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The Impact of Brand Image and Customer Satisfaction on Brand Loyalty in Kosovo's Telecommunication Sector

Abstract

The main objective of this study is to examine how brand image and customer satisfaction affect brand loyalty in the telecommunications industry. The study focuses on the telecommunications sector in Kosovo and is based on primary data obtained from 205 users of various mobile operators. A structured questionnaire was adapted and distributed at operator branches in Prishtina to gather responses from customers. Multiple linear regression analysis was conducted using SPSS to analyze the collected data. The findings indicate that both brand image and customer satisfaction have a positive and significant impact on brand loyalty, with customer satisfaction exerting a stronger influence. This study offers both theoretical and practical implications. Theoretically, it provides insights into the relationship between brand image, customer satisfaction, and brand loyalty. Practically, it offers recommendations for companies on strategies to enhance brand image, ultimately strengthening brand loyalty. Additionally, it suggests ways for companies to gain a competitive advantage in a market where service offerings are largely similar.
Keywords*: brand image, customer satisfaction, brand loyalty, mobile operators*

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1. INTRODUCTION

Businesses conduct research to attract consumers' attention, remain memorable, create a positive brand image, and enhance brand loyalty (Bilgin, 2018). Sondohn et al. (2007) suggest that marketing managers should dedicate more time to building brand image, customer satisfaction, and brand loyalty as part of their branding strategy to establish a successful brand. Strengthening and maintaining brand image and values can help position the brand positively in consumers' minds.

Calvin and Ojeleye (2016) emphasize that businesses must ensure consumers enjoy purchasing their products and brands to gain a competitive edge. Ghafoor et al. (2012) argue that customer satisfaction increases customer lifetime value by fostering long-term retention through superior quality and satisfaction. Research highlights that customer satisfaction and brand image play a crucial role in fostering customer loyalty. Similarly, Awan and Rehman (2014) note that customer satisfaction and brand loyalty are emerging as critical concerns for businesses, requiring significant attention.

This study examines the impact of brand image and customer satisfaction on brand loyalty in Kosovo's telecommunications sector. In today's highly competitive market, a company's ability to sustain long-term growth is crucial. Given the growing importance of brand loyalty and the lack of similar research in this context, this study is among the first to evaluate the relationship between brand image, customer satisfaction, and brand loyalty in Kosovo. Additionally, the research incorporates demographic variables such as gender, age, income, occupation, and education. The findings may provide valuable theoretical insights and practical recommendations for managers. However, the primary focus is on offering strategic guidance to companies within the telecommunications industry in Kosovo.

The first objective of this study is to examine the impact of brand image on brand loyalty in Kosovo's telecommunications sector. Brand image was selected as a key factor due to recent challenges in the industry, including interference, ambiguity, and fraud, which may influence consumer perceptions and loyalty.

The second objective is to analyze the impact of customer satisfaction on brand loyalty. Despite industry challenges, this study seeks to determine whether telecommunications companies in Kosovo have successfully provided quality services, ensuring customer satisfaction and delivering value. In turn, the study evaluates whether these companies have effectively fostered brand loyalty among their customers.

The remainder of the paper is structured as follows: Section 2 presents a literature review on brand image, customer satisfaction, and brand loyalty. Section 3 outlines the methodology and results. Section 4 provides a discussion of the findings. Section 5 summarizes the conclusions. Finally, the study highlights limitations and offers recommendations for future research.

2. LITERATURE REVIEW

2.1 Brand Image

Brand image refers to the position a brand holds in consumers' minds, encompassing elements such as names, signs, symbols, and slogans (Bilgin, 2018). Diputra and Yasa (2021) argue that continuously improving service quality strengthens a brand's image in consumers' perceptions over time. Similarly, Keller (2009) defines brand image as the impressions and preferences consumers develop based on various brand associations stored in their minds. Customers form brand perceptions through their observations of a company's characteristics and attributes (Han et al., 2018).

A strong brand image helps consumers understand a brand's offerings and differentiate it from competitors (Dam & Dam, 2021). Malik et al. (2012) suggest that enhancing brand image can lead to increased brand loyalty. Likewise, Hsieh et al. (2004) emphasize that a well-established brand image allows consumers to recognize the needs it fulfills and distinguish it from other brands. A positive brand image is crucial for a company's survival in a highly competitive market, as it creates value for consumers and increases their interest in purchasing products and services to meet their needs (Solihin et al., 2021).

While several studies (Sondoh et al., 2007**;** Bilgin, 2018**;** Dam & Dam, 2021) confirm a significant positive relationship between brand image and brand loyalty, some research (Murtiasih et al., 2021**;** Taqi & Muhammad, 2021) suggests that brand image does not directly influence brand loyalty. Considering these insights, the following hypothesis is proposed:

H1: Brand image has a significant and positive effect on brand loyalty.

2.2 Customer satisfaction

Customer satisfaction refers to the extent to which a company's products, services, and improvements meet customer expectations (Malik et al., 2012). It is one of the fundamental pillars on which many firms build their marketing strategies (Awan & Rehman, 2014). Marketers prioritize customer satisfaction, as it is a key driver of repeat purchases, positive word-of-mouth, and customer loyalty. From the consumer's perspective, satisfaction reflects a favorable outcome after using limited resources and successfully fulfilling prior needs. Consequently, maximizing customer satisfaction is a critical objective for both businesses and their customers (Mouri, 2005). For mobile service providers, retaining existing customers and fostering loyalty is essential for gaining a competitive advantage (Deng et al., 2010).

The quality of a company's brand attributes significantly influences customer satisfaction (Afsheen & Khan, 2012). Additionally, consumers' overall satisfaction with mobile communication services depends on the perceived personal benefits they derive from them. In this regard, customer satisfaction is likely to increase with positive assessments of network quality (Gerpot et al., 2001). When a product or service meets customer needs and expectations, it enhances satisfaction and loyalty, ultimately increasing the company's customer equity (Sabir et al., 2013). Taking these factors into account, the following hypothesis is proposed:

H2: Customer satisfaction has a significant and positive effect on brand loyalty.

2.3 Brand Loyalty

Oliver (1999) defines brand loyalty as a firmly held commitment to repurchase or patronize a preferred product or service in the future, resulting in repetitive same-brand or same-brand-set purchases, notwithstanding the possibility of switching behavior due to situational influences and marketing efforts. In marketing, brand loyalty is defined as a consumer's commitment to repurchase or continue using a brand. It can be exhibited through repeated product or service purchases and other positive behaviors like word-of-mouth advocacy. Loyalty has a powerful impact on firm performance. Firms gain a competitive advantage by having a high rate of loyal consumers who are willing to pay higher prices and are less price-sensitive (Gogoi, 2013). Improved brand loyalty might benefit from retaining existing customers and attracting new ones. These benefits would, in turn, increase sales and profitability for the company. According to Awan and Rehman (2014), brand loyalty may be achieved by improving customer satisfaction and providing high brand value.

A satisfied customer is likelier to stick with a brand or store over time than a customer whose purchase was motivated by other factors, such as time limitations or a lack of information. The internet enhances this issue because a customer can get a lot of relevant information about a product or store in a reasonable amount of time, undoubtedly influencing the purchasing choice. In other words, behavioral loyalty is considerably more complex and difficult to acquire in the virtual world than in the real world, where customers are frequently required to make decisions based on minimal information (Gommans et al., 2001).

This research measures the impact of brand image and customer satisfaction on brand loyalty in the telecommunication sector in Kosovo. Furthermore, to the authors' knowledge, this is the first research considering those variables altogether in the telecommunication sector. Table 1 shows some research that considers those variables in different industries. However, no research paper has considered brand image, customer satisfaction, and brand loyalty in the telecommunication sector.

Table 1. Research gap indication

Source	Industry	Research variables
Dam & Dam (2021)	Fast-food restaurants, Vietnam	Customer satisfaction; brand image; brand love; brand loyalty.
Abbas et al., (2021)	Overall brands	Brand image; customer loyalty; customer satisfaction; brand awareness
Awan & Asad-ur Rehman (2014)	Home Appliances	Customer satisfaction; brand loyalty;
Anwar et al. (2011)	Cosmetic companies	Brand image; trust; brand extension; attitude: The brand loyalty;
Yu-Te et al., (2012)	Starbucks Coffee	Corporate brand image; customer satisfaction; loyalty;
Mohsan et al., (2011)	Banking sector	Customer satisfaction; customer loyalty; intention to switch;
Liowina & Bernarto (2021)	Smartphone	Brand trust; brand image; brand loyalty;
Saeed, R. et al., (2013)	Wireless telecommunication	Effect of brand image on brand loyalty and the role of customer satisfaction in it
Hsieh et al., (2004)	Insurance industry	The moderating effect of brand image on public relations perception and customer loyalty
Arman & Shabbir (2020)	Brand of motorcycle	Impact of service quality and brand image on brand loyalty: the mediating role of customer satisfaction
Taqi & Muhammad (2020)	Apparel industry	Brand loyalty and the mediating roles of brand image and customer satisfaction

Regarding this, the telecommunication industry has been chosen for research. Figure 1 shows the conceptual framework for this study.
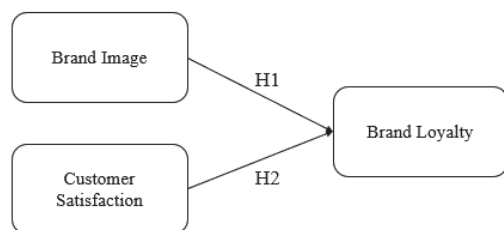

Figure 1. Theoretical framework (authors work)

3. METHODOLOGY

3.1 Data collection

Both primary and secondary data were used in this study. Secondary data were gathered from the existing literature to gain a better understanding of the factors influencing brand loyalty in Kosovo's telecommunications industry.

However, the study primarily relies on primary data collected through a questionnaire. The participants were users of mobile operators in Kosovo, specifically in Prishtina.

Data collection was conducted using a self-administered questionnaire, employing the drop-off and pick-up (DOPU) technique. In this method, questionnaires were distributed to branch operators in Prishtina, who kindly agreed to pass them on to their customers.

The respondent profiles are presented in Table 2. The total sample consisted of 205 participants, including 91 males and 114 females. A notable aspect of this study is the diversity of participants, who represent different socioeconomic backgrounds. This includes individuals in the lower-income range (€0–250), middle-income range (€260–450), and high-income range (€860–1,000). The participants also varied in age, with groups ranging from 18–25, 26–30, 31–40, 41–50, and 51+. This diversity adds depth to the research by incorporating perspectives from individuals with different characteristics and backgrounds.

Table 2. Respondents' profile

Variables	Frequency	Percentage	Variables	Frequency	Percentage
Age			**Occupation**		
18-25	48	23.4	Student	36	17.6
26-30	93	45.4	Home duty	16	7.8
31-40	42	20.5	Self-employed	11	5.3
41-50	15	7.3	Private sector	95	46.3
51+	7	3.4	Public sector	47	23.0
Gender			**Education**		
Male	91	44.4	High school	22	10.7
Female	114	55.6	Bachelor degree	91	44.3
			Master degree	84	41.0
			PhD	8	4.0
Income (euro)					
0-250	34	16.6			
260-450	53	25.8			
460-850	63	30.8			
860-1000	39	19.0			
1000+	16	7.8			

3.2 Instruments development

In this research, two instruments have been adapted to measure the variables obtained for the study. Three variables are taken as a basis, brand loyalty as a dependent variable, and customer satisfaction and brand image as independent variables. To measure brand loyalty an instrument was adopted from (Kocoglu et al., 2015; Zhang and Feng, 2009). Brand loyalty was measured with four items (see Table 3). Whereas to measure brand image and customer satisfaction, the instrument was adapted from Zhang and Feng (2009). Customer satisfaction was measured with five items. At the same time, the brand image was measured with five items. Thus, an existing questionnaire is used and adapted from the literature to measure the impact of brand image and customer satisfaction on brand loyalty. This questionnaire has been used in several other types of research to measure the impact of brand image and customer satisfaction on brand loyalty only in other industries.

Consequently, the only changes that have been made in the items are for the industry that is being used. Another reason for using the questionnaire in our study was the constructs' high reliability and validity in previous research. Table 3 shows the constructs and variables of the questionnaire. The questionnaire had a total of 14 items, excluding demographic questions. All items were measured on a Likert scale. The second item of the variable customer satisfaction was measured in ranging from 1 (poor); 2 (below average); 3 (average); 4 (above average); 5 (excellent). The third question of the variable customer satisfaction was measured in ranging from 1 (very dissatisfied); 2 (dissatisfied); 3 (neutral); 4 (satisfied); 5 (very satisfied). Whereas all other variables were measured in ranging from 1 (strongly disagree); 2 (disagree); 3 (neutral); 4 (agree); 5 (strongly agree).

Table 3. Constructs and variables

Constructs	Items	Source
Brand Loyalty	1. I consider myself loyal to the mobile operator I use. 2. The mobile operator brand I use would be my first choice. 3. I would choose the mobile operator I use, even if the other brands demonstrate the same characteristics. 4. I am likely to say positive things to other people about my overall experience.	(Kocoglu et al., 2015; Zhang & Feng, 2009).
Customer satisfaction	1. The mobile operator I use is responsible for any questions or concerns I may have about the services the operator provides. 2. How would you rate the mobile operator you use? 3. How satisfied or dissatisfied are you with the services provided by the mobile operator you use? 4. I am satisfied with the quality of service provided by the operator I use. 5. I am satisfied with the performance of the front-line employees of the operator I use	(Zhang & Feng, 2009)
Brand image	1. The mobile operator I use has a positive image. 2. The mobile operator I use is a leading firm providing telephone services in Kosovo. 3. I consider that the operator I use reputation is high. 4. The operator I use is innovative in the services it offers. 5. I choose the mobile operator regardless of the price.	(Zhang & Feng, 2009)

Table 4. Reliability of constructs

Constructs	Brand Loyalty	Brand Image	Customer satisfaction
Cronbach's Alpha	.814	.828	.945

Table 5: Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.909	.826	.824	1.31239	1.953
a. Predictors: (Constant), Brand Image, Customer Satisfaction					
b. Dependent Variable: Brand Loyalty					

3.3 Results

This study is designed to test the hypotheses: Each hypothesis was tested through linear regression. Also, more detailed results there were performed through t-tests.

Table 4 shows the values of Cronbach's Alpha, demonstrating the research's reliability and variables. Brand loyalty, brand image, and customer satisfaction possess the values of Cronbach's Alpha of .814, .828, and .945, respectively. It shows that the research instrument and its results are highly reliable. The summary results (Table 5) from the regression analysis, respectively, the correlation coefficient (R = 0.909), suggest that there is a very good and positive correlation of 90.9% between brand loyalty as a dependent variable and the variables predicted as independent (customer satisfaction and brand image). Also, the result of the definition coefficient (R Square = .826) shows that the independent variables constitute only 82.6% of the

Table 6: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1640.409	2	820.204	476.210	.000
	Residual	346.194	201	1.722		
	Total	1986.603	203			
a. Dependent Variable: Brand Loyalty						
b. Predictors: (Constant), Brand Image, Customer Satisfaction						

Table 7: Estimated coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.616	.555		-2.914	.004
	Customer Satisfaction	.712	.037	.777	9.183	.000
	Brand Image	.157	.036	.178	4.397	.000
a. Dependent Variable: Brand Loyalty b. Independent Variable: Customer Satisfaction, Brand Image						

total variance of brand loyalty, implying that 17.4% are other variations not included in the studied model. Concerning the obtained Durbin-Watson statistical data of 1.953, since the value is within the allowable range of 1.5-2.5, this indicates that the regression model residuals are serially related.

To test the suitability of the regression model, the analysis of variance (ANOVA) was performed (Table 6), which, according to the data, shows the value of the F test of 476,210, implying that the independent variables of customer satisfaction and brand image affect the dependent variable, brand loyalty in a meaningful and positive way. Therefore, the analytical model for measuring loyalty is suitable. Consequently, the reliability in establishing relationships between independent variables (customer satisfaction, brand image) with dependent variables (brand loyalty) is quite decent. These results are presented in Table 6.

Table 7 shows the value of the coefficients, respectively, and the impact of the independent variables on the dependent variable. Regression coefficients showed that at the 95% confidence level, customer satisfaction and brand image have a positive effect (t = 9,183, respectively t = 4,397) and statistically significant (p = 0.000> 0.05, respectively p = 0.000> 0.05) on brand loyalty.

Furthermore, this research has even conducted the One-Way ANOVA test to see if there are any differences between groups. Specifically, the income of respondents can influence their loyalty to a certain telecommunication brand. Table 8 shows the descriptive results, and as can be seen, the observation means there is a slight difference between the income groups. The results indicate that respondents with an income of 1000+ are more loyal to their phone operator brand than others.

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Table 8. Descriptive statistics

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
0-250	34	15.0000	2.81769	.48323	14.0169	15.9831	10.00	20.00
260-450	53	14.9623	3.13763	.43099	14.0974	15.8271	8.00	20.00
460-850	63	14.9194	3.19476	.40574	14.1080	15.7307	6.00	20.00
860-1000	39	15.1026	3.44731	.55201	13.9851	16.2201	8.00	20.00
1000+	16	15.7500	2.93258	.73314	14.1873	17.3127	12.00	20.00
Total	205	15.0441	3.12829	.21902	14.6123	15.4760	6.00	20.00

Table 9. ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.492	4	2.373	.239	.716
Within Groups	1977.111	199	9.935		
Total	1986.603	203			

ANOVA is applied to test this result and see if it is significant. Table 9 shows the significance of the test. Even though we found the differences within the income group, the difference would happen 71.6 of the time. Therefore, the observed outcome means differences will not be very reliable and repeatable, and we could not conclude that the differences are significant. Lastly, it can be concluded that there are no statistical differences among income groups.

4. DISCUSSION

This research aimed to measure and influence the brand image and customer satisfaction on brand loyalty in the telecommunication sector in Kosovo. Therefore, according to the obtained results, we can conclude that both independent variables (customer satisfaction and brand image) impact and significantly affect the dependent variable (brand loyalty). At the same time, customer satisfaction has a greater impact on brand loyalty.

Zia et al., (2021) concluded that when consumers have a positive image of a certain brand, their commitment to the brand will be elevated, and they will not switch to any alternative brand. Therefore, brand loyalty is one of the key components of brand equity. Moreover, a strong brand image can make decision-making easier, resulting in more repeat purchases. Also, a positive image gives customers confidence in the brand, as they think it is sincere and clear in its vision to create the best. From the questionnaire questions, the participants were also asked about the image of telecommunication companies in Kosovo and their impact on attracting customers to buy and use their services. Through this, the respondents showed that the image of the operators attracts them to purchase and use the services of the respective telecommunication companies. Participants were also asked how innovative they considered the services provided by the operator they used, and in this part, the respondents were quite satisfied with the innovative services.

Furthermore, the respondents also answered whether they chose the mobile operator regardless of the prices of their services. Respondents to this question also show their satisfaction with the services received and do not see the price aspect as problematic. Therefore, the price does not play a big role. It confirms prior research findings that brand image has a positive effect on brand loyalty (Al-Msallam, 2015**;** Anwar et al. 2011**;** Alhaddad, 2015**;** Ghafoor et al. (2012).

Even though Gommans et al. (2001) found that satisfaction does not lead to loyalty, this study has found that satisfaction is a very important component that influences loyalty (H2). However, the results are consistent with previous findings (Anjum et al., 2013**;** Al-Msallam, 2015**;** Ghafoor et al., 2012). It can be explained by the fact that the more satisfied the customers are, the more loyal they tend to be to a certain brand. An interesting result from this study is that there is no difference among the income groups related to brand loyalty. Therefore, income does not have any impact on being loyal to a specific telecommunication brand.

5. CONCLUSION

This paper analyzed three factors of great importance in the development of business activity. Since Kosovo has just three telecommunications companies, it was necessary to address the issue of brand loyalty and study two factors that influence brand loyalty, namely consumer satisfaction and brand image.

According to the studies, both brand image and consumer satisfaction have a considerable impact on brand loyalty. As a result, the brand's image is now a critical factor in consumer purchase behavior. Customers will behave positively if a company has a positive brand image. As a result, telecommunications businesses in Kosovo should work to improve their image as much as possible by offering high-quality services and acknowledging their role in society. A positive brand image can facilitate decision-making and, as a result, influence the development of loyalty.

Since the research deals with an industry where the primary offering are services, telecommuni-

cations companies must provide the highest quality services, starting with employee empowerment, motivation, and continual training. They are first-line since they are in constant communication with the final consumer. Employees' positive attitudes, the provision of a variety of services, the availability of payment options 24 hours a day, seven days a week, and even communication are just some of the activities that contribute to customer satisfaction, which has a positive and significant impact on brand loyalty. Lastly, telecommunication companies in Kosovo should be more competitive and create a competitive advantage by offering quality and different services. They have to differentiate their offers compared to competitors. Offering the same services without offering anything different would create opportunities for the entry of other companies into the market.

Other studies have shown that other variables such as advertising, brand trust, interactivity, and perceived quality should be considered when determining brand loyalty (Hameed, 2013; Kabadayi & Alan, 2012; Özbek & Akoglu, 2021). It would allow for the creation a more comprehensive conceptual model with more components. It would also be better if the same factors were measured in different industries, such as manufacturing and service industries, to compare manufacturing and service industries.

The paper has two main limitations. The first limitation includes the sample, which is only in the capital of Kosovo, Prishtina. Therefore, other research in the same context should consider other cities for study. Consequently, the sample should be larger in number. The second limitation is that in this research, three variables are taken as a basis: customer satisfaction and brand image, and the dependent variable, brand loyalty. So, to measure brand loyalty, this research uses the two variables mentioned above as a basis. Therefore, in the next research, it is recommended that another variable be used to measure brand loyalty. Additional variables that can be studied include emotional value, brand trust, commitment, functional value, social value, and repeat purchase. Thus, measuring brand loyalty from the perspective of functional value and social value, as well as considering how companies

of telecommunication are involved with the environment where they operate, might give another point of view on measuring brand loyalty.

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**Utjecaj imidža brenda i zadovoljstva korisnika
na lojalnost brendu u telekomunikacijskom sektoru Kosova**

Sažetak

Svrha ovog istraživanja jest analizirati utjecaj imidža brenda i zadovoljstva korisnika na lojalnost brendu u telekomunikacijskoj industriji. Empirijsko istraživanje provedeno je u telekomunikacijskom sektoru Kosova na uzorku od 205 korisnika različitih mobilnih operatera. Podaci su prikupljeni putem strukturiranog upitnika distribuiranog u poslovnicama operatera u Prištini. Za analizu prikupljenih podataka primijenjena je višestruka linearna regresijska analiza u statističkom paketu SPSS. Rezultati istraživanja pokazuju da i imidž brenda i zadovoljstvo korisnika imaju pozitivan i statistički značajan utjecaj na lojalnost brendu, pri čemu je učinak zadovoljstva korisnika izraženiji. Dobiveni nalazi imaju teorijske i praktične implikacije. S teorijskog aspekta, rad produbljuje razumijevanje odnosa između imidža brenda, zadovoljstva korisnika i lojalnosti brendu. S praktičnog aspekta, istraživanje nudi preporuke za oblikovanje strategija usmjerenih na jačanje imidža brenda, čime se može potaknuti dugoročna lojalnost korisnika. Također, naglašava načine stjecanja konkurentske prednosti na tržištu koje karakterizira visoka homogenost usluga.

Ključne riječi: imidž brenda, zadovoljstvo korisnika, lojalnost brendu, mobilni operateri