Influence of Brand Experience on Brand Loyalty: Evidence from Mobile Money Services in Tanzania

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Abstract. *This study aimed at determining the influence of brand experience in generating the loyalty of customers towards mobile money service brands in Tanzania. It applied an explanatory research design in which structural equation modelling was utilized to analyze survey data from 299 respondents that were obtained through random sampling techniques. The findings reveal that sensory, affective, behavioral, intellectual and relational experiences have a significant and positive impact on brand loyalty. However, the relational experience was found to be more powerful in building the loyalty of customers. It is concluded that sensory, affective, behavioral, intellectual and relational experiences are antecedents of brand loyalty. Thus, it is recommended that mobile money operators and other dealers should devotedly develop brands that impart customers with better experiences which in turn increases the loyalty of customers on their brands. This will enable them to be competitive and differentiate themselves from competitors. This study strengthens the theoretical foundation of the link between brand experience dimensions and brand loyalty.*

Keywords: Brand experience, brand loyalty, mobile money services, Tanzania.

Introduction

Mobile money services have extended the financial inclusion in low and middle-income countries particularly in rural areas where there have been no financial services for decades. In Sub-Saharan Africa, the industry had 277 million registered accounts more than the commercial banks in 2016 and 0.5 billion globally (GSMA, 2017). It processes a total of $ 1.3 billion per day (GSMA, 2019). A rapid spread of mobile services has been observed also in Tanzania. In March 2019 there were 22.8 million registered mobile money accounts with a share of 40% M-Pesa, 33% Tigo Pesa, 17% Airtel money, 6% Halotel money, 2.36% Ezy-Pesa and 2% TTCL (TCRA, 2019). This remarkable growth of mobile money services and an increased number of service providers has increased competition among mobile network operators (MNOs). The problem is even tenser when MNOs see customers switching from one mobile brand to another (Ndesangia, 2015) and others have become users of more than one service brand.

This condition is of major concern particularly to MNOs and dealers as loyal customers are required for the existence of their businesses. Loyal customers buy more than non-loyal customers, recommend the business brands to other customers, repurchase the brands, decrease price sensitivity and increase market share for the company (Jafari et al., 2016). Brand loyal customers also reduce the marketing expenses of business firms as the expenses of attracting a new customer

is six times more than the expenses of retaining an old customer (Mwai et al., 2015). Therefore, the achievement of business firms depends mainly on its ability to attract loyal customers. However, it has been a challenge for business firms to make their customers continuously and repeatedly purchase their brands.

Consequently, marketing researchers and practitioners have been searching for the factors determining the loyalty of customers toward different brands to alleviate this problem. However, this study aimed at studying brand experience as one of the important factors affecting brand loyalty in the mobile money services. This is because customers of these days are searching for brands that create memorable experiences and no longer just buying the functional needs of products and services (Zarantonello and Schmitt, 2010). Brand experiences associated with emotions impact loyalty of customers, increase sales and pave a way to brand differentiation. In this experience era, firms must develop brands that impart customers with positive and memorable experiences because the traditional methods of marketing like advertisements are now bringing reverse results. For example, studies show that 69 percent of customers in China and 50 percent in America and England try their level best to get rid of the advertisements they receive from marketers (RAZORFISH, 2015). Thus, the brand experience remains one of the factors which develops an emotional connection to a brand which in turn increases the loyalty of customers towards brands.

Problem statement
The increase in demand for mobile money services and the number of service providers in the country has increased competition in the industry. MNOs are using diverse strategies to guarantee their long triumph in the existing competitive market environments. Despite these strategies, customers are still switching brands (Ndesangia, 2015). Customer's brand switching is a sign of disloyal customers and a lack of customer retention among MNOs. To alleviate this problem marketing researchers and practitioners have been searching for factors determining the loyalty of customers towards brands. To the best of our knowledge, there is no study that has examined all factors influencing brand loyalty of customers particularly in mobile money services.

For that case, this study devoted to determining the influence of brand experience in the Tanzanian mobile money industry. It is worth noting that, the existing findings of the influence of brand experience on brand loyalty have generated debatable and controversial findings. Some findings show direct influence of brand experience to brand loyalty (Akin, 2016; Jafari et al., 2016) while others indicate that, it impacts brand loyalty through other variables such as brand relationship quality (Francisco-Maffezzolliet al., 2014), customer satisfaction (Kim et al., 2015) and consumer confidence (Pollalis and Niros, 2016), to mention the few. However, some researchers posit that brand experience doesn't have a significant impact on brand loyalty (Ardyan et al., 2016; Forsido, 2012; Iglesias et al., 2011; Nysveen et al., 2013). This disagreement among scholars reveals that the relationship between brand experience and brand loyalty is still equivocal and hence creates a research gap that needs to be filled by conducting more studies on the relationship between these constructs. On the other hand, extant studies on brand experience are mainly from developed countries such as the USA, UK, and Australia leaving the developing countries such as Tanzania under searched. Besides, brand experience studies in the service sector (such as mobile money services) are also scarce (Khan and Rahman, 2015) and this also justified the need to conduct this study to enrich the brand management literature about experiences encountered by customers in the service brands of developing economies.

Literature review

Brand loyalty

Brand loyalty is regarded as a customer's commitment to constantly repurchase certain brands in the future, irrespective of the condition and marketing efforts of other brands possibly making those customers switching brands (Semadi and Ariyanti, 2018). It is a psychological process that consists of behavioral, emotional and cognitive loyalty (Worthington et al., 2009) as well as attitudinal loyalty (Russell-Bennett et al., 2007). Behavioural loyalty relies on actual consumption and repetitive buying behavior of customers (Tweneboah-Koduah and Farley, 2016), whereas the attitudinal loyalty involves the psychological commitment of customers to repurchase the brand. Worthington et al. (2009) define cognitive loyalty as the choice made by to stay with a brand while observing the switching costs and brand's characteristics whereas emotional loyalty is the degree of positive feelings triggered by repurchasing a brand (Oliver, 1999).

Building a loyal customer base is important particularly in a competitive business environment like in the Tanzanian mobile money services. Loyal customers help businesses by purchasing more of their brands, giving premium prices and attracting new customers through a positive word-of-mouth recommendation (Moreira et al., 2017). In other words, loyal customers are not prone to promotion lures, reduces marketing costs for businesses, act as a source of competitive advantage and increase profits to the company. Therefore, it is necessary for MNOs to take steps to determine the factors that most valued by customers to enable them to appropriately allocate resources to enhance the loyalty of their customers.

Brand experience

Brand experience is "subjective, internal consumer responses (sensations, feelings, and cognition) and behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications, and environments" (Brakus et al., 2009, p.53). Brand experience by customers differs, some experiences are stronger than others, may be positive or negative and may last for a long or short time compared to others. Experiences are generated when customers utilize brands; converse to others on issues related to the brand; search for information about the brand and when brands are promoted (Nadzri et al., 2016). Moreover, the brand experience can either be direct or indirect. The direct form of brand experience occurs when customers have physical contact with the brand whereas indirect brand experience is generated through advertisement or other channels of marketing communications (Jafari et al., 2016).

Brand experience comprises four dimensions namely sensory, affective, intellectual and behavioral dimensions. Zarantonello and Schmitt (2010) refer to behavioral dimension as the dimension that includes bodily experiences, lifestyles, and contact with the brand whereas sensory dimension relates to visual, auditory, tactile, gustative and olfactory stimulations provided by the brand. The intellectual dimension, on the other hand, is the capability of the brand to engage convergent and divergent thinking while affective dimension consists of feelings generated by the brand and its emotional bond with the consumer. Although the four dimension scale by Brakus et al. (2009) have been utilized by majority of brand experience studies, it misses the relational dimension which is believed to be important in the service brands (Nysveen et al., 2013; Scmitt, 1999) like this study and in one of the emerging marketing perspective i.e. stakeholder' co-creation of brand value (Nysveen et al., 2013). As a result, Nysveen et al. (2013) recommend that "future research should further explore the complexity of the relational component of brand experience,

both in a product brand and a service brand setting" (p.421). The current study opted to explore this complexity in the service brands where limited research has been done. In the competitive business environment imparting customers with memorable experiences seems to be a source of sustainable competitive advance and a differentiation tool which can be used to win the loyalty of customers

The relationship between brand experience and brand loyalty

The extant literature shows that the relationship between brand experience and brand experience is still equivocal. Hidayanti et al. (2018) reveal that the increase in better experiences from brands increases the loyalty of customers towards brands. Semadi and Ariyanti (2018) also support the idea that an increase in experiences from brands makes customers loyal to those brands. However, unlike the above scholars, Ardyan *et al.* (2016) studied the influence of brand experience on brand loyalty in the Indonesian mobile industry and found that the increase in better experiences received by customers does not build the loyalty of customers to the brand. Similarly, studies by Moreira *et al.* (2017) in Portugal, Mabkhot (2016) in Malaysia and Forsido (2012) in Sweden indicate that brand experience has no impact on brand loyalty. Besides, other scholars have shown that brand experience indirectly influences brand loyalty (Hussein, 2018; Mohammad, 2017). These controversial findings call for more studies to be done to have more insights about the link between the two constructs. Moreover, the majority of empirical studies on the link between brand experience and brand loyalty have been done in the developed world and product brands while leaving the developing world (such as Tanzania) and the service industry (such as mobile money) under searched. It is worth mentioning also that the majority of brand experience studies have considered the effect of the overall brand experience on brand loyalty rather than testing the influence of individual effects of brand experience dimensions on brand loyalty. However, Ong et al. (2018) studied the individual effects of brand experience dimensions in the restaurant industry of Malaysia and found that sensory, affective, behaviour and intellectual brand experiences have a positive impact on brand loyalty. Conversely, Nysveen *et al* (2013) conducted a study using brands that offer telecommunication services and found that the relational experience has a positive and significant impact on brand loyalty. However, these scholars found that sensory, affective, behaviour and intellectual experiences do not have an impact on brand loyalty. Thus, it is hypothesized that:

H_1: Sensory experience has a positive and significant impact on brand loyalty

H_2: Affective experience has a positive and significant impact on brand loyalty

H_3: Behavioral experience has a positive and significant impact on brand loyalty

H_4: Intellectual experience has a positive and significant impact on brand loyalty

H_5: Relational experience has a positive and significant impact on brand loyalty

Methodology

This study utilized the positivism research philosophy in gathering data on observable reality and establish causal relationships. A deductive research approach and explanatory research design were applied. Purposive sampling was applied to select Sumbawanga and Mpanda Municipal

councils from Rukwa and Katavi regions respectively. Thereafter, random sampling was used to select users of mobile money services from micro, small and medium enterprises (MSMEs). A structured questionnaire was used to gather information from selected respondents.

In selecting the sample size, references to other scholars were considered. These included Field (2009) who recommend that a scholar should have at least 10 – 15 respondents per variable. Kass and Tinsley (1979) propose having between 5 and 10 respondents per variable up to a total of 300. Moreover, Tabachnick and Fidell (2013) consider 300 cases as enough for factor analysis. However, Kline (2011) demonstrates that, for studies utilizing Structural Equation Modeling (SEM), 200 cases are the minimum suggested cases for data analysis. Therefore, the current study applied a sample size of 300 as proposed by preceding researchers (Kass and Tinsley, 1979; Tabachnick and Fidell, 2013) which are in line with that of Kline (2011). The study used scale items from previous studies (Brakus *et al.*, 2009; Jones and Taylor, 2007; Kuenzel and Halliday, 2008; Nysveen e*t al.*, 2013).

During coding, the negatively worded items were reverse coded. Data gathered were checked for missing values, outliers, multicollinearity problems and whether they were normally distributed. There were missing data on the income variable and hence we decided to drop that case and remained with 299 usable questionnaires. Mahalanobis D statistic (Mahalanobis, 1936) was used for identifying outliers. The data values are regarded as outliers if the Mahalanobis distance (D2) values are greater than the Chi-square values of the items applied (DeSimone et al., 2015). Multicollinearity was tested using Variance Inflated Factor (VIF) and Tolerance. VIF values higher than 5 and Tolerance values less than 0.2 reveal the presence of multicollinearity (Hair et al., 2010). Normality assumption, on the other hand, was tested using the Kolmogorov-Smirnov test.

Data Analysis
This study utilized SEM due to its proven strengths. It is a comprehensive statistical method for hypotheses testing concerning the relationship between observed and latent variables (Hoyle, 1995). It also clearly takes care of the measurement error in indicators of latent variables something that confounds, other traditional statistical methods such as multiple regression, correlation and ANOVA. Moreover, SEM tests construct validity extensively and more deeply compared to traditional correlation analyses (Bagozzi and Yi, 2012). The study used IBM AMOS version 22 to run the measurement model and structural models. The measurement model was applied to examine the reliability and validity of all constructs whereas the structural model was employed for hypothesis testing.

Evaluation of the measurement model
Confirmatory Factor Analysis (CFA) was utilized to test the measurement model of the study. Model fit indices were applied to determine whether the model fitted the data well. Table 1 presents the fit indices used and their cut-off points.

Table1. Goodness-of-fit indices for the measurement model

Fit indices	Cut off point
The ratio of chi-square and degree of freedom(χ^2/df)	≤ 3
Goodness of Fit Index (GFI)	≥ 0.90
Comparative Fit Index (CFI)	≥ 0.90
Adjusted Goodness of Fit Index (AGFI)	≥ 0.80
Parsimony Normed Fit Index (PNFI)	≥ 0.50
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08
Parsimony Comparative Normed Fit Index (PCNFI)	≥ 0.50

Source: Al-Msallam (2015) and Kumar (2015).

Results and discussion

Table 2 reveals that there was no multicollinearity problem in the data as the tolerance and VIF values did not surpass the threshold values. Table 2 also shows that the p-values of the Kolmogorov-Smirnov test for the dependent and independent variables were not significant at 5% level. This implies that the data were approximately normal and hence the normality assumption was met.

Table 2. Multicollinearity statistics and Reliability test

Measured variables	Collinearity Statistics		Kolmogorov-Smirnov p-value	Cronbach's Alpha
	Tolerance	VIF		
Sensory	.736	1.360	0.200*	0.812
Affective	. 816	. 1.225	0.200*	0.927
Behaviour	.714	1.400	0.179	0.847
Intellectual	.720	1.388	0.090	0.821
Relation	.597	1.674	0.178*	0.861
Brand loyalty			0.168	0.916

. This is a lower bound of the true significance
Dependent Variable: Brand loyalty

The measurement model

The model fit index generated the following results: CMIN/DF = 2.60, GFI = 0.85, AGFI = 0.80, CFI = 0.92, PNFI = 0.73, PCNFI = 0.77 and RMSEA = 0.08 which signify an adequate model fit (Al-Msallam, 2015; Jafari et al., 2016; Kumar, 2015).
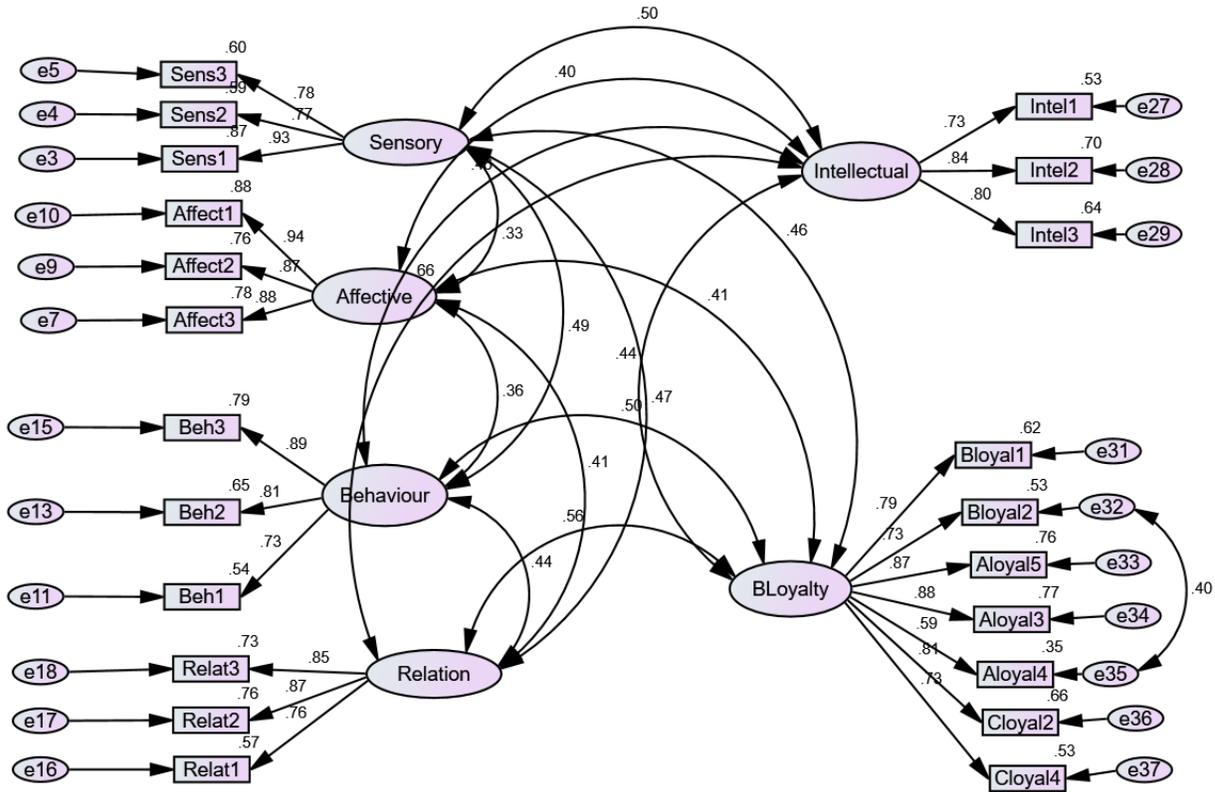

Figure 1. Measurement model of the study

Key: Sens1 – Sens3 = sensory, affect1-Affect3 = Affective, beh1-beh3 = behavior, relat1-relat3 = relation intel1-intel3 = intellectual, Bloyal1-Bloyal2 = Behavioral brand loyalty, Aloyal3-Aloyal5 = Attitudinal loyalty, Cloyal2-Cloyal4 = Cognitive loyalty

The Structural model

The structural model was examined if it perfectly fitted the data before testing the hypothesis. In evaluating the model fit the following model fit indices were achieved: CMIN/DF = 2.49, GFI = 0.85, AGFI = 0.81, CFI = 0.92, RMSEA = 0.079, PNFI = 0.73 and PCFI = 0.77 which suggests that the model fits the data (Al-Msallam, 2015; Jafari *et al.*, 2016; Kumar, 2015) and hence there was no need to re-run the analysis (Figure 2).
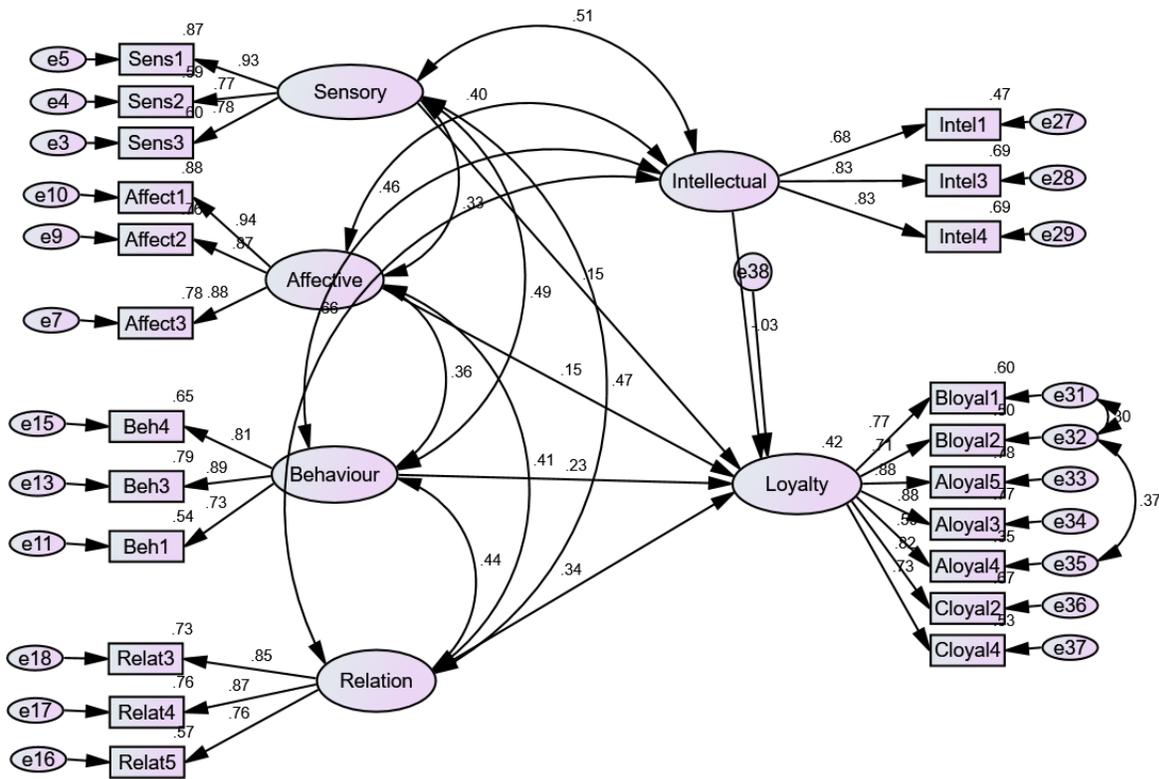
Figure 2. Structural model of the study

Key: Sens1 – Sens3 = sensory, affect1-Affect3 = Affective, beh1-beh3 = behavior, relat1-relat3 = relation intel1-intel3 = intellectual, Bloyal1-Bloyal2 = Behavioral brand loyalty, Aloyal3-Aloyal5 = Attitudinal loyalty, Cloyal2-Cloyal4 = Cognitive loyalty

Hypothesis testing
In testing the hypothesis, the recommendation by Hox and Bechger (1998) was considered i.e. p-value was set at 5% level and t = 1.96. Table 3 summarizes the results of the hypotheses tested. It reveals that sensory experience has a significant and positive relationship with brand loyalty (t = 2.036, β = 0.138, p < 0.04) and hence H_1 was supported. Table 3 also shows that affective experience has a positive and significant impact on brand loyalty (t =2.362, β = 0.115, p < 0.018) and hence H_2 is supported. The findings also supported H3 which stated that behavioral experience has a positive and significant impact on brand loyalty (t =3.023, β = 0. 0.228, p < 0.003). However, the results did not support H_4 which stated that intellectual experience has a positive and significant impact on brand loyalty. Moreover, the findings reveal that relational brand experience has a significant and positive influence on brand loyalty (t =3.704, β = 0.290, p < 0.000. Thus, H5 was supported.

Table 3. Hypotheses test

Hypothesis	Path	T-Statistic	Beta	P-value	Remarks
Hypothesis 1	Sensory experience → Brand loyalty	2.036	0.138	0.042	Supported
Hypothesis 2	Affective experience → Brand loyalty	2.362	0.115	0.018	Supported
Hypothesis 3	Behavioral experience → Brand loyalty	3.023	0.228	0.003	Supported
Hypothesis 4	Intellectual experience → Brand loyalty	0.273	0.025	0.785	Not Supported
Hypothesis 5	Relational experience → Brand loyalty	3.704	0.290	0.000	Supported

Discussion of findings

This study has revealed that sensory experience, affective experience, behavioral experience and relational experience significantly and positively influence the loyalty of customers towards mobile money brands. However, this study has found that the most important dimension with a greater positive influence on brand loyalty was the relational dimension followed by behavioral experience, affective and lastly was a sensory dimension. This confirms the importance of relational brand experience particularly in the service brands. Similarly, Nysveen et al (2013) found that the relational brand experience exerted more influence on building the loyalty of customers in the service brands than sensory, affective and behavioral experiences which did not influence the loyalty of customers.

The findings of this study connote that the loyalty of customers towards mobile money service increases with an increase in better experiences from these brands. In other words, the more customers are exposed to better experiences generated by mobile money brands in the country, the more they continue to repurchase these brands. In particular, the findings suggest that the more customers are exposed to sensory experiences the more they become loyal to these brands. The findings also suggest that the increase in affective experiences from mobile money service brands raises the desire of customers to be loyal. It is also confirmed from this study that when behavioral experiences increase, the loyalty of customers towards mobile money service brands also increases. In other words, if one wants to make customers loyal to mobile money brands that individual should increase the behavioral experiences.

Similarly, the findings of this study reveal that the higher the relational experiences imparted to customers, the more customers become loyal to mobile brands. This suggests that MNOs managers and other mobile money dealers should invest in building environments that will ensure that customers have better experiences on every touchpoint of their services. This will enable them to have a larger loyal customer base. These loyal customers will spread word of mouth

recommendations to existing and potential customers. In the current experience era, firms should appreciate the importance of experiences encountered by customers as they play a big role in loyalty generation. MNOs which will be able to create unique experiences from its brands will be able to attract a larger number of buyers as customers of these days are buying the functional needs of the brands plus the experiences created by these brands. Similarly, other scholars (Akin, 2016; Brakus et al., 2009; Jafari et al., 2016, Ong *et al.,* 2018) found a positive relationship between brand experience dimensions and brand loyalty. However, different from the current study, other scholars such as Ardyan et al. (2016) and Iglesias et al. (2011) found that brand experience doesn't have an impact on brand loyalty. In other words, these authors suggest that better experiences encountered by customers cannot build the loyalty of customers. The current study strengthens the theoretical foundation of the link between the individual brand experience dimensions and brand loyalty.

Conclusion and recommendations

This study has revealed that brand experience dimensions namely sensory, affective, behavior, intellectual and relational experience has a positive impact on brand loyalty. However, the relational experience is more powerful in influencing the loyalty of customers towards mobile brands. It is concluded from these findings that when mobile money customers are exposed to better brand experiences, they tend to feel obligated to pay back the benefits they get from mobile money brands by being loyal to these brands. In other words, when mobile money customers receive experiences that touch their hearts and minds, they feel a sense of indebtedness which compels them to repeatedly and continuously use mobile money services. Therefore, the study concludes that sensory, affective, behavior, intellectual and relational experience are one of the antecedents of brand loyalty particularly in the mobile money service industry in Tanzania. We, therefore, recommend that to become more competitive, MNOs and dealers should devotedly create brands that will impart better experiences to their customers. However, more emphasis should be given to relational experiences that have more influence compared to other brand experience dimensions. This seems to be the best option, particularly on the existing competition among MNOs as it will make customers loyal to their mobile money brands.

Limitation and areas for future research
This study strengthens the theoretical foundation of the link between brand experience and brand loyalty in mobile money services and adds knowledge to the brand management literature. However, further research can be done in other service brands like the banking and airline industry to have more insights on how experience builds the loyalty of customers in these services. Besides, other studies may consider factors such as word of mouth, brand image and brand identity which are likely to influence brand loyalty either directly or indirectly. Moreover, other studies may involve other Tanzanian regions to have a broader understanding of how mobile money customers experience these brands.

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Appendix 1: Exploratory Factor Analysis Output of retained Items   for Brand Loyalty

Brand loyalty	Item retained	Description of items retained	Factor Loadings
Attitudinal loyalty	ALOYAL2	I encourage friends and relatives to do business with this brand	.903
	ALOYAL3	I will speak positively about my mobile money brand	.851
	ALOYAL1	I recommend this brand to someone who asks my advice	.805
	ALOYAL4	I am committed to this brand	.781
	ALOYAL5	I would purchase this service again, even if it receives bad evaluations from the media or other people	.748
Behavioural loyalty	BLOYAL4	I would like to switch to another mobile money operator that offer better services	.965
	BLOYAL3	When I last used mobile money services, this brand was my first choice	.885
	BLOYAL5	I would like to switch to another mobile money operator that offer more services	.793
Cognitive loyalty	CLOYAL2	Price is not an important factor in my decision to remain with this brand	.780
	CLOYAL1	I would be willing to pay a higher price for using this brand over other brands	.612
	CLOYAL4	I am very interested in what others think about my mobile money brand	.559
Brand experience	**Item retained**	**Description of items retained**	**Factor Loadings**

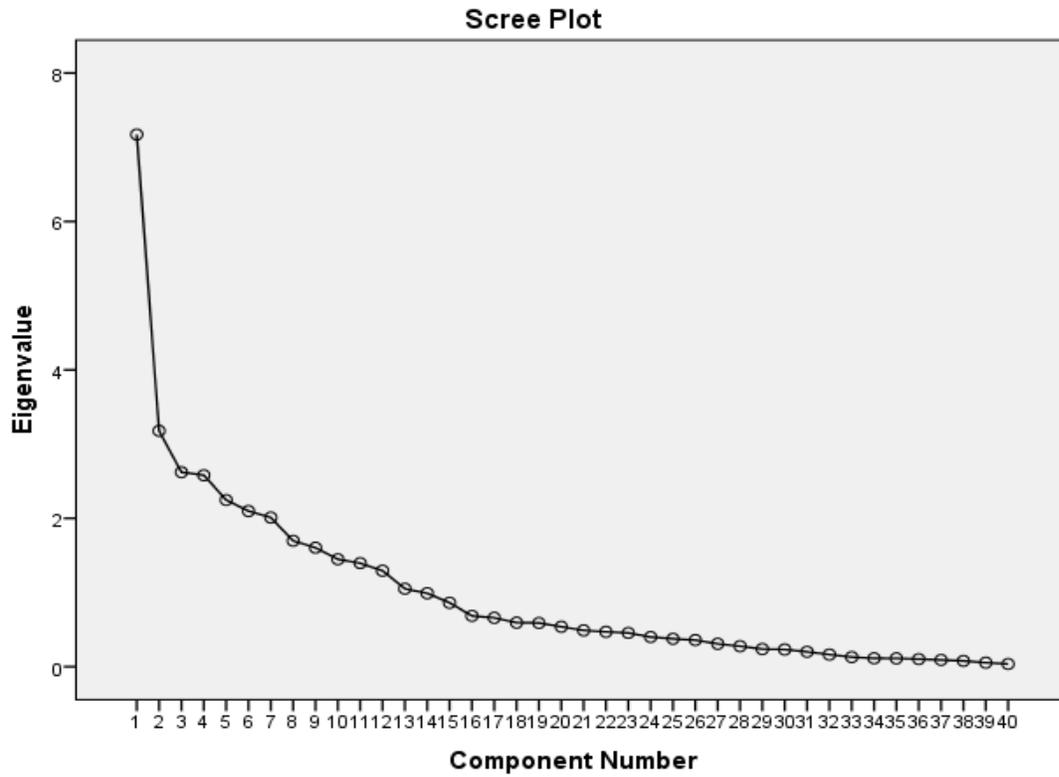|				
Sensory	SENS3	This brand does not appeal to my senses ®		.961
	SENS2	I find this brand interesting in a pleasure/excitement way (sensorial way)		.865
	SENS1	This brand makes a strong impression on my visual sense or other senses		.813
Behavior	BEHAV2	This brand results in bodily experiences		.876
	BEHAV1	I engage in actions when I use this brand		.736
	BEHAV3	This brand is not action oriented ®		.850
Intellectual	INTEL 2	This brand does not make me think ®		.999
	INTEL1	I engage in a lot of thinking when I encounter this brand		.857
	INTEL3	This brand stimulates my curiosity and problem solving		.552
Affective	AFFEC1	This brand induces feelings		.976
	AFFEC3	This brand is an emotional brand		.850
	AFFEC2	I do not have strong emotions for this brand ®		.779
Relation	RELAT1	As a customer of this brand, I feel like I am part of a community		.873
	RELAT2	I feel like I am part of this brand family		.523
	RELAT3	When I use this brand, I do not feel left alone ®		.691

NB: ® means the item was reverse coded

Figure: 1 Screen Plot