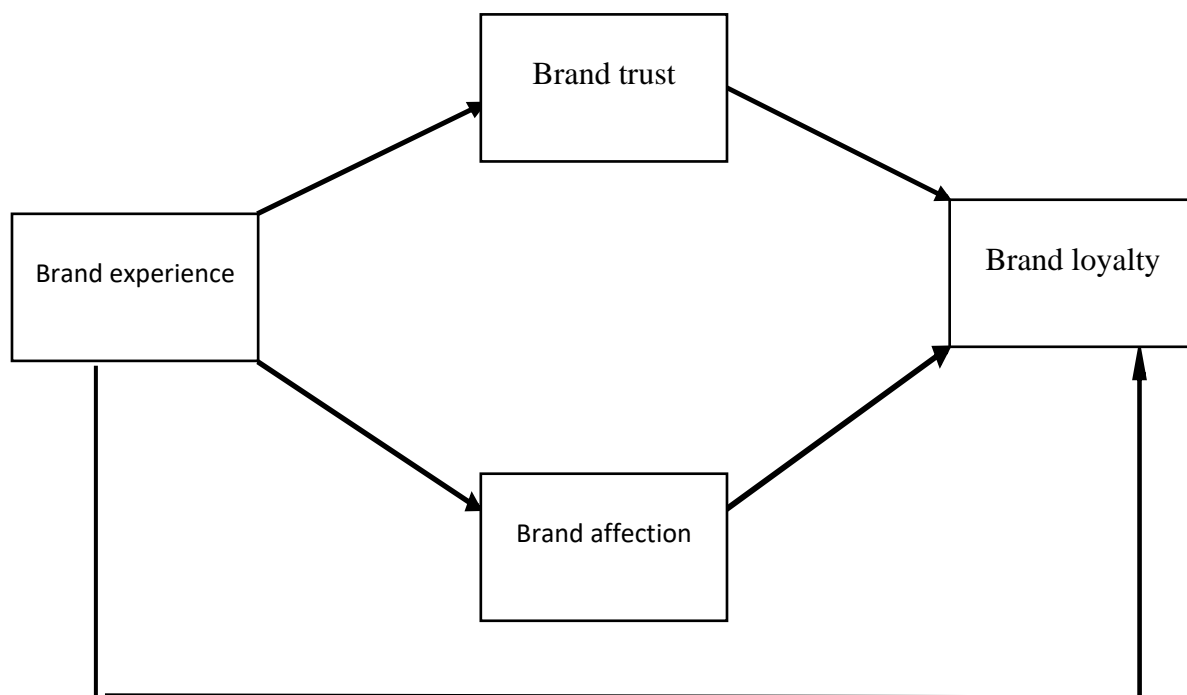


Figure 1. Conceptual framework.

METHODOLOGY

Research studies discuss data collection and analysis methods in the methodology section. This study examines how BT and attachment mediate the relationship between brand experience and BL among Pakistani vehicle users. A cross-sectional research design will be used to collect data from a sample of Pakistani automotive users at a certain moment. The study will employ convenience sampling to identify respondents. To ensure statistical power and significance, the sample size will be calculated using the

sample size calculator for Pakistani car owners. Data collection: Respondents will complete a standardized questionnaire via online surveys or in-person interviews. The questionnaire will have four sections: brand experience, trust, affection, and loyalty. Measures: The study will use validated scales from comparable studies to measure brand experience, trust, attachment, and loyalty. Pretesting will verify the questionnaire's validity and reliability. SmartPls statistical program will analyze data. Inferential statistics like regression and mediation analysis will test hypotheses, whereas descriptive statistics will assess respondents' demographics.

RESULTS AND FINDINGS

Data was collected through a questionnaire survey. The questionnaire starts with an introduction of the aim of the study. Respondents were requested to select the preferred brand of an automobile they are using with the condition that they are using a particular brand for about 6 months. This condition was made to make sure that respondents have a certain connection with the used brand to ensure an unbiased response. The data collection takes time of more than 2 weeks. Due to the current situation of Covid 19, it was not possible to distribute hard copies of the questionnaire. Therefore, most of the responses were recorded via Google Forms. As a result, 258 responses got recorded for the analysis, which is close to the prior research studying the same concept by Mostafa and Kasamani (2020).

In Table 1 Demographics of respondents shows 13 percent female participants and 87 percent male participants in the conducted survey. The majority of the respondents were in between the age group of 25~35 (81 percent). The income range has 21 percent of participants is between 80'000~85'000 PKR and 21 percent in 100'000 PKR, whereas 28 percent population is having income range of 60'000~65'000 PKR. At educational levels, 53 percent of participants were Graduates, and 38 percent of participants had Master's Degree.

Table 1. Respondents profile.

Items	Frequency	Percentage
Gender	MALE	224
	FEMALE	34
	Total	258
Age	25~30	105
	31~35	105
	36~40	27
	41~50	16
	51~55	3
	55 above	2
	Total	258
Income per month	100000 above	54
	60000~65000	73
	70000~75000	45
	80000~85000	54
	90000~95000	32
	Total	258
Education Level	Graduate	137
	Intermediate	23
	Masters or above	97
	Matriculation	1
	Total	258

Moreover, Honda brand was mostly favored among the respondents (36%), followed by Toyota (32%), Suzuki (21%), Nissan (5%), KIA (3%), Audi (2%), Hyundai (0.4%) and Mazda (0.2%). The details are shown in Table 1.

Scale and Measures

Measurement of response in the concept of this research used a pre-developed scale depicted from previous marketing studies. Participants record their responses on a seven-point Likert Scale (1 = “strongly disagree” and 5 = “strongly agree”).

12 items of Brand Experience BE were used to assess by following Brakus et al. (2009) and Mostafa and Kasamani (2020). Four items of BA were utilized by following Hollebeek et al. (2014). Related to BT BT, nine items were used to initiate the measurement by following Huaman-Ramirez and Merunka (2019). Moreover, the scale consists of 4 items of BL. BL was measured by following Chen and Soldner (2014) and Mostafa and Kasamani (2020).

Data quality and estimation of the proposed relationship of the theoretical model were analyzed by using Smart partial least squares (PLS) 3.0. Due to the small sample size, Smart PLS was used in this study (Hair et al., 2012). The use of smart PLS for (SEM) structural equation modeling technique is recommended and used by a large number of studies. For SEM analysis, PLS is considered as an alternative approach. In PLS, SEM can be further evaluated by the help of two models: the structural model and the measurement model. The validity of the proposed model can be tested by the measurement model (outer model) (Hair et al., 2012; Zia et al., 2022). The relationship of hypothesized proposed model is measured by structural model (inner model). Measurement model assess the model parameters. It is composed of convergent and discriminate validity. The assessment of convergent validity is followed by discriminate validity, recommended by Hair et al. (2010).

Convergent Validity

In Table 2, item reliability and internal consistency of constructs are included in convergent validity. Based upon the contradiction between the construct's internal consistency of each item, participants get confused while recording their responses. The convergence of each indicator with construct can be measured by internal consistency, and it further get linked with factor loadings. The minimum factor loading should be 0.40, recommended by Hair et al. (2010).

Composite reliability does not depend upon the number of items; therefore, it is considered superior to internal reliability. Composite reliability of each variable has to be higher or equal to 0.5, suggested by Fornell and Larcker (1981). The degree of the relationship between each latent construct and its set of items (indicators) is shown by value of average variance extracted (AVE). According to Hair et al. (2012), the threshold value of AVE is equal or greater than 0.5. Composite reliability of each variable was more than 0.8, as demonstrated in Table 3. Moreover, Cronbach's alpha for each variable is higher than 0.7. AVE shows above 0.5 values for all latent constructs. Therefore, this study assures convergent validity.

Discriminant Validity

In Table 3 assessment of discriminant validity is required to analyze the construct inter-correlations. It is a technique that is used to observe the classification of non-overlapping groups upon items of predictor or independent variables. As supported by Hair et al. (2006), for discriminant validity, the square root of average variance extracted values should be greater than the correlation estimated values. The results are shown in Table 4 for discriminant validity. It clearly shows that the square root of AVE is greater than the correlation values of each construct, assuring discriminant validity (Chin et al. 1997).

Table 2. Measurement model.

Constructs	ITEMS	Factor Loadings	Cronbach's alpha	CR	AVE
Brand experience	BE_1	0.76	0.91	0.89	0.60
	BE_2	0.74			
	BE_3	0.78			
	BE_4	0.84			
	BE_5	0.72			
	BE_6	0.85			
	BE_7	0.77			
	BE_8	0.72			
	BE_9	0.74			
	BE_10	0.88			
	BE_11	0.72			
	BE_12	0.83			
Brand trust	BT_1	0.83	0.78	0.87	0.62
	BT_2	0.80			
	BT_3	0.80			
	BT_4	0.82			
	BT_5	0.82			
	BT_6	0.89			
	BT_7	0.79			
	BT_8	0.74			
	BT_9	0.72			
Brand affection	BA_1	0.84	0.90	0.86	0.70
	BA_2	0.84			
	BA_3	0.79			
	BA_4	0.87			
Brand loyalty	BL_1	0.82	0.88	0.80	0.63
	BL_2	0.71			
	BL_3	0.85			
	BL_4	0.80			

Table 3. Discriminant Validity.

Brand affection		Brand Experience	Brand loyalty	Brand Trust
Brand Affection	0.83			
Brand Experience	0.57	0.78		
Brand loyalty	0.66	0.73	0.79	
Brand trust	0.69	0.76	0.73	0.80

Table 4 shows that most hypotheses were supported, except for H2 (BE > BA), which has a significant beta coefficient but a p-value of 0.005, which is over the 0.05 threshold. This suggests that brand experience boosts BA, although not as strongly as the other variables. H1 (BE > BT) has the greatest beta coefficient of 0.76, demonstrating a strong positive link between brand experience and trust. This link is statistically significant due to its high t-value of 16.10 and low p-value of 0.002. H3 (BT > BL) has a beta coefficient of 0.25, demonstrating a moderate positive association between BT and loyalty. t-value and 0.030 p-value support this relationship. BA and BL are moderately correlated in H4 (BA > BL). t=2.78 and p=0.015 corroborate this association. Brand experience and BL are strongly correlated, as H5 (BE > BL) has the same beta coefficient as H1 (0.76). A 16.10 t-value and 0.002 p-values support this relationship. H6 (BT > BE > BL) has a beta coefficient of 0.57, demonstrating a modest positive association between BT, experience, and loyalty. t=5.11 and p=0.005 corroborate this relationship.

Table 4. Hypotheses assessment summary.

Hypothesis	Beta	T-Value	P-Value	Decision
BE. > BT(H1)	0.76	16.10	0.002	Supported
BE.> BA (H2)	0.57	5.11	0.005	Supported
BT.> BL (H3)	0.25	2.16	0.030	Supported
BA.> BL (H4)	0.26	2.78	0.015	Supported
BE.> BL (H5)	0.76	16.10	0.002	Supported
BT> BE.> BL (H6)	0.57	5.11	0.005	Supported
BA > BE.> BL(H7)	0.25	2.16	0.030	Supported

H7 (BA > BE > BL) has a beta coefficient of 0.25, demonstrating a moderate positive association between BA, experience, and loyalty. $t=2.16$ and $p=0.030$ corroborate this relationship. Brand experience appears to boost BT, affection, and loyalty among Pakistani car owners. A previous study has shown that favorable brand encounters increase BL. According to the results, BT and affection mediate brand experience and BL,

CONCLUSIONS AND POLICY IMPLICATIONS

The study aimed to examine the mediating role of BT and affection was examined as mediators of brand experience and BL among Pakistani vehicle users. The study found that BT and affection partially moderate brand experience and BL. BL was also directly affected by BT and affection. The findings imply that brand experience alone may not promote BL among Pakistani automotive users. Instead, create BT and affection to boost BL from the brand experience.

The study's conclusions affect Pakistani automakers' policies. Companies must develop trust, affection, and great brand experiences to build BL among Pakistani car buyers. Companies should invest in transparent and honest communication, high-quality customer service, and corporate social responsibility to boost their trustworthiness and likeability. Companies can build consumer loyalty by creating a favorable emotional connection. BT and affection were examined as mediators of brand experience and BL among Pakistani vehicle users. The study found that BT and affection partially moderate brand experience and BL. BL was also directly affected by BT and affection. The findings imply that brand experience alone may not promote BL among Pakistani automotive users. Instead, create BT and affection to boost BL from the brand experience.

The study emphasizes cultural influences in brand building. Pakistan is collectivistic and values trust and relationships. So, Pakistani automakers must consider these cultural values when establishing brands. Companies may foster a sense of community and belonging that matches Pakistani collectivism by creating trust and affection with customers. In conclusion, BT and affection are crucial to BL among Pakistani car buyers. Automobile firms can get a permanent competitive edge in Pakistan by engaging in trust and affection campaigns.

According to the findings of a study that was carried out on people who use automobiles in Pakistan, having a pleasant brand experience has a positive effect on BT and BA, and these qualities moderate the relationship between having a positive brand experience and being loyal to a certain brand. This suggests that when customers have a good experience with a brand, it leads to higher trust and affection for the brand, which in turn leads to increased customer loyalty to the brand. Therefore, in order to improve customer trust, affection, and loyalty to a brand, businesses need to concentrate on developing great brand experiences. The findings of this study are in line with those of prior studies, which imply that having a positive experience with a brand is an essential component in developing both BT and BA, which ultimately results in BL. However, the research also sheds light on the roles that BT and BA play as mediators in the

connection between brand experience and BL. This indicates that businesses should place their primary emphasis not only on the production of satisfying brand experiences but also on building a foundation of trust and affection in the direction of their brand.

In addition, the participants in the study are limited to those who drive automobiles in Pakistan, which restricts the study's capacity to be generalized to other fields and nations. Confirming the conclusions of this study through the use of similar research carried out in a variety of settings would be an intriguing endeavor. The conclusions of this study have a variety of policy repercussions for businesses operating in the automotive sector in Pakistan. To begin, businesses ought to invest in creating positive brand experiences through the use of their goods, services, and various marketing efforts. This includes producing items of high quality, excellent service to customers, and marketing strategies that are interesting and engaging. Second, businesses should make it a priority to cultivate both trust in their brands and enthusiasm for those brands through a variety of initiatives, including those pertaining to corporate social responsibility, ethical business practices, and open and honest communication. These actions may contribute to the brand developing a positive reputation, which in turn may boost consumers' trust in the brand as well as their affection for it. In conclusion, the study emphasizes the significance of customer loyalty to a brand for the sustained success of businesses. Building customer loyalty should be a top priority for businesses, and this can be accomplished by providing customers with pleasant brand experiences, increasing customer trust and enthusiasm for the company, and rewarding and incentivizing loyal customers. These techniques may help to boost customer retention as well as client lifetime value, both of which are essential to the financial health of any company.

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