



## Service quality Augments Brand Loyalty: Mediating Role of Brand Trust and Moderating Impact of Corporate Image (Empirical Evidence among Customers from Bangladeshi Ready Made Garments-RMG Industry)

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**ABSTRACT:** Brand management is one of the primary tasks of the management that brings popularity, sales enhancement, team morale, competitive advantage and standalone sign which keeps firm at the abreast of the industry. With an aim to testify the mediating role of brand trust on the relationship between service quality and brand loyalty, a sample of 384 customers were collected through incept approach through structured and self administered questionnaire. SPSS and SmartPLS have been implied for the analysis purposes and structural equation modeling was considered to testify the developed hypotheses. It was found that the service quality has significant positive impact on both brand trust and brand loyalty. Brand trust found mediator between service quality and brand loyalty while brand trust is found moderating the relationship between brand trust and brand loyalty. From the academic perspective, this study contributed towards the theory of planned behavior in the context of Ready Made Garments branding. Specifically, this study had expanded the knowledge of brand trust by providing empirical evidence on the influence of the emotional and rational components of trust to bridge the gap between branding strategies and brand loyalty in the presence of service quality among Ready Made Garments brands of Bangladesh.

**Keywords:** Service quality, Ready Made Garments, Store Interception, Corporate Image, Trust, Loyalty.

### I. INTRODUCTION

Different scholars reported that there could be different results about factors which influence the customer loyalty due to different management practices and other issues [1]. While attitudinal and behavioral loyalty influences brand identity differently, minimal research examine loyalty from its components of attitude and behavior. Attitudinal loyalty is related to a customer's willingness to pay extra for a specific brand compared with the alternative and expanded consumer base through referral, but behavioral loyalty is reflected in increased market shares and profits [2]. RMG producers and sellers' liberalization is heavily affected by emerging types of technology that have impacted consumer behavior. Now consumers are well disposed to adjust their purchasing habits and more often turn RMG brands. It makes the suppliers of the RMG industry less confident of the loyalty of clients.

Service quality really plays a major role for service quality and brand loyalty, and relationships play a critical role in the study of long-term repeat purchases, and confidence in brand has been shown to affect behavioral outcomes [3]. Service quality is one of the factors that are found necessary for the firm performance in overall. There are many determinants and service quality is one of them [4-6]. Although empirical evidence indicates that trust can be considered as a higher order structure consisting of several main components that constitute the overall nature of the relationships between organizations and consumers [7]. There is still no consensus on the brand

loyalty elements, the confidence and its consequences. The antecedents of confidence that vary from traditional retail businesses by the same token, and this warrants further investigation [8].

This study focuses on RMG brands in Bangladesh's textile industry as RMGs in the textile industry play a greater role in contributing to Bangladesh's economy than other industries. In particular, the garment industry is part of the service industry's largest sub-sector, including the wholesale and retail trade, and textiles. As previous studies selected existing brands of more than ten years as their study subject [9], the researcher did the same by selecting RMG brands in the textile industry that were existing over ten years ago.

**Background:** Globalization and liberalization has changed the economic landscape in Bangladesh which leads towards challenges and opportunities for the Bangladesh for achieving the High Income Nation (HIN) by the end of the second decade of the millennium. The industry of Ready Made Garments (RMG) in Bangladesh plays a vital role in the economy of Bangladesh and also contributed a lot to the economy of Bangladesh for achieving the status of HIN. Although there is a very little production of cotton, but the RMG sector of Bangladesh contributes almost 81% to the total exports of the country. The RMG sector of Bangladesh has laid its foundation in the International Market (IM) and it has a 5% share in the world apparel market [10]. This sector also contributed a lot to reduce the poverty in the country as 4.2 million women are directly worked in this sector [11].

**Table 1: Ready Made Garments Industry Growth in Bangladesh.**

Year	Number of RMG Factories	Growth rate
2010	3000	
2011	3200	11%
2012	3500	14%
2013	3700	11%
2014	3900	11%
2015	4000	5.50%
2016	4050	2.50%

Source: BGMEA, 2016

Although, the garments industry of Bangladesh is the largest sector of Bangladesh in terms of exports of the Bangladesh and has the worth of \$20 billion US dollars (details of the market growth is summarized in table1); but this industry has faced very difficult time since 2013. According to different sources, in case of selling a Bangladeshi garment at the rate of #14 US dollars in a supermarket of London, Sydney, Toronto or New York; its 60% value is shared by the brand retailers and international buyers. Western importing countries governments also receive large cuts as a sales tax or vat. Of the remaining 40 percent, manufactured and local products take up approximately 35 percent along with the establishment costs. While the brand loyalty concept is highly particular, because it could be suitable to discover numerous dimensions of an association and explore their impact on behavioral outcomes. The conventional traditions of business in BD have enabled the greater chances for customers in RMG products sellers [12].

According to [13] the land of Bangladesh is very suitable for the manufacturing the clothing industry because it has high chances to get profit from the country in this sector. As Bangladesh has very cheap resources as compare to other countries, have international support and also favor of the government. It is sad to reveal that the government of BD never took initiative steps to create or popularize the brands of the country and the country also lack to make strategies to compete in the global businesses of garments.

**Literature:** "The pursuit of delivering quality service is considered to be essential and an appropriate strategy for success in today's intense competitive and dynamic business environment" [14]. Further to this, researchers [13] already pointed out that "In the services marketing literature, the conceptualization and measurement of perceptions of service quality are among the most debated and controversial contemporary topics. The theoretical underpinnings of service quality are based on early product and satisfaction research. Much of the early service quality theory draws from research into how disconfirmed expectations affect product perceptions. Thus, many models of service quality are based on the disconfirmation model used in the physical goods literature." A review of the literature suggests two schools of thought dominate the service quality literature. One is the Nordic school of thought based on two dimensional models and the other the North American school of thought based on five dimensional SERVQUAL model.

In a service quality oriented study by [14] it is indicated that "the establishment of higher levels of service quality will lead to customer to have a high level of

satisfaction." Similarly, Arasli *et al.*, [15] found "service quality dimensions such as assurance, tangibles, reliability and empathy were predictors of customer trust and satisfaction."

Brand trust is one of the most important elements in creating lasting relationships with customers. It has been considered in branding studies as the main construct in developing customer loyalty [16]. In the context of RMGs, establishing a long-term rapport with customers is crucial in ensuring sales. Therefore, trust has been regarded as an important element in creating loyal customers and enhancing RMGs performance [17]. However, many studies investigated brand trust as a composite construct in different research settings as well as in the RMG context [17]. Despite [18] call to look into specific social processes that help in the creation of marketing exchanges, only a few studies did so by examining the influence of trust dimensions (i.e. brand trust) on customer loyalty.

There were studies carried out on the impact of trust on separate dimensions of loyalty. For instance, researchers examined customer loyalty of the heavy equipment sector in the United States of America. They reported that attitudinal and behavioral loyalty was influenced by trust. Similarly, [19] conducted a study among 145 Austrian mobile phone users and found that attitudinal and behavioral loyalty was affected by brand trust. Some of the famous authors also supported the significant influence of trust on brand loyalty in Turkey among 428 consumers for branded sports shoes. Further to this they also demonstrated a significant influence of trust on attitudinal and behavioral loyalty in the automotive industry [20].

In contrast, mixed findings were also reported as that brand trust did not influence brand loyalty. Similarly, [20] also found that trust did not affect customer loyalty in the banking sector. Others found that trust only influenced attitudinal loyalty but not behavioral loyalty. In a study of 500 RMGs in Australia, observed that trust only influenced attitudinal loyalty in regard courier services brand. Similar results were reported elsewhere e.g. [21]. Inconsistent results on the mediating effect of trust on attitudinal and purchase loyalty were reported. Authors examined the relationship between risk aversion, attitudinal loyalty, and purchase loyalty through the mediating effect of brand trust. They showed that brand trust mediated the relationships between risk aversion on attitudinal and behavioral loyalty. Similarly, [22] found support for the role of trust as a mediator between reputation on attitudinal and behavioral loyalty.

However, it was further found the mediating effect of trust on behavioral loyalty but not on attitudinal loyalty.

In highly competitive environments, corporate image represents “an asset which allows firms to differentiate and increase their success chances.” Some of the researchers [23] “highlighted numerous definitions of image found in the psychological, brand and marketing literature. Identities and images, however, are volatile social constructions that, although seemingly objective, base their existence and significance largely on the interpretive capabilities and preferences of their audiences”. A review of the literature abounds with different definitions of corporate image and most often corporate image has been related to corporate identity. There have been attempts to clarify the definitions of identity and image but there is still a general lack of consistency when adopted to theoretical models or applied in practice [23]. In sum, most authors agree that corporate image represents a set of impressions, beliefs and attitudes which are held in the consumers mind which is organized through experience and exerts an influence on behavior.

The small customer base of RMGs makes brand trust a vital contributor to continued revenue through the creation of customer loyalty [17]. Furthermore, brand trust is one of the crucial factors of customer loyalty in the textiles sector [24]. However, some studies did not find a positive relationship between brand trust and brand loyalty. Other studies found that brand trust influenced attitudinal loyalty only and not behavioral loyalty [21]. Despite these contradictory findings to the theoretical proposition, findings of other studies supported that brand trust has a positive relationship with brand loyalty. Some authors [25] provided empirical support for the positive relationship between the trust components of benevolence and credibility and customer loyalty toward big/global brands. Hence, based on the arguments, the following research model and hypotheses were proposed, as below;



Fig. 1. Research framework.

**H1:** Service Quality (SQ) has a significant positive impact on Brand Trust (BT) of RMG customers **H2:** Service Quality (SQ) has a significant positive impact on Brand Loyalty (BL) of RMG customers, **H3:** Brand Trust (BT) has a significant positive impact on Brand Loyalty (BL) of RMG customers, **H4:** Brand Trust (BT) mediates the relationship between Service Quality (SQ) and Brand Loyalty (BL) of RMG Customers and **H5:** Corporate Image (CI) moderates the relationship between Brand Trust (BT) and Brand Loyalty (BL) of RMG Customers

Theory of Reasoned Action (TRA) is a model of the famous theory of social psychology by [26] developed. The model assumes that people are rational, making use of information systems available to them. Individuals will consider the impact of their actions

before the decision to participate or not to participate in each behavior [26].

The behavior of individuals to evaluate the behavior and attitudes include the results of the behavior of belief. According to a study, the attitude is human behavior to achieve the goal of a positive or negative emotional state. In other words, if the result is positive execution behavior, the behavior of individuals has a positive perception. Similarly, if one thinks that behavior can lead to unexpected results, the individual must hold a negative attitude to it. Although the standard is subjective normative beliefs and motivation to comply. Subjective norm are deemed by those who view around the personal influence of faith. Subjective norm is a group called beliefs, behaviors related to the perception to perform or not perform a function specifications beliefs [27] social pressure. Therefore, the individual will question whether individuals or groups approve of the behavior or not. In addition to depending on whether the individual is consistent with other views or opinions. As a subjective standard describes the influence of society on individuals, word of mouth is one way to show the potential of subjective criteria described, current or future viewing, whether favorable or unfavorable relative to a product or brand, as well as online [28]. Individuals or groups of individuals may question whether to approve the act or omission. In addition to depending on whether the individual is consistent with other views or opinions.

## II. MATERIALS AND METHODS

In identifying the RMG textiles brands for this study, the researcher consulted the literature. Past studies tended to select established brands that have at least operated for more than 10 years in the industry. Following this criteria, the potential top ten (10) RMG brands that were contacted initially, as below; “(1) Ha-meem Group, (2) BEXIMCO Fashions Ltd., (3) Square Fashions Ltd. (4) Opex Sinha Group, (5) Fakir Group, (6) DBL Group, (7) Epyllion Group, (8) Standard Grou, (9) Asian Apparels Ltd. and (10) Givensee Group of Industries Ltd.”

An ideal sampling frame was comprised of the participants in this study was customers of a RMG textiles brands in Dhaka only through simple random sampling. 384 number of the customers (based on the Krejcie and Morgan’s table [29] who were taken as study population was the customers who bought an RMG brand of these study companies in year 2018. Details are sample details were summarized in Table 2. All data has been analyzed by Partial Least Square through Structural Equation Modeling as PLS-SEM has become a widespread technique in management and marketing literature and has been utilized by several previous studies [30- 34].

A store intercept method was deployed to obtain the data. The intercept survey is deemed appropriate because this technique is often used in marketing research. Prior marketing studies in the textiles sector [35] and studies done in other research contexts.

**Table 2: Sample Size.**

S.No.	BEXIMCO Fashion	Epyllion Group	No. of customers (2018)	No. of customers (2018)	Sample size Bexmco	Sample Epyllion
	(YELLOW)	(SAILOR)	(YELLOW)	(SAILOR)		
1.	Dhanmondi Outlet	Dhanmondi Branch	30000	35000	29	34
2.	Pink City Outlet	Dhaka main Branch	45000	24000	43	23
3.	Bashundhara City Outlet	F & E Branch	30000	30000	29	29
4.	Jamuna Future Outlet	Kawran Branch	15000	10000	15	10
5.	Banani Outlet	Banani Branch	14000	12000	13	11
6.	Uttara 7 Outlet	Barayanganj Branch	13000	15000	13	15
7.	Uttara 13 Outlet	Banshal Branch	10000	11000	10	11
8.	Moghbaraz Outlet	Motijheel Bhranch	15000	13000	15	12
9.	Mohammadpur Outlet	Savar Branch	12000	15000	12	14
10.	Bailey Road Outlet	Vatara Branch	13000	15000	13	14
11.	Wari Outlet	Mymensingh Branch	10000	10000	10	9
<b>TOTAL</b>			207000	190000	202	182
<b>Grand Total</b>			<b>397000</b>		<b>384</b>	

source: Researcher

**Table 3: Summary of the Variables and Measurement Scales (total 83 Items).**

No.	Variables	Dimensions	No. of items	total
3	Brand Trust	Brand Reliability	4	8
		Brand Intention	4	
4	Brand Loyalty	Attitude Loyalty	6	12
		Behavioral Loyalty	6	
5	Corporate Image	Reliability	7	14
		Reputation	7	
6	Service Quality	Responsiveness	4	22
		Tangibles	4	
		Reliability	5	
		Assurance	4	
		Empathy	5	
<b>TOTAL ITEMS</b>				<b>56</b>

**Research instruments:** A set of questionnaire was developed to obtain data from customers regarding their loyalty toward a RMG brand. The questionnaire had five sections: Section I - Brand Trust, Section II - Brand Loyalty, section-III service quality, Section-IV corporate image, and Section V - Personal Profile. All the related items were measured on a six point Likert scale showing strongly disagree (1) to strongly agree (6). This is done to avoid the central tendency biasness by giving respondent no central value; particularly it is famous among Asian respondents. Details of the number of items used in this study were grouped in Table 4. Details of the response rate are summarized in Table 5.

**Table 4: Questionnaire Distribution and response rate.**

Item	Frequency	Percentage
Distributed Questionnaires	403	100
Returned Questionnaires	390	96
Rejected Questionnaires	6	1.5
Retained Questionnaires	384	95

Source: Researcher

### III. RESULTS AND DISCUSSION

As shown in Table 5, there is equality in the respondents with regards to gender in the sample that is 124 (32%) were males, while the remaining 260 representing 68 percent were females.

Regarding the age group, 109 or 28 percent of the participants were found in the age group of 30-35 years. This is followed by those in the age group of 25-29 years with 101 respondents, which accounted for 26 percent of the sample. In the age group of 41-45 years, there were 60 respondents, representing 16 percent of the sample. Next the age group of 41-45 with 60 respondents, representing 16 percent followed by the age group of 36-40 with only 57 respondents demonstrating 14 percent of the sample. The smallest age group was above 50, which accounted for 1.04 percent or 4 respondents. In terms of the marital status, 273 respondents were identified as married with 71% followed by 111 unmarried or single customers comprising over 29%. Similarly, In terms of education, Table 5 shows that 49 percent of the respondents are undergrad, followed by 19 percent of the respondents having bachelors, 6 percent of the respondents having Masters Degree and remaining 5 percent of the respondents having doctorate. 21 percent of the respondents demonstrated other qualification including professional and regular studies. Additionally, In terms of experience, 28 percent of the participants having experience less than 1 year, 29 percent having less than 5 years experience, followed by 20 percent having less than 2 years experience; 16 percent having less than 10 years experience and 6 percent having 10 and more years experience. In terms of monthly income level, Table 6 shows that 35 percent of the participants

were in the salary range of 50000 to 60000, followed by 27.3%); having income level between 30000 to 39000. In terms of highest income level we found that 8 percent of the respondents were found with 6000 and above income level. Lowest income level was found as 16 percent of the respondent total in 60 respondents. Table 6 presented results of the AVE calculations with resulting coefficients ranging from 0.510 to 0.571, suggesting that convergent validity for all the constructs was defined. With the results of the convergent validity showing satisfactory loading of items, satisfactory AVE coefficients and composite reliability for the individual objects, it was obviously sufficient to confirm that the objects represent separate latent constructs and thus

determine their convergent validity.

Table 7 displays the effects of the discriminant validity evaluation of the variables used in this analysis. The table shows square AVE roots along the diagonal for all the constructs showing all the square roots of AVE are larger than the off-diagonal elements or coefficients in the corresponding columns and rows, thereby providing proof of discriminating validity.

The present research also applied the traditional bootstrapping technique with a series of 5000 bootstrap samples of 384 cases to determine the significance of the route coefficients [36]. Table 8; therefore, show the estimates of the direct relationships.

**Table 5: Demographic Characteristics of the Respondents.**

	Frequency	Percentage
<b>Gender</b>		
Male	124	32.29
Female	260	67.71
TOTAL	384	100.00
<b>Age (in years)</b>		
25 – 29	101	26.30
30 – 35	109	28.39
36 – 40	57	14.84
41 – 45	60	15.63
46 – 50	53	13.80
Above 50	4	1.04
TOTAL	384	100
<b>Marital Status</b>		
Single	111	28.91
Married	273	71.09
TOTAL	384	100
<b>Education</b>		
Undergraduate	190	49.48
Bachelor	73	19.01
Masters	21	5.47
PhD	19	4.95
others	81	21.09
TOTAL	384	100
<b>Experience with this brand in years</b>		
less than 1	109	28.39
less than 2	79	20.57
less than 5	111	28.91
less than 10	60	15.63
10 and more	25	6.51
TOTAL	384	100
<b>Monthly Income in Takka</b>		
Less than 30000	60	15.63
30000-39000	105	27.34
40000-49000	54	14.06
50000-99000	134	34.90
60000 and above	31	8.07
TOTAL	384	100

**Table 6: Loadings, Composite Reliability and Average Variance Extracted.**

	Item	Loading	AVE	CR
<b>Brand Trust</b>	BT1	0.475	0.51	0.892
	BT2	0.798		
	BT3	0.517		
	BT4	0.774		
	BT5	0.767		
	BT6	0.74		
	BT7	0.784		
	BT8	0.78		
<b>Brand Loyalty</b>			0.512	0.862



	BL1	0.746		
	BL2	0.774		
	BL3	0.689		
	BL4	0.569		
	BL5	0.415		
	BL6	0.787		
	BL7	0.66		
	BL8	0.771		
	BL9	0.777		
	BL10	0.7		
	BL11	0.81		
	BL12	0.678		
<b>Corporate Image</b>			0.513	0.894
	CI1	0.64		
	CI2	0.577		
	CI3	0.577		
	CI4	0.479		
	CI5	0.441		
	CI6	0.78		
	CI7	0.477		
	CI8	0.581		
	CI9	0.478		
	CI10	0.796		
	CI11	0.497		
	CI12	0.707		
	CI13	0.757		
	CI14	0.795		
<b>Service Quality</b>			0.57	0.888
	SQ1	0.751		
	SQ2	0.699		
	SQ3	0.48		
	SQ4	0.507		
	SQ5	0.758		
	SQ6	0.576		
	SQ7	0.799		
	SQ8	0.548		
	SQ9	0.797		
	SQ10	0.674		
	SQ11	0.78		
	SQ12	0.695		
	SQ13	0.707		
	SQ14	0.717		
	SQ15	0.769		
	SQ16	0.698		
	SQ17	0.78		
	SQ18	0.695		
	SQ19	0.707		
	SQ20	0.717		
	SQ21	0.769		
	SQ22	0.698		

**Table 7: Discriminant validity (Fornell and Larckers method).**

Construct	BT	BL	CI	SQ
Brand Trust (BT)	<b>0.714</b>			
Brand Loyalty (BL)	0.644	<b>0.72</b>		
Corporate Image (CI)	0.608	0.68	<b>0.716</b>	
Service Quality (SQ)	0.546	0.62	0.712	<b>0.755</b>

**Table 8: Results of Main Effects Hypotheses.**

Hypotheses	Relationship	Std Beta	T-Value	Decision
H1	SQ → BT	0.187	3.282**	Supported
H2	SQ → BL	0.191	3.30**	Supported
H3	BT → BL	0.123	5.71	Supported
Source: Researcher				
**p < 0.01, *p < 0.05				

Based on the results given in Table 9 H1, H2 and H3 were accepted. Table 9 presents the R-squared value of the endogenous latent variable.

As indicated in Table 9, the research model explained 50 percent of the variance in Brand Loyalty. This suggested that the exogenous latent variables collectively explained 50 percent of the variance in customer brand loyalty, rest of the 50% of the variation in customers' brand loyalty is because of some other factors which are not under the scope of this study.

Indirect effect & Moderating Effect: Based on the results given in Table 10, and comparison done with the results explained in Table 9; it is found that H4 was accepted.

For this analysis, the product term approach is considered acceptable, because the moderating variable is continuous [37]. According to Henseler and Fassott [38] "given that the results of the product term approach are usually equal or superior to those of the group comparison approach, we recommend always using the product term approach". The results shown in Table 11, indicated that the interaction terms representing ( $\beta = 0.211$ ,  $t = 4.518$ ), were found statistically significant. Hence, hypothesis H5 was supported. The presented moderation results demonstrate that hypothesis was supported.

**Table 9: Variance Explained in the Endogenous Latent Variable.**

Construct	R square
Brand Trust	0.312
Brand Loyalty	0.501

**Table 10: Mediation results.**

Hypothesis			Specific Indirect effect	
H4	SQ → BT → BL	0.222	3.111**	Supported

**Table 11: Moderation Results.**

Hypothesis	Relationship	Std Beta	Std Error	T-Value	Decision
	BT * CI → BL	0.211	0.139	4.518	Supported
Source: Researcher					
**p < 0.01, *p < 0.05					

#### IV. CONCLUSION

RMG customers regard service quality to be important in their brand loyalty. This provides additional evidence on service quality Bangladeshi context where the results found that higher levels of service quality will lead to higher level of brand loyalty. It is likely that customers who are provided the service quality by their service provider are likely to generate repeat sales. This is consistent with suggestion that providing consistently good service is not easy to duplicate and therefore is likely to be the cementing force in brand loyalty. Another explanation for the direct and total impact of service quality may be due to the reason that RMG customers in Bangladesh may have experienced conventional services prior to the introduction of RMG services. This suggests that service quality evaluations are more readily used by RMG customers prior to repeat purchases decision. Taking into consideration perspective and the results of this study, it can be assumed that service quality in this study is a sufficient condition for brand loyalty and thus, the influence of service quality on brand loyalty was significant. This implies that this is one of the strong elements or other dimensions or variables that are involved in strengthening brand loyalty and service quality. Alone it influences the brand loyalty of RMG customers in this study. Similar to the earlier argument used compared to conventional the buyer-seller relationship as proposed by some other researchers needs to be further developed by RMG through service quality in Bangladesh for an enduring relationship to exist between buyer and seller.

Thus, marketing managers need to ensure that there could be many other attributes or benefits they can offer to their customers to influence brand loyalty because

service quality is still the best predictor of a customer who is looking for future contact with a service quality provider.

More specifically, these results show if customer perceived service quality will lead to a stronger relationship between RMG brand and their customers. The result of this study is in agreement with findings by other studies that show customers service experience to have a positive and significant impact on loyalty [24]. The study demonstrated that brand loyalty was influenced by the brand trust in fulfilling its promise. The stronger the emotional and functional value of a brand, the more loyal (attitudinally and behaviorally) the customers will be. According to some researchers [23], trust is earned from the customers after they encounter the so-called moment of truth. Intentions in the RMG industry mean that the brand will not take advantage of the customer's vulnerability, especially in a specific situation like buying around Eidul fiter, Eidul Adha or other wedding sessions. A brand with good intentions will ensure their sources of stocks are fresh.

Additionally, the justification is consistent with the brand trust measurement used in this study. Notably, brand trust is measured with both emotional and rational component with items consistent with the conceptualization where reliability is measured with confidence gained from consistency in fulfilling promise made while good intentions of a brand is measured with honesty in addressing consumer concern as well as other unforeseen circumstances. Based on the result, brand managers must take note of the importance of a strong brand trust derived from its emotional and functional value to evoke brand loyalty of shoppers.

The mediating effect of reliability on the relationship between service quality and brand loyalty was found.

When customers are willing to pay a higher price or make a recommendation to relatives and friends (i.e. attitudinal dimension of brand loyalty) and return for future repeat purchases (i.e. behavioral dimension of brand loyalty), their perception is influenced by the ability of the brand in keeping its promise due to their favorable service quality along with the product offered by the brand.

From the findings of this study it was found that corporate image moderated the relationship between Brand Trust and Brand Loyalty (BL). Trust is not only a significant part of the customers but also fort internal employees confidence and development [39, 40]It appears that customers are inclined toward brand loyalty more when brand trust with the RMG declines and there is a corporate image is available. Results of this study also show more than half of the customers have tertiary education and there is reason to assume they have knowledge of the existence of other RMG brands. This is similar to findings by [41] that show the likelihood which is directly influenced by the customers' knowledge about other RMGs. To sum up, the availability of competitors or alternatives RMGs and a full range of brands to its customers as well as convenient locations might motivate a customer to dissolve the current relationship between brand trust and brand loyalty. In like manner, RMG customers in Bangladesh seem to be aware of alternatives available to them and will likely by loyal if their expectations are not met.

## V. FUTURE SCOPE

This was a cross-sectional study where the data were collected at particular RMG outlets in Dhaka at a particular period of time. The intercept method of data collection may limit the generalizability of the results. Generally, the result obtained from probability sampling can be projected to the total population [42]. However, research contended that the sample result obtained from the intercept technique can be generalized only to all the buyers of the particular RMG brand outlet and not to all RMG in Bangladesh. This study only considered the effect of brand experience, brand personality and service quality on the brand trust and brand loyalty because these factors were considered crucial factors to loyalty in the RMG industry, through detailed literature review and practicality. Yet, there are still gaps in the branding literature that need to be filled. For instance, to the researcher's knowledge, there is a lack of studies that consider the emotional and rational components of trust as distinct constructs except a few e.g. [43]. Hence, the current model could be expanded with the inclusion of other independent and predictor variables or moderators to discover interesting insight.

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