Is brand experience a good mediator? An empirical study on ISP sector

Osman Durmaz

Tishk International University, Sulaymaniyah, Kurdistan Region of Iraq, Iraq

ARTICLE INFO

Article history:

Received 04 January 2022

Received in rev. form 03 Feb. 2022

Accepted 06 February 2022

Keywords:

Technical quality, Functional quality,
Brand Experience, Brand Trust, Brand
Loyalty

JEL Classification:

O15

ABSTRACT

Notwithstanding the increasing acknowledgment of prominence of Brand Loyalty (BL), in business performance, research efforts directed at investigating the relationship among Brand Service Quality (ServQ), Brand Experience (BE), Brand Trust (BT) and Brand Loyalty (BL) in the context of Kurdistan Region internet service industry, have largely been neglected. Therefore, the principal objective of this study is to fill this void. Service quality in this research is measured in two dimensions: technical and functional, while BE is measured in four dimensions: sensory, affective, intellectual, and behavioral. In particular, the current study seeks to explore the direct effects of Technical Service Quality (TQ) and Functional Service Quality (FQ) on consumer BE, BT and BL; and the mediating role of BE in brand service quality – brand trust relationship. Moreover, the direct impact of BT on BL along with the mediating role of BT in the BE-BL relationship will also be examined. To empirically test the posited research hypotheses, data is collected from internet consumers in Sulaymaniyah and Erbil provinces of the Kurdistan region in Iraq. In total, 485 internet users were interviewed in the region. The collected data were analyzed using IBM AMOS 23. Findings demonstrate that the Technical Quality of internet services impacts Brand Experience more positively than Functional Quality does. On the contrary, Functional Quality affects the customer Brand Trust directly while Technical Quality does not have any direct impact on the customer Brand Trust. Secondly, It is also observed that Brand Experience significantly mediates the relations between Technical Quality and Brand Trust. The direct impact of the Functional Quality on Brand Trust was stronger than the mediation effect of Brand Experience between Functional Quality and Brand Trust. It was observed that Brand Trust had a significant impact on customer Brand Loyalty. Lastly, Brand Trust significantly mediates the relations between Brand Experience and Brand Loyalty.

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Introduction

The rapid growth of the internet and the ease and the pace with which people adopted internet services and devices have made it one of the most lucrative industries in recent times. Almost half of the world's population, 4.46 billion people to be precise, are the internet users as of year 2020, according to "Internet Live Stats" (Internet Live Stats, 2020). Internet users are defined as people who can access the internet, using their computers, mobile phones, tablets or other devices, at home or at the workplace (Antoun, 2015). The Internet helps users in all walks of life such as communication, social networking, information searching and sharing, online shopping, education and some commercial activities (Antoun, 2015). Various communication technologies such as DSL (Digital Subscriber Line), Fiber Optic Service, WiMAX, Satellite broadband network, and Mobile broadband network (3G or 4G) etc provide the internet to the users (Rashid, Faraj & Shareef, 2016).

Kurdistan region of Iraq, despite being a developing region of a war-ridden country, Iraq, has experienced a similar impressive internet growth rate in the past two decades (Budur and Poturak, 2021). The number of internet users in Kurdistan alone exceeded 2

* Corresponding author.

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<https://doi.org/10.20525/ijrbs.v11i1.1583>

Citation: Durmaz, O. (2022). Is brand experience a good mediator? An empirical study on ISP sector. *International Journal of Research in Business and Social Science* (2147- 4478), 11(1).

million as of year 2013. The industry was estimated to grow at the annual rate of 10%. This rapid growth attracted multiple players to invest in this lucrative industry. Due to low barriers to entry, consequently, 26 Internet Service Providers (ISPs) were operating in the Kurdistan region as of 2013, including Fixed Line Operators, Satellite ISPs, and Wireless ISPs such as cellular and WiMAX (KRG Ministry of Planning, 2011). Another factor making the market competitive is the fact that the Kurdish government does not regulate the prices of internet services. The government, though, intends to fix the pricing in coming years, however, as of now, the unregulated internet service industry has been enjoying high rates of internet services in Kurdistan (Rashid, Faraj & Shareef, 2016).

Besides all the fruits of phenomenal growth that internet service providers are reaping, increased competition offers some perks to the internet users as well. Firstly, users have a vast variety of ISPs and they can choose an ISP which they deem fit and reliable. Secondly, the users can switch to another ISP anytime as owing to excessive competition, cost of switching to a better, faster and cheaper internet connection, though not studied thoroughly in the region, seems to be not as high as to hinder change of mind on the user's part. Last but not the least, the ISPs in the region concentrate on expanding their internet networks as well as improving the network and overall service quality. Therefore, the users enjoy impeccable internet services in most areas.

Internet quality is an important factor that helps users decide whether to maintain relationships with IT service providers and continue to use their systems (Budur et al., 2021). Most ISPs offer a wide range of internet packages to differentiate their services. The point to ponder is that in the internet service industry that provides high speed internet connectivity to the users, a product is not unidimensional or merely limited only to an internet device that serves the needs of the customer. The whole process is important where the internet service provider takes care of customers' needs, remains easily accessible for communication and customer services, evaluates system's performance, rectifies the errors, and values continuous feedback. Continuous interaction and communication between internet service providers and their service users, demand a high degree of trust between the two parties (Rashid et al., 2020). Many of the internet users do not have technical understanding of the internet services they use or purchase. They tend to buy services from the company that they trust and deem reliable. Therefore, trust, in this industry, is an important factor which shapes consumer's behavior. The ISPs in a competitive industry, with minimal switching costs, can only have a competitive advantage if they emphasize greatly on the quality of their internet services, improve customer's experience and gain customers' trust and loyalty (Aydin, & Özer, 2005). They can do it by enhancing customer experience, developing deeper customer relationships, and inculcating the feelings of trust and loyalty in users (Roostika, 2011).

It is undoubtedly very crucial for the ISPs to properly understand the driving forces of customers' trust and loyalty. Building trust leads to retaining the old customers by enhancing their loyalty to the product, and gaining new ones, which eventually increase profit margins of the company (Zeithaml et al., 1996). According to Kim et al., (2004, p. 146) "it is becoming an industry-wide belief that the best core marketing strategy for the future is to try to retain existing customers by heightening customer loyalty". Service quality is one of the factors that strengthens the bond between customer and service provider. Superior service quality increases customers' inclination to repurchase the services, purchase other services as well as higher volumes of the same service, become less price-sensitive, and spread positive word-of-mouth, if the Brand Experience (BE) is favorable (Anderson & Fornell, 1994; Zeithaml et al., 1996; Bolton et al., 2000).

Brand experience contains feelings, sensations, and reactions of the customers to the advertisements and marketing strategies of brands (Brakus, 2009; Budur et al., 2018). Thus, it can be interpreted that service quality may be affecting those feelings and reactions significantly. No study, as of now, tested that relation between service quality and brand experience. In spite of the fact that Sahin et al., (2017) and Mukerjee, (2018) have indicated that there is a significant correlation between service quality and brand experience, there are no studies exploring the impact of service quality on brand experience of customers.

The ISP industry is still in its infancy stage in Kurdistan region and research in this area has been quite limited. Indeed, there is a void that warrants further academic scrutiny. A literature review of major journals indicates that, in the internet service area, the functional and the technical quality of internet services may have not been measured simultaneously as separate dimensions of internet service quality in relation to trust, brand experience and loyalty. Therefore, this study focuses on internet users' perspectives to provide a better insight into the relationships between the technical and functional dimensions of service quality and loyalty, while taking into account the role of trust and brand experience as perceived by individual internet users in the Kurdistan region of Iraq.

In view of this identified research gap, this study investigates the interaction among brand experience (BE), two dimensions of service quality (SQ), brand trust (BT) and brand loyalty (BI). The objectives of this study are three-fold. First, the current study seeks to investigate the direct influence of FQ and TQ aspects of brand service quality on BE and BT as well as BL. Second, the hypothesized model of this study aims to find out the mediating role that BE can play for the relationship between TQ-BT and, FQ-BT. Finally, an attempt is made to explore the direct influence of BT on its behavioral consequence, the BL, and its mediating role in BE-BL relationship. To achieve the uphill task of retaining customers in such a competitive market, this study aims to assist the businesses in the internet services industry to identify the dimensions of service quality that lead to better brand experience and trust, and eventually to customer retention via brand loyalty.

The purpose of the current paper is to test mediator effect of brand experience between service quality and trust, and service quality and brand loyalty. In this respect, service quality was divided into two dimensions as technical quality and functional quality. Data was collected among 485 internet users in the region. The collected data was analyzed using IBM AMOS 23. Initially, validity and

reliability analysis were conducted. After validation of the questionnaire, hypothesized model was tested using structural equations modeling.

The paper is divided into seven sections. Section two describes the literature review about functional and technical service quality, brand experience, trust, and loyalty. Empirical findings have been indicated, based on relationships among these dimensions. In section 3, sampling techniques, measurement variables, and procedures of hypotheses testing have been explained. Section 4 analyses the validity and reliability of measurement variables, measurement model assessment, and mediation analysis. Section 5 compares the outcomes of this study with prior studies and argues the causes of rejected hypotheses. Section 6 explains the findings from managerial perspectives. Section 7 discusses shortcomings of the research along with suggestions for future studies.

Literature Review

Conceptual Background, Empirical Review and Hypothesis Development

Internet Service Quality

The services provided by the internet service industry are usually intangible, inseparable, heterogeneous and perishable. These attributes make evaluation of service quality more difficult than tangible product quality. According to Zeithaml (1996), service quality is “the consumer’s judgment about the overall excellence or superiority of a service”. Service quality can also be defined as the quality of services provided by any particular brand, meeting or exceeding customer’s expectations (Heung et al., 2002; Demir et al., 2020; Torlak et al., 2021).

In the context of internet services, very few studies have systematically evaluated various dimensions of service quality (Budur et al, 2019). Research conducted by Chae et al. (2002) identified four dimensions of mobile internet services including connection quality, content quality, interaction quality and contextual quality. Whereas other researchers determined two dimensions of quality of services namely, technical quality or service outcome and functional quality or service provider’s attitude (Grönroos, 1984; Sharma & Patterson, 1999). TQ dimension can be defined as “what” service is actually delivered to the customers. On the other hand, the FQ aspect of service quality deals with the manner of service delivery, that is, “how” the service is provided to the customers. FQ can also be defined as perception of the interaction between customer and service provider during service delivery (Sahin et al., 2017; Demir, 2019).

For many services, determining the “what” or TQ is not quite straightforward due to intangibility of the service. Therefore, for the internet technology companies, TQ of the services is usually measured by the quality of its technical outcome (Parasuraman, Zeithaml, & Berry, 1988). Whereas FQ of a service can be evaluated by attributes such as empathy, tangibility, and reliability (Kettinger & Lee, 1994).

Brand experience

In literature, Brand Experience (BE) is developed through practices such as advertisement, marketing, customer interaction with employees and customer post-sale services (Alloza 2008). Consumers derive BE from the brand image by coming across brand name, logo, website, brochures, retail outlets and corporate employees (Alloza 2008; Budur, 2018; Demir, 2019).

In the context of ISP industry, it can be stated that any direct as well as indirect interaction between user and brand services shapes mindset or perception of the user regarding the brand. Direct interaction could be through service testing, purchasing, usage, and satisfaction, whereas coming across advertisements, news, reviews, word-of-mouth regarding brand reputation are categorized as indirect interaction (Sahin et al., 2011a). These direct and indirect interactions, create brand-related stimuli, which develop customer’s perception about the brand and consequently leads to BE.

BE is also driven by discussion with other social groups, specifically the users of the products or services and by seeking information about the brand (Ambler et al., 2002). However, this study follows a comprehensive BE model proposed by Brakus et al. (2009), where they defined BE as ‘a bundle of feelings, sensations, cognitions and behavioral responses aroused by brand-related stimuli which are elements of a brand identity’, brand design, packaging, communications, and environments. Brakus et al. (2009) also developed the scale to measure BE by generating items along the four BE dimensions, including sensory, affective, intellectual, and behavioral. Brand experience varies in nature and duration as it can be positive or negative, short-lived, or long-lasting, respectively (Brakus et al., 2009).

In literature, there is a significant relation between service quality and brand experience. According to Kim and Bensbat (2003), TQ of a service corresponds to perception of service users through cognitive processes. Dimension of service quality, identified in previous literature are, experience of the interaction, physical environment and outcome (Brady & Cronin, 2001), whereas the outcomes of service quality are trust and intentional behaviors, such as continued purchases or loyalty, and desire to pay price premiums. In their studies, Sahin et al., (2017) and Mukerjee, (2018) have indicated that there is a significant correlation between service quality and brand experience. Despite the relevance of highly correlated variables in the field of consumer behavior, the SQ-BE relationship or the impact of service quality on the brand experiences of customers, have been entirely ignored. Thus, the hypothesized model of this study aims to fill this void by testing the impact of service quality on the brand experience.

H₁: TQ of internet services affects BE directly

H₂: FQ of internet services affects BE directly

Bruner and Kumar (2000), argue that since internet services experience affects consumer's perception and shapes consumer behavior, therefore, it should be explored further as a moderator variable. However, a significant correlation has been found between service quality and BE in studies conducted by Sahin et al., (2017) and Mukerjee, (2018). Superior service quality increases customers' inclination to repurchase the services, purchase other services as well as higher volumes of the same service, become less price-sensitive, and spread positive word-of-mouth, if the BE is favorable (Anderson & Fornell, 1994; Zeithaml et al., 1996; Bolton et al., 2000). Moreover, previous research evidence suggests that Brand Experience is an important source of Brand Trust (Soh et al. 2009). Brakus et al. (2009) suggested that BE influences BT positively while Şahin et al. (2017) couldn't find a significant impact of BE on BT in their studies. Despite significant evidence of relationship between SQ and BE and BE and Brand trust, no study, as of now, has attempted to test the mediating role of Brand experience on service quality and brand trust relationship. Therefore, this study aims to fill this void by hypothesizing the relations as follows:

H_{m1}: BE mediates the relationship between TQ and BL

H_{m2}: BE mediates the relationship between FQ and BL

H_{m3}: BE mediates the relationship between TQ and BT

H_{m4}: BE mediates the relationship between FQ and BT

Brand Trust

Customer trust is vital for successfully building and managing all kinds of businesses (Hong and Cho, 2011; Demir et al., 2021). Lin and Wang (2006) defined trust as a customer's feeling of security and willingness to depend, or intention to depend on the trust. Trust is like a social bond between buyer and seller. Turnbull and Wilson (1989) defined social bond as positive interpersonal relationships between two parties in the business. In the context of the internet services industry, trust can be evaluated by exploring consumers' perceptions of some attributes of service providers, such as the honesty, responsibility, professionalism, empathy, care, ability, integrity, capacity to fulfill promises and goodness of the service provider while dealing with the customer (Kim & Benbasat, 2003; Deng et al., 2010; Chiou, 2004; Agustin & Singh, 2005).

Current literature reveals that there is a significant relation between service quality and trust via customer and relationship satisfaction (Caceres & Paparoidamis, 2007; Akbar & Parvez, 2007). Chiou and Droge (2006) also found that service quality significantly and directly affects perceived trust. In order to trust a service, customers should be convinced that the quality of the service is positive (Roostika, 2011). As per findings of Anderson and Narus (1990), trust is built when customers believe that the service provider's actions would bear positive outcomes for them. This implies that service quality first shapes consumers' beliefs and subsequently, exerts a positive influence on trust. Therefore, the quality of services affects the level of trust that customers have in the services and the company providing those services (Gounaris and Venetis, 2002). Superior service quality positively influences consumer' word-of-mouth, which consequently, positively impacts consumer trust (Sabote and Roman, 2009).

Service quality depends on the technical quality of the network, as well as on the functional quality of customer service and information support provided by the internet service provider. Another factor contributing to internet service quality is how the internet service provider is taking care of privacy and security of the user. The perceived service quality, in turn, affects customer trust, satisfaction and commitment levels (Thaichon et al., 2014a; Thaichon et al., 2014b; Thaichon et al., 2014c). The results of their study show that both TQ and FQ impact trust and commitment positively, however, impact of TQ on trust is stronger compared to FQ. Chakrabarty et al. (2008) also found positive impact of service quality on consumer trust in IT outsourcing industry. Park et al. (2012) also showed that both the dimensions of service quality have a positive association with trust.

Lee & Kim (1999) highlighted the importance of trust-quality relationship in the IT services industry. Since evaluation of intangible services is difficult, the users of services build trust by considering tangible things like service outcomes. The technical aspect of quality has relationship with cognitive dimension of trust, whereas the functional aspect of quality or FQ is associated with both cognitive and affective aspects of trust as it involves both attitude and emotion (Lee & Kim, 1999).

In this study, we propose that the technical and functional aspects of the internet services quality would influence brand trust depending on the quality-of-service outcome and the level of trust perceived by customers in service delivery, respectively.

H₃: TQ of internet services is positively associated with BT.

H₄: FQ of internet services is positively associated with BT.

Relation between brand experience and brand trust has been thoroughly explored by the researchers in recent times. Growing empirical evidence indicates that brand service quality affects brand trust significantly (Chiou and Droge, 2006). BE is a process in which the consumers reflect on their past and present experiences with a particular product or a service, access the available information, and try to utilize this information by establishing individual cognitive frameworks. As a result, their brand intention

takes the form of BT (Dwyer et al. 1987). Therefore, it can be assumed that consumers' BE is an important source of BT or BT is an outcome of BE (Soh et al 2009; Lau & Lee 1999). Moreover, brand experience can positively affect consumer satisfaction, trust and commitment. Ha and Perks (2005) carried out a study to explore the relationship between BE and BT in the e-commerce industry. The results show that brand experience may have a positive and direct relationship with Brand Trust (Papadopoulou et al., 2001; Urban et al., 2000). Therefore, the following relation is proposed between BE and BT.

H₅: BE has a positive influence on BT

Prior research also identified the mediating role of brand trust on factors leading to loyalty. Huang, (2017) argued that brand trust mediates the effects of Brand Experience and on brand loyalty. Brand intention is the factor that further results in brand loyalty. Therefore, it is also expected that BT mediates the effects of BE and SQ on BL and the following relationships are hypothesized:

H_{ms}: BT positively mediates the relationship between BE on BL

Brand Loyalty

Brand loyalty can be defined as a 'deeply held commitment to rebuy or repurchase a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior' (Oliver, 1999, p 34). Oliver highlights two different dimensions of loyalty namely behavioral and attitudinal. Behavioral loyalty is repeated purchasing behavior of the consumers, whereas attitudinal loyalty is the unique value that the users associate with a particular brand, or in other word the degree of their dispositional commitment (Budur, 2020; Chaudhuri and Holbrook, 2001).

Constitutes of loyalty, in the literature, are as follows (Parasuraman et al., 1988; Bloemer et al., 1998; Jones et al., 2002; Aydin & Ozer, 2005; Demir, 2020)

- i. repurchasing behavior
- ii. repurchase intention
- iii. recommendation
- iv. willingness to recommend
- v. less price sensitivity
- vi. buying other services offered by the same brand
- vii. resistance to better alternatives

According to Aydin & Ozer (2005), perceived service quality is one of the crucial factors for mobile phone operators to inculcate loyalty in customers and decrease their sensitivity to price. Parasuraman et al. (1988) found a positive association between service quality and willingness to recommend the service to others. Bloemer et al. (1998) and Jones et al. (2002) found out that service quality has a positive association with repurchase intention, recommendations, and resistance to better alternatives. Service quality also contributes to profitability by attracting new customers and retaining the old ones through differentiation and competitive advantage (Aydin & Ozer, 2005). Venetis and Ghauri (2004) revealed that superior service quality contributes to customer retention. After reviewing the relationship between constituents of loyalty and service quality, the following hypothesis have been formulated to explore relationship between the two aspects of service quality and brand loyalty.

H₆: TQ in internet services will positively influence BL

H₇: FQ in internet services will positively influence BL

There is ample empirical evidence in literature that trust is the most important determinant of customer loyalty (Aydin & Ozer, 2005). Many studies identify brand loyalty as one of the behavioral outcomes of brand trust (Reichheld et al., 2000; Sirdeshmukh et al., 2002; Verhoef et al., 2002; Chiou & Droge, 2006; Chinomona, 2013). Aydin & Ozer (2005) argued that in the mobile industry, BT, along with other factors, such as service quality, switching cost and corporate image, plays a crucial role in service providers' attempts to establish a loyal customer base and decreases their sensitivity to price. Sirdeshmukh et al. (2002) presented the conceptual framework of trust and provided insight into behaviors and practices of service providers that affect trust both positively and negatively. They also explored the mechanism that transforms consumers' trust into loyalty. Companies can use BT as a defensive strategy in order to retain their customer-base (Shin et al 2016).

H₉: BT positively influences BL

Past research identifies Brand Loyalty (BL) as one of the key behavioral outcomes of Brand Experience (Chandrashekar et al. 2007). According to Brakus et al., (2009) brand initiates an experience, which may result in customer satisfaction and brand loyalty. However, the direct impact of BE on loyalty is more significant as compared to the direct influence of BE on satisfaction (Brakus et al., 2009). Since experiences are evoked from stimulations, in case of pleasant outcomes, customers may want to have the experiences again. Therefore, BE not only affect past-directed satisfaction judgments but also future-directed consumer loyalty. Consumers should be more likely to buy a brand again and recommend it to others and less likely to buy an alternative brand (Mittal and Kamakura 2001; Oliver 1997; Reichheld 1996).

H₈: BE in the internet service industry affects BL.

Mediation is defined by Baron and Kenny (1986) as an active organism's intervention between stimulus and response. Service quality is the main stimulus and brand loyalty is the ultimate response in our framework. Two of our variables, Brand Experience and Brand Trust, are supposedly intervening the process between the internet service providers and their consumers.

Trust is an outcome of service quality and it, in turn, leads to loyalty in the form of willingness to adhere to the service in the future (Chiou and Droge, 2006; Jih et al. 2007). Many researchers explored the relationship between service quality, brand trust and loyalty. For instance, Roostika (2011) suggests that trust plays a mediating role between service quality and loyalty. Therefore, trust is expected to play the mediating role in the relationship of technical quality, functional quality and loyalty.

H_{m6}: BT mediates the relationship between TQ and BL

H_{m7}: BT mediates the relationship between FQ and BL

Research and Methodology

An empirical study was designed to test the hypothesized research framework and aforementioned hypotheses of this research. This research focuses preliminarily on the impacts of technical and functional aspects of service quality on brand experience. Secondly, mediation performance of brand experience between service quality and trust was aimed to be tested. Lastly, mediation role of trust between brand experience and loyalty and between service quality and loyalty was aimed to be tested. Hence, appropriate measurement of questionnaire was designed to test those hypotheses. Data was collected through 'face-to-face' interviews with the internet service users, using the questionnaire.

An extensive literature review was conducted to elaborate the theoretical and empirical relations among aforementioned constructs. These constructs are adopted and modified from the prior studies. All constructs are measured using a 9-point Likert scale which starts with strongly disagree (=1) and ends with strongly agree (=9). The ratios between those numbers indicate the level of agreement (closer to 9) or disagreement (closer to 1).

Collected data was elaborated through IBM Amos software. Initially, we have conducted factor analysis and discriminant and convergent validity analysis to validate the data. Secondly, we have employed structural equations modeling to test the direct impacts of hypothesized independent variables on the dependent ones. Lastly, we have used Sobel test for evaluating the mediation effects.

Model of the hypothesized research

For analyzing how FQ and TQ aspects of service quality via BE and BT affect customers' loyalty, the conceptual model facilitating this research is depicted in Figure. 1.

***Dashed lines represent mediating effect hypothesis and straight lines are direct effect hypothesis; direct effect hypothesis are abbreviated as *H_i* while mediation effect hypotheses are depicted as *H_m_i*

Figure 1: Model of the study

Sample

The population of this study is all the internet users residing in Kurdistan region. However, the sample consist of users from the most crowded cities of Kurdistan Region of Iraq such as Sulaymaniyah, and Erbil. Participants are randomly selected users of internet services, who have continuously used services of a specific internet service provider. Respondents answered questions, based on their personal experience of service quality and brand experience, evaluating their internet service providers.

DATA is collected via face-to-face interviews with respondents, in order to explain possible blind spots in the questions. Respondents were found in the crowded locations of the cities such as malls, parks and local markets or bazaar. Questionnaire starts with demographic questions, assuring them of confidentiality. After the demographic questions, evaluation constructs of the service quality, brand experience, brand trust, and brand loyalty were asked respectively. In total, we have collected 485 data from the internet service users in the region.

Measurement variables

Functional service quality (FQ): Items for measuring technical service quality ARE developed based on research of Park et al. (2013). Their questions are modified to be appropriate for this study. In total, there are five questions under this dimension.

Technical service quality (TQ): Items for measuring technical service quality are adopted and modified from the study of Park et al., (2013). Five questions are designed to measure this dimension of service quality.

Brand Experience (BE): Items for the brand experience are adopted from the study of Brakus et al., (2009). The questions were modified to be appropriate for the current study. The dimension contains twelve questions in total.

Brand Trust (BT): Questions to measure BT are adopted from research of Thaichon et al. (2014). The questions are modified and there are four, in all, to measure BT for this study.

Brand Loyalty (BL): Questions were adopted and modified from the study of Chiou (2004). We have designed four questions, in total.

Analysis and Findings

Demographic analysis

Demographic information of the respondents, such as gender and nationality are given in Table 1, along with the internet packages they have been using and the amount they have been spending on internet services on monthly basis. Table contains information of 485 internet users in the region. The respondents are predominantly males and represent 68.8% of all respondents. Female respondents were 32.2% of the total respondents. Most of the respondents are Kurdish, as they are the main habitants of Kurdistan region. Among the respondents, 10.9% use platinum package, 31.7% use gold package, 54.4% have silver package, and 3.1% use any other packages. Table 1 shows further details of the respondents such as internet services provider they are being served by and the cost of the packages they are using.

Table 1: Demographic information of the respondents

Gender	Nationality		Package		Internet provider		Package cost (Monthly)		
	Valid Percent		Valid Percent		Valid Percent		Valid Percent		
Male	67.8	Kurdish	96.1	Platinum	10.9	IQ Online	26.7	1-15.000 ID	25.6
Female	32.2	Arabic	3.9	Gold	31.7	Fastlink	15.0	16.000-30.000 ID	35.4
				Silver	54.4	Newroz	14.4	31.000-50.000 ID	33.2
				Other	3.1	Goran Net	16.4	51.000-100.000 ID	4.4
				Fastline	2.4	100.000+ ID	1.4		
				Asiacell	3.4				
				Tishk Net	8.7				
				Zain	1.6				
		Korek	2.6						
				Other	8.7				

Measurement model assessment

Validity and reliability

Designed model (Figure 1) was validated with confirmatory factor analysis using IBM AMOS 23 software. Validation of the constructs are mainly based on the model fit values, namely, comparative fit values and absolute fit values. Comparative fit values are evaluated by incremental fit index (IFI) and comparative fit index (CFI), while absolute fit values are evaluated by chi-square/df

(X^2/df), Root Mean Square Error of Approximation (RMSEA), Goodness of Fit (GFI) and the Adjusted Goodness of Fit (AGFI). The results of the analyses show that x^2/df is 2.822, which is appropriate as long as it is below 5 (Marsh and Hocevar, 1988). Comparative fit values show the goodness of the hypothesized model. IFI and CFI values are observed at 0.95 and 0.95, respectively. Lastly, RMSEA, GFI and AGFI values are observed to be 0.061, 0.87, and 0.84, respectively. These results reveal the appropriate fit of the model (Torlak, Demir, and Budur, 2019).

Table 2: Results of the factor analysis

Construct	Questions	Mean	S.D.	Loading	α
FQ	The equipment they give me to use internet service is conveniently and nicely designed	5.10	2.377	0.764***	0.892
	This service provider delivers highly reliable internet services constantly	5.39	2.432	0.882***	
	This service provider protects my privacy	5.66	2.482	0.698***	
	This service provider shows the willingness to help when I have any problem to be solved	5.25	2.500	0.773***	
	This service provider works proactively to solve the problems of the customers	5.47	2.306	0.791***	
TQ	There is no decrease in the internet quality day and night	5.45	2.519	0.802***	0.931
	I can watch a video without any interruption	5.47	2.502	0.884***	
	The signal strength of the service provider is high	5.37	2.396	0.882***	
	I can make internet calls with no interruption	5.59	2.450	0.842***	
	Speed of downloading from the internet is high	5.25	2.536	0.871***	
BT	I trust this company.	5.04	2.417	0.904***	0.937
	I feel that I can rely on this company to serve me well.	5.04	2.389	0.922***	
	I trust its billing system.	5.35	2.486	0.786***	
	I believe that this company will not try to cheat me.	5.10	2.468	0.805***	
	This company is reliable because it is mainly concerned about customers' interests.	5.08	2.348	0.857***	
BL	I will go on using this internet service provider.	5.48	2.602	0.891***	0.952
	If I bought a new internet service provider line, I would prefer this internet service provider.	5.20	2.817	0.902***	
	I will recommend this internet service provider operator to others.	5.39	2.732	0.936***	
	I encourage friends who are planning to buy an internet service provider to go for my operator.	5.34	2.723	0.927***	
BE	This brand makes a strong impression on my visual sense or other senses	4.72	2.358	0.851***	0.959
	I find this brand interesting in a sensory way	4.94	2.396	0.880***	
	This brand appeals to my senses	5.07	2.405	0.849***	
	This brand induces feelings and sentiments	4.55	2.279	0.873***	
	I have strong emotions for this brand	4.48	2.339	0.899***	
	This is an emotional brand	4.56	2.310	0.852***	
	I engage in physical actions and behaviors when I use this brand	4.39	2.299	0.841***	
	This brand results in bodily experiences	4.29	2.305	0.820***	
	This brand is not action oriented	4.51	2.249	0.730***	
	I engage in a lot of thinking when I encounter this brand	4.31	2.295	0.667***	
	This brand makes me think	4.17	2.285	0.668***	
	This brand stimulates my curiosity and problem solving	4.50	2.299	0.773***	

Five dimensions structure has been confirmed with the confirmatory factor analysis. Given in the Table 2, all factor loadings are above 0.5 and significant at $p < 0.01$. Secondly, Cronbach's alpha for each latent variable is above 0.7 and adequate. All variables survived the discriminant and convergent validity tests. Discriminant validity tests whether the variables are distinctly grouped under each latent variable, while convergent validity elaborates the strength of correlation for each variable compared to each other (Khine, 2013). Indicator of convergent validity is average variance extracted (AVE), which must hold a value above 0.5 and composite reliability, which must hold a value above 0.7 for each construct. On the other hand, discriminant validity is tested comparing square root of average variance extracted with the correlation of that construct with other dimensions. Given in the Table 3, it is observed that composite reliability for each construct is above 0.7 and average variance extracted is between 0.660 and 0.836. Therefore, convergent validity is achieved. Secondly, average variance extracted for each latent variable is compared with the correlation values of that variable with other dimensions. As none of the correlation values is above average variance extracted of that construct, discriminant validity is achieved. Further details have been given in Table 3.

Table 3: Discriminant and convergent validity

	CR	AVE	1	2	3	4	5
Loyalty	0.953	0.836	0.914^a				
Functional Quality	0.888	0.614	0.806 ^b	0.884			
Technical Quality	0.932	0.734	0.839	0.821	0.857		
Trust	0.932	0.734	0.896	0.845	0.836	0.856	
Brand Experience	0.958	0.660	0.760	0.773	0.793	0.848	0.872

*** a: square root of average variance extracted; b: correlation values; CR: composite reliability; AVE: average variance extracted

Testing the hypothesis

Structural equations modeling has been developed from five latent variables. Service quality is divided into two constructs as in: TQ and FQ. The impacts of those variables have been tested on the brand experience, trust, and customer loyalty. Secondly, the influence of brand experience on the trust and customer loyalty, has also been evaluated. Lastly, the impact of trust on the loyalty has been examined. Given in the Table 4, there are nine main hypothesis which test the direct impacts of independent variables on the dependent variables. The results reveal that TQ ($\beta = 0.529$, $t = 4.814$, $p < 0.01$) and FQ ($\beta = 0.317$, $t = 2.510$, $p < 0.05$) have significant and positive impact on the BE. Therefore, H1 and H2 are accepted. Secondly, impacts of TQ and FQ on the BT are tested, separately. The results show that TQ ($\beta = 0.116$, $t = 1.202$, $p > 0.05$) doesn't have a significant impact on the BT while FQ ($\beta = 0.434$, $t = 3.92$, $p < 0.01$) and BE ($\beta = 0.558$, $t = 11.282$, $p < 0.01$) has a significant and positive impact on the BT. Thus, H3 is rejected while H4 and H5 were accepted. Based on the results, it is deduced that both TQ ($\beta = 0.483$, $t = 4.630$, $p < 0.01$) and BT ($\beta = 0.789$, $t = 10.316$, $p < 0.01$) have direct, significant and positive impacts on the BL while FQ ($\beta = 0.162$, $t = 1.303$, $p > 0.05$) and BE ($\beta = 0.191$, $t = 1.860$, $p < 0.01$) do not. Hence, H6, and H9 are accepted while H7 and H8 are rejected.

Figure 2: Results of the hypothesis**Table 4:** Results of the hypothesis (direct impacts)

Hypothesis	Dependent		Independent	Estimate	S.E.	t stat	Result
H1	BE	<---	TQ	0.529	0.110	4.814	Accepted
H2	BE	<---	FQ	0.317	0.126	2.510	Accepted
H3	BT	<---	TQ	0.116	0.097	1.202	Rejected
H4	BT	<---	FQ	0.434	0.111	3.920	Accepted
H5	BT	<---	BE	0.558	0.049	11.282	Accepted
H6	BL	<---	TQ	0.483	0.104	4.630	Accepted
H7	BL	<---	FQ	0.162	0.125	1.303	Rejected
H8	BL	<---	BE	0.191	0.097	1.860	Rejected
H9	BL	<---	BT	0.789	0.081	10.316	Accepted
X2/df=				2.822	SMC	BE=	64%
RMSEA=				0.061	SMC	BT=	80%
IFI=				0.95	SMC _{BL} = 84%		
CFI=				0.95			
GFI=				0.87			
AGFI= 0.84							

*** S.E.: standard error

Squared multiple correlations reveal explained variance of the dependent variables. Given in the Table 4, TQ and FQ explain 64% of the overall variance of BE. Secondly, it is observed that TQ, FQ, and BE explain 80% of the variance of BT. Lastly, FQ, TQ, BE, and BT explained 84% of the overall variance of BT. Further details are given above. in Table 4 and Figure 2.

Mediation analysis

Mediation test results have been mentioned in Table 5 below. Sobel test is employed in order to elaborate the mediating roles of the constructs. The results show that BE mediates in the relationships between TQ and BT, and FQ and BT. However, BE fails to mediate in the relationships between TQ and BL, and FQ and BL. Therefore, Hm3 and Hm4 are accepted, while Hm1 and Hm2 are rejected. Based on the results, it is evident that BT mediates in the relations between TQ and BL, FQ and BL, and BE and BL. Thus, H5, H6, and H7 are accepted.

Table 5: Sobel test results

Hypothesis	Sobel inputs		Independent	Mediator	Dependent	t statistics	Result
Hm1	a	0.529	TQ	BE ^{P>0.05}	BL	1.82	Rejected
	b	0.191					
	Sa	0.110					
	Sb	0.097					
Hm2	a	0.317	FQ	BE ^{P>0.05}	BL	1.63	Rejected
	b	0.191					
	Sa	0.126					
	Sb	0.097					
Hm3	a	0.529	TQ	BE***	BT	4.43	Accepted
	b	0.558					
	Sa	0.110					
	Sb	0.097					
Hm4	a	0.317	FQ	BE*	BT	2.45	Accepted
	b	0.558					
	Sa	0.126					
	Sb	0.049					
Hm5	a	0.558	BE	BT***	BL	7.40	Accepted
	b	0.789					
	Sa	0.110					
	Sb	0.049					
Hm6	a	0.529	TQ	BT***	BL	4.31	Accepted
	b	0.789					
	Sa	0.110					
	Sb	0.081					
Hm7	a	0.317	FQ	BT*	BL	2.43	Accepted
	b	0.789					
	Sa	0.126					
	Sb	0.081					

*** a: regression coefficient for the association between independent variable and mediator; b: coefficient for the association between the mediator and the dependent variable; Sa: standard error of a; Sb: standard error of b.

Discussion and Managerial Implications

We have not come across any study yet, which tested the direct impact of service quality on the brand experience. However, this study not only explored the relationship between technical and functional aspects of service quality, but also found significant and positive effects of FQ and TQ on BE. The results reveal that the customers' response to advertising and marketing strategies of an internet service provider becomes positive, if the perceived TQ and FQ are positive. Secondly, the findings of the current study reveal that BE mediates in relationships between TQ and BT, and FQ and BT, and fails to play a mediating role in relationships between TQ and BL, and FQ and BL.

Dwyer et al., (1987) and Sahin et al., (2017) suggest that BE doesn't influence BT significantly. In contrary, they have found that BE significantly impacts the brand loyalty. This research contains contradicting results comparing to theirs. We have found that BE directly and significantly and directly impacts BT while doesn't have direct impact on BL. The finding of this study suggests that in internet services in the region trust is the most important element which drives customer be loyal to a provider. Unless a customer trusts an internet service, only BE is not enough to remain that customer loyal to that brand.

Taichon et al., 2014 have found that TQ and FQ positively affect BT. On the other hand, impact of TQ on BT was stronger than impact FQ on BT. However, Chakrabarty et al. (2007), Lee & Kim (1999), and Park et al., (2012) suggested that both TQ and FQ had significant impact on the BT. The results of the current study show that FQ has a significant impact on BT while TQ does not have a significant direct impact on BT. The results show that the technical aspect of the internet service quality increases the trust of customers after increasing the perceptions about brand experience. At this point, it can be suggested that BE is a good mediator in TQ-BT relationship, but not in FQ-BT relationship. It is observed that a direct impact of FQ on BT is similar to the mediation of BE between FQ and BT.

Sahin et al., (2017) suggested that BT had a significant impact on the repurchase intention of customer. Their findings suggest that BT is a good mediator between SQ and repurchase intention. In this study also, BT has significant and direct impact on the BL. Moreover, findings of our study suggest that BT is a good mediator between BE-BL, and FQ-BL relationships. Lastly, it is found that BE and BT are two subsequent mediators between TQ and BL.

Findings of Aydin & Ozer (2005) propose a positive relationship between service quality and BL. Results of our study show that FQ does not impact BL directly, but this relationship is mediated by BT. Besides, Impact of TQ on BL was stronger directly than mediation of BE or BT. These results show that technical aspects of internet services directly affect the loyalty of customers.

Conclusion

The result implies that managers can build brand trust on the basis of positive customer brand experiences. For example, a high-speed internet data package might result in positive brand experience, and the user may decide to recommend the service provider to their friends or colleagues, who might decide to buy the same data package.

By incorporating two components of service quality in the research model, this study assists managers to gain a clear understanding of how brand loyalty and trust is established using the quality of the service they provide.

The study reveals that functional service quality is the most important factor in enhancing customer trust. Trust between service providers and individuals involved is crucial in building long-term relationship. Once such a trust-based relationship is developed, consumers will tend to stay in the same relationship. However, technical service quality does not depend on trust and social bonds between consumers and service providers and affects user loyalty directly. This is an important finding, for it means that customers' loyalty or need to stay, cannot be locked in by merely binding them in a trust-based relationship, but it is also important for the service provider to provide services with impeccable technical quality, in order to retain the customers.

Previously, technical quality has been relatively ignored because it was believed that due to its complexity, customers would not be able to distinguish the technical quality of services properly. Therefore, they would only rely on functional quality or the process of service delivery (Kang, 2006). Although this might hold true for services such as medical services and law services, many service businesses can achieve a technical competitive advantage over their competitors. However, in the internet services industry, most of the companies provide quite similar outcome quality. Moreover, creating a technical competitive advantage is also difficult, as competitors can quickly imitate it to introduce similar services (Gronroos, 1990).

The important managerial implication is to strike a balance between technical service quality and functional service quality. Although it is difficult for an internet service provider to beat the competition by delivering an excellent technical service, consumers will trust the service provider if the service is delivered in an excellent manner, and the buyer-seller interaction is wisely managed. Similarly, if technical quality of the internet services, offered by the service provider, is superior, but the customer handling and buyer-seller interaction is poorly managed, the excellence in technical quality will be negated by an unsatisfactory and inferior functional quality (Gronroos, 1990). Functional quality has a significant and direct effect on consumer trust, therefore, its role should not be neglected or considered as secondary to that of technical quality by the management of service provider.

Limitations and further research suggestions

While this research offers insights into the framework for inculcating brand trust and loyalty in internet users, it is not without limitations.

First, this study has the limitation of being a cross-sectional research design. Customer brand experience, brand trust and even functional and technical qualities of the internet services, often undergo changes over time. However, the temporal nature of the variables was not studied or considered in this study. Few researchers, such as Mittal et al. (2001) and Severun et al. (2001) have explored potential changes in customer behavior longitudinally. Although the results reported by this study seem to be generalizable in the internet services industry, only further longitudinal studies can guarantee a better and deeper theoretical understanding. Therefore, we suggest that researchers should adopt a longitudinal perspective to explore the changing nature of the service dimensions and other relationships involving trust, brand experience and loyalty, identified in this study.

Secondly, limited survey data has been collected in this study, because the sample was recruited from congested urban areas of Kurdistan region, only. Moreover, the study only focuses on a single industry, i.e., the internet service industry. Therefore, in order to get more generalized results, we suggest that future studies should collect data from a larger number of consumers in a variety of

industries, such as medical, legal and educational fields, where functional and technical dimensions of service quality are of utmost importance.

Lastly, this study only examined the two aspects of internet service quality: technical quality and functional quality, as two of the factors which influence experience, trust and loyalty in the internet services industry. Future studies need to investigate a wider range of other factors such as knowledge and experience level of service provider, that can help them influence consumer behavior positively, and to win customers' trust and loyalty.

Author Contributions: Conceptualization, O.D.; Methodology, O.D.; Data Collection, O.D.; Formal Analysis, O.D.; Writing—Original Draft Preparation, O.D.; Writing—Review and Editing, O.D.; All authors have read and agreed to the published the final version of the manuscript.

Institutional Review Board Statement: Ethical review and approval were waived for this study, due to that the research does not deal with vulnerable groups or sensitive issues.

Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy.

Conflicts of Interest: The authors declare no conflict of interest.

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