

The Influence of Brand Image and Brand Personality on Brand Loyalty, Mediating by Brand Trust: An Empirical Study

(Pengaruh Imej Jenama dan Personaliti Jenama ke Atas Kesetiaan Jenama, Kesan Pengantara Kepercayaan Jenama: Kajian Empirikal)

Hashed Ahmad Mabkhot
(Faculty of Business and Economics, Amran University-Yemen)
(School of Business Management, Universiti Utara Malaysia)
Hasnizam Shaari
Salniza Md. Salleh
(School of Business Management, Universiti Utara Malaysia)

ABSTRACT

The objective of this study is to investigate the relationships between brand image (BI), brand personality (BP), and brand loyalty (BL) of local automobile brands in Malaysia and determine the mediating effects of brand trust (BT) on the relationships between brand personality (BP) and brand loyalty. This study was carried out because only a few studies have examined the influence of brand image, brand personality, and brand trust on brand loyalty. The Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed in the data analysis. The findings revealed significant relationships between brand image and brand loyalty. However, this study did not find any significant relationships between brand personality and brand loyalty. In addition, brand trust is found to mediate the relationships between brand personality and brand loyalty, and brand trust does not mediate the relationships between brand image and brand loyalty. The study concludes with a discussion on the contributions, limitations as well as suggestions for future research.

Keywords: Brand image; brand personality; brand trust; brand loyalty; Malaysian automobile local brands

ABSTRAK

Objektif penyelidikan ini adalah untuk mengkaji hubungan antara imej jenama (BI), personaliti jenama (BP), dan kesetiaan jenama (BL) bagi jenama-jenama automobil tempatan di Malaysia, serta juga untuk menentukan kesan pengantara kepercayaan terhadap jenama (BT) ke atas hubungan antara personaliti jenama (BP) dan kesetiaan jenama (BL). Kajian ini dijalankan disebabkan hanya terdapat beberapa kajian yang meneliti pengaruh imej jenama, personaliti jenama, dan kepercayaan terhadap jenama ke atas kesetiaan jenama. 'Partial Least Squares Structural Equation Modeling' (PLS-SEM) telah digunakan dalam analisis data. Dapatan kajian menunjukkan wujudnya hubungan yang signifikan antara imej jenama dan kesetiaan jenama. Walau bagaimanapun, kajian ini tidak menemui hubungan yang signifikan antara personaliti jenama dan kesetiaan jenama. Tambahan pula, kepercayaan terhadap jenama didapati mengantara hubungan antara personaliti jenama dan kesetiaan jenama, dan kepercayaan terhadap jenama didapati tidak mengantara hubungan antara imej jenama dan kesetiaan jenama. Kajian ini diakhiri dengan perbincangan mengenai sumbangan, kekangan, serta cadangan kajian masa hadapan.

Kata kunci: Imej jenama; personaliti jenama; kepercayaan terhadap jenama; kesetiaan jenama; jenama-jenama automobil tempatan Malaysia

INTRODUCTION

The automobile industry operates in a world of constant change and improvement as automobiles are becoming a necessity of life. The economic progress of some countries are largely supported by the automobile industry (Ghani 2012; Rosli et al. 2014). In Malaysia, the automobile industry is one of the most important industrial sectors. Nonetheless, this industry is reported to be facing extraordinary challenges due to global competition from foreign brands and the constant changes in customer behaviour (Al-shami et al. 2012). Hence, there seems to be a need to review the strategic direction and policy for the local automotive sector in the quest to be competitive

and to survive in the long run (Zakuan, Mohd Yusof & Mohd Shaharoun 2009). Wad and Govindaraju (2011) argued that the Malaysian automotive industries have failed in the areas of industrial upgrading and international competitiveness because of low technological and marketing capabilities. Furthermore, the Malaysian automobile brands are reported to possess inferior quality in reasonable terms (Thanasuta et al. 2009), which is a matter of grave concern.

Brand loyalty is an essential component of a company's business strategy and its success (Sahin, Zehir & Kitapçı 2011). Despite the growing number of empirical studies on brand loyalty towards international and global brands (Nezakati, Kok & Asgari 2011; Sze

& Hamid 2012), to the researcher's knowledge, only a handful of studies have been conducted to understand consumer loyalty towards local brands (Kapferer & Schuiling 2003; Zhang & Schmitt 2001), especially in Malaysia. Furthermore, as a country with a diversified culture, Malaysia offers an excellent opportunity to conduct research on loyalty towards products or brands (Rezaei, Amin & Khairuzzaman 2014). A key observation is that Malaysian customers prefer imported automobile brands (Nezakati et al. 2011).

The lack of a strong brand image has given a continuous challenge to the marketers of local automotive brands in Malaysia. Companies/manufacturers seek various ways to inform consumers about their products and brands (Sarah et al. 2010). Brand image is identified as a key determinant in influencing brand loyalty (Holly et al. 2012). However, previous studies on brand image have been directed towards intangible products and retail contexts (Ghazizadeh 2010; Shi & Hjaltaso 2017). Little research has been undertaken to assess brand image for tangible products. Hence, expanding a brand loyalty model by including brand image is needed not only to enhance the predictive power of the framework (Sondoh et al. 2007), but also to provide a good understanding of the determinants that stimulate brand loyalty in the local brand industry. Furthermore, Sondoh et al. (2007) pointed out the lack of brand image studies associated with concrete products and their relationship with loyalty.

The competition for customer loyalty among local branded products is heightened as the markets move towards a higher degree of saturation (Gocek, Kursun & Beceren 2007). However, it is argued that having an established brand image and brand personality could give a company competitive advantage by producing strongly desirable brand loyalty (Sahin et al. 2011; Sze & Hamid 2012). To date, there have been a few studies that investigated the linkage between brand image, brand personality, brand trust, and brand loyalty together in an integrated framework (Mabkhot, Salleh & Shaari 2015; Ulusu 2011). Therefore, this study fills the gap by investigating the essential factors purported to enhance brand loyalty in the Malaysian automobile industry. In the present study, brand image and brand personality are considered to influence brand trust, which are postulated to affect brand loyalty. As there is a lack of studies on the mediating effects of brand trust in the automobile industry, this research also caters to fill this potential gap (Akdeniz Ar & Kara 2014; Al-Hawary 2013).

LITERATURE REVIEW

BRAND LOYALTY

The central role of marketing strategies is the development and maintenance of customer brand loyalty, especially in markets with strong competition, great unpredictability, and decrease in product differentiation (Nawaz & Usman

2011). Brand loyalty is a conventional marketing idea that focuses on developing a long-term consumer brand relationship. It has been employed to measure brand equity and successful marketing strategies (Knox & Walker 2003). As getting new customers can be very expensive for companies, getting loyal customers is in their best interest. This advocates that "brand loyalty is the only basis for enduring profitable growth" (Light 1994: 1). Brand loyalty is the strength of the brand acquired over time through goodwill and name recognition (Vitez 2013), which leads to increased sales and higher profit margins against competing brands (Usman et al. 2012).

Oliver (1999: 34) defined loyalty as "a deeply held commitment to rebuy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behaviour." Four dimensions of customers' brand loyalty (cognitive, affective, conative, and action). Cognitive loyalty reflected brand attributes, while affective loyalty focused on a positive attitude towards a brand and directed towards brand likeability. Cognitive loyalty referred to strong intentions for future exchange and focuses on the performance aspects of the brand, and action loyalty was a commitment to a specific product and committed to repurchase regardless of the marketing efforts of competitors (Oliver 1997). Harris and Goode (2004) pointed out that, affective loyalty is a level which reflects a favourable attitude from the consumers based on a satisfied urge.

BRAND IMAGE (BI)

Brand image is described as "the perceptions and beliefs held by consumers, as reflected in the associations held in the consumer's memory" (Kotler et al. 2009). Brand image has a meaning associated by consumers with the brand (David 1991), which is retained in their minds (Dobni & Zinkhan 1990). Keller (1993: 3) defined brand image as "perceptions about a brand as reflected by the brand associations held in the consumer's memory." It is a summation of brand associations in the memory of consumers which guides them towards brand association and brand perception. Hsieh, Pan and Setiono (2004) showed that brand image can help consumers recognize their needs and satisfaction with a brand. Furthermore, brand image can help customers assemble information, discriminate brands, create positive feelings, and create a cause to buy (David 1991). Since brand image is a customer's perception of a brand, the aim of companies is to create a strong image of the brand in the minds of consumers. Marketing programs can generate a positive brand image by building a strong link between a brand and its image in the memory of the consumers.

The research key in brand image is to develop and identify the most influential images and strengthen them through subsequent business contacts. Some studies revealed a significant relationship between brand image and brand loyalty (Andreani, Taniaji & Puspitasari

2012; Sondoh et al. 2007) while others did not (Roy & Chakraborti 2015; Zhang et al. 2014). There are a limited number of inquiries that have examined the relationship between brand image and brand loyalty in automobile brands.

BRAND PERSONALITY (BP)

Aaker (1997) defined brand personality “as a set of human characteristics associated with the brand.” The author developed five dimensions of brand personality, which are sincerity, excitement, competence, sophistication, and ruggedness. Brand personality assists in creating a strong brand in many ways. Brand personality can build a relationship between brand and consumers and play a role in self-expression to attract consumers (Aaker David 2011). Many researches have been done on the effects of brand personality on brand management (Chang & Chieng 2006; Sung & Kim 2010). However, there is a dearth of research on the relative importance of the dimensions of brand personality that drive brand loyalty (Keller & Lehmann 2006). This is despite the claims that brand personality promotes consumer preference and brand loyalty (Mengxia 2007).

Brand personality can predict brand loyalty, according to Louis and Lombart (2010), who suggested for future studies to look into the effects of brand personality on other consequences, such as loyalty. A conceptual study by Mabkhot et al. (2015) proposed that there is a link between brand personality and brand loyalty. Hence, brand personality is included in this study.

BRAND TRUST (BT)

Brand trust is defined as “the willingness of the average consumer to rely on the ability of the brand to perform its stated function” (Chaudhuri & Holbrook 2001: 82). The importance of trust has already been illustrated in sustainable relationships between the seller and buyer (Sahin et al. 2011). It is the trust that makes customers become intimate to a company (Morgan & Hunt 1994). Trust is created when a company promises to provide quality products to consumers and successfully meets the promise (Nawaz & Usman 2011).

Scholars have demonstrated that trust is crucial in creating brand loyalty (Morgan & Hunt 1994). Others indicated that brand trust is a key determinant of attitudinal loyalty and behavioural loyalty (Chaudhuri & Holbrook 2001). Consumers who trust a brand are more willing to stay loyal to that brand, to purchase new brands introduced under it in new categories or in the existing ones, to pay a superior price for it, and to share the same information about consumers’ tastes, behaviour, and preferences. Many scholars have also reviewed the link between brand trust and brand loyalty (Aydin & Özer 2005; Dehdashti, Kenari & Bakhshizadeh 2012) revealed that the most important antecedent of brand loyalty is trust.

THEORETICAL FRAMEWORK AND HYPOTHESES

This study primarily focuses on the major determinants of brand loyalty. Figure 1 illustrates the research framework for this study, showing the independent variables brand image and brand personality, brand trust as a mediator variable, and brand loyalty is dependent variable.

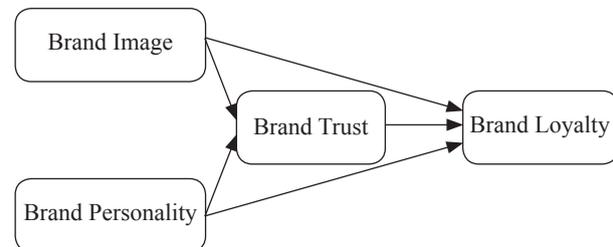


FIGURE 1. Research model

HYPOTHESES DEVELOPMENT

Previous researchers have showed that brand image has a positive influence on brand loyalty (Andreani et al. 2012; Hyun & Wansoo 2011). Past researchers have supported the claim of Keller (1993) that when consumers clearly remember a brand, they are likely to create the brand image of the products (Esch et al. 2006; Schuiling & Kapferer 2004). Furthermore, the relationship between brand personality and brand loyalty has showed inconsistent results. While some studies revealed a positive influence (Nysveen, Pedersen & Skard 2013; Pinson 2012), others found no significant effects (Liu et al. 2012). Despite the inconsistent results, the current study hypothesises that brand personality influences brand loyalty significantly towards local automobile brands. Furthermore, past researchers have indicated that brand image has a positive influence on the customer’s trust (Esch et al. 2006; Yu-Shan 2010). When customers have stronger trust in a brand, they are likely to have a deeply-rooted brand image in their mind (Hyun & Wansoo 2011). Therefore, this study expects that brand image will enhance trust in the local automobile brands.

Sung and Kim (2010) found that brand personality dimensions can increase the levels of brand trust. Similarly, Bouhleb et al. (2011) revealed that brand personality influences trust. Therefore, this study expects that brand personality in local automobile brands will enhance trust. Brand trust is considered a key factor in a long-run relationship with consumers, which leads to enhanced brand loyalty (Mazodier & Merunka 2011). Although the majority of the studies showed a positive influence of brand trust and brand loyalty, others reported mixed results (Anabila, Narteh & Tweneboah-Koduah 2012; Kuikka & Laukkanen 2012). Despite the inconsistent findings, this study expects that brand trust will enhance loyalty towards local automobile brands.

Trust is considered a key element in building the associations between consumers and companies.

Several studies have considered the role of brand trust in determining brand loyalty (Chaudhuri & Holbrook 2001; Fournier 1998). This study has reinforced the arguments made by several scholars (Hanzaee & Andervazh 2012; Yu-Shan 2010) regarding the important role of brand trust as mediator.

Thus, based on the discussion above, this study expects that brand image and brand personality will enhance brand loyalty towards local automobile brands. Hence, this study assumed the following hypotheses:

- H₁ There is a significant positive relationship between brand image (BI) and brand loyalty (BL).
- H₂ There is a positive and significant relationship between brand personality (BP) and brand loyalty (BL).
- H₃ There is a significant and positive impact of brand image (BI) on brand trust (BT).
- H₄ There is a significant positive impact of brand personality (BP) on brand Trust (BT).
- H₅ There is significant positive impact of brand trust (BT) on brand loyalty (BL).
- H₆ Brand trust (BT) has a mediating effect on brand image (BI) and brand loyalty (BL).
- H₇ Brand trust (BT) has a mediating effect on brand personality (BP) and brand loyalty (BL).

METHODOLOGY

The population in this study was all customers of local automobile brands in Malaysia, which is in the northern

part of Malaysia. This study applied multistage cluster sampling focusing on the three states in the northern peninsula of Malaysia which are Penang, Kedah, and Perlis. The mall-intercept technique was employed for distributing the survey in 16 supermarkets to maximize the chance of capturing a wide socio-demographic sample. We intercepted every tenth shopping mall customer who was approached to complete the survey (Hair et al. 2008; Sudman 1980). The participants were asked to evaluate local automotive brands specifically Perodua and Proton. A total of 576 participants voluntarily took part, but 330 completed surveys were used in the actual data analysis.

MEASUREMENTS

All variables were measured on a five-point Likert scale, and Table 1 showed the all constructs, items, and resources." An observable, reflective indicator can be seen as a function of a latent variable (or construct), whereby changes in the latent variable are reflected in changes in observable indicators. However, in formative cases, changes in indicators determine changes in the value of the latent variable (Jarvis, MacKenzie & Podsakoff 2003). The model of this study is reflective which expected to have high inter-correlations. Also, the very common Cronbach's alpha measures unidimensionality of a scale by inter-correlations. The measure scans literally be said to "reflect" the latent variable. Most personality scales are constructed as reflective (Christophersen & Konradt 2012).

TABLE 1. Item scale for the all constructs

Constructs	Dimensions	Items	Sources
Brand Image	unidimensional	I think that this brand is friendly I think that this brand is modern I think that this brand is useful I think that this brand is popular I think that this brand is gentle I think that this brand is artificial	(Low and Lamb Jr 2000)
B-Personality	Sincerity	I believe this brand is down-to-earth. I believe this brand is honest. I believe this brand is wholesome.	(Aaker 1997)
	Excitement	I believe this brand is cheerful. I believe this brand is daring. I believe this brand is spirited. I believe this brand is imaginative. I believe this brand is up-to-date.	
	Competence	I believe this brand is reliable. I believe this brand is intelligent. I believe this brand is successful.	
	Sophistication	I believe this brand is upper class. I believe this brand is charming.	
	Ruggedness	I believe this brand is outdoorsy. I believe this brand is tough.	

continue

TABLE 1 continued

Constructs	Dimensions	Items	Sources
B-Trust	unidimensional	This brand meets my expectations. I feel confidence in this brand. This brand never disappoints me. This brand guarantees satisfaction. This brand would be honest and sincere in addressing my concerns. I could rely on this brand to solve the problem. This brand would make any effort to satisfy me. This brand would compensate me in some way for the problem with the [product].	(Delgado-Ballester & Munuera-Alemán 2001; Delgado-Ballester, Munuera-Aleman & Yague-Guillen 2003)
B-loyalty	Cognitive	I believe that using this brand is preferable to other brands. I believe that this brand has the best offers at the moment. I believe that the features of this brand are badly suited to what I like (R) I prefer the service of this brand to the service of others brands	(Harris and Goode 2004; Oliver, Rust & Varki 1997)
	Affective	I have a negative attitude to this brand (R) I dislike this brand offering (R) I like the features of this brand services and offers I like the performance and services of this brand	
	Conative	I have repeatedly found this brand is better than others brands I nearly always find the offer of this brand inferior (R) I have repeatedly found the features of this brand inferior (R) Repeatedly, the performance of this brand is superior to that of competitor brands	
	Action	I would always continue to choose this brand before others brand I will always continue to choose the features of this brand before others brand I would always continue to favor the offerings of this brand before others brand I will always choose to use this brand in preference to competitor brand	

Note: (R) Denotes item negatively worded

DATA ANALYSIS

The Partial Least Squares Structural Equation Modelling (PLS-SEM) path modeling using SmartPLS 3.0 software was employed to test the theoretical model (Ringle, Wende & Becker 2015).

construct and the individual variables is high (Hair et al. 2014). Following the rule of thumb for retaining items with loadings between .50 and .70 (Hair et al. 2014), it was discovered that out of 45 items, 7 were deleted because they presented loadings below the threshold of 0.50. Thus, in the whole model, only 38 items were retained as they had loadings between 0.663 and 0.959 (see Table 2). Therefore, the measurement model was reliable and meaningful to test and assess the structural model.

FINDINGS

ASSESSMENT OF THE MEASUREMENT MODEL

The study adopted a two-step process as suggested by Hair et al. (2014) and Henseler, Ringle and Sinkovics (2009) to assess both the measurement and structural model. The first step involved assessing the measurement model by running the algorithm in SmartPLS 3.0. The result of the assessment of the measurement model shown in Table 2 showed the square root of the average variance extracted, correlation of latent variables, average variance extracted, cronbach's alpha, and composite reliability.

ASCERTAINING DISCRIMINANT VALIDITY

Discriminant validity were determined by comparing the indicator loadings with other reflective indicators in the cross loading. First, as a rule of thumb for evaluating discriminant validity, Fornell and Larcker (1981) recommended the use of AVE with a score of 0.50 or more. In order to achieve adequate discriminant validity, the square root of the AVE should be greater than the correlations among latent constructs (Fornell & Larcker 1981).

As shown in Table 2, the fit indices indicated that the measurement model had good convergent validity. Assessing convergent validity was done by examining (AVE) each latent construct. An average variance extracted of greater than 0.50 indicates that the validity of both the

In Table 3, the correlations among the constructs were compared with the square root of the average variances extracted (values in boldface). The outcome from SmartPLS 3.0 shows that the square root of the average variances extracted were all greater than the correlations

TABLE 2. Items loadings, average variance extracted, composite reliability, and Cronbach's alpha

Constructs	Items	Loadings	*(AVE)	*(CA)	*(CR)
Brand image			0.589	0.787	0.851
	IMAGE1	0.774			
	IMAGE2	0.823			
	IMAGE3	0.798			
	IMAGE5	0.663			
BP-Sincerity			0.703	0.866	0.904
	BP1	0.774			
	BP2	0.864			
	BP3	0.889			
	BP4	0.850			
BP-Excitement			0.743	0.883	0.920
	BP5	0.878			
	BP6	0.895			
	BP7	0.846			
	BP8	0.823			
BP-Competence			0.793	0.861	0.920
	BP9	0.872			
	BP10	0.890			
	BP11	0.892			
BP-Sophistication			0.795	0.745	0.886
	BP12	0.880			
	BP13	0.905			
BP-Ruggedness			0.917	0.908	0.957
	BP14	0.955			
	BP15	0.959			
Brand Trust			0.690	0.928	0.940
	BT1	0.830			
	BT2	0.859			
	BT3	0.810			
	BT4	0.888			
	BT5	0.840			
	BT6	0.795			
	BT7	0.791			
BCognitive			0.749	0.834	0.899
	BL1	0.863			
	BL2	0.880			
	BL4	0.853			
BAffective			0.859	0.708	0.924
	BL5	0.910			
	BL6	0.943			
BConative			0.806	0.879	0.892
	BL9	0.904			
	BL12	0.891			
BAction			0.813	0.930	0.946
	BL13	0.910			
	BL14	0.928			
	BL15	0.880			
	BL16	0.889			

Note: * AVE = Average Variance Extracted, CR = Composite Reliability, CA= Cronbach's Alpha

TABLE 3. Latent variable correlations and square roots of average variance extracted

	2	3	4	5	6	7	8	9	10	11	12
B Trust	0.831										
BAction	0.693	0.902									
BAffective	0.249	0.154	0.927								
BCognitive	0.755	0.759	0.229	0.865							
BConative	0.645	0.737	0.129	0.686	0.898						
BP-Competence	0.718	0.500	0.249	0.559	0.514	0.891					
BP-Excitement	0.643	0.497	0.242	0.501	0.406	0.766	0.862				
BP-Ruggedness	0.663	0.570	0.239	0.567	0.554	0.638	0.557	0.958			
BP-Sincerity	0.692	0.530	0.261	0.514	0.487	0.718	0.739	0.553	0.838		
BP-Sophistication	0.658	0.547	0.224	0.575	0.530	0.666	0.690	0.680	0.619	0.891	
Brand image	0.561	0.511	0.202	0.502	0.463	0.558	0.553	0.437	0.630	0.486	0.767

Note: Entries shown in boldface represent the square root of the average variance extracted.

among latent constructs, suggesting adequate discriminant validity (Fornell & Larcker 1981).

ASSESSMENT OF THE SIGNIFICANCE OF THE STRUCTURAL MODEL

The section is concerned with the testing of the hypotheses related to the main and mediating effects. This study

applies the PLS standard bootstrapping procedure with a number of 5,000 bootstrap samples and 330 cases to assess the significance of the path coefficients (Hair et al. 2014). Table 4 shows the estimates for the full structural model, which includes all the variables.

TABLE 4. The structural model assessment direct relationship

Hyp	Relation	Beta	SE	T-value	p value	Findings
H1	BI→BL	0.101	0.047	2.123	0.019	Supported
H2	BP→BL	-0.019	0.070	0.277	0.391	Not Supported
H3	BI→BT	0.084	0.054	1.559	0.062	Not Supported
H4	BP→BT	0.682	0.051	13.314	0.000	Supported
H5	BT→BL	0.428	0.077	5.562	0.000	Supported
H6	BI→BT→BL	0.036	0.024	1.476	0.072	Not Supported
H7	BP→BT→BL	0.292	0.057	5.121	0.000	Supported

Note: BI = Brand Image, BP = Brand Personality, BT = Brand Trust, BL = Brand Loyalty

Hypothesis 1 predicted that brand image is positively related to brand loyalty. The findings in Table 4 revealed a significant positive bond between brand image and brand loyalty ($\beta = 0.101, t = 2.123, p < 0.01$), supporting the hypothesis. As illustrated in Table 4, a non-significant positive relationship between brand personality and brand loyalty was found ($\beta = -0.019, t = 0.277, p > 0.01$). Therefore, hypothesis 2 was not supported. Also, no significant positive relationship between brand image and brand trust ($\beta = 0.084, t = 1.559, p > 0.01$) was found. Thus, hypothesis 3 was rejected.

For Hypothesis 4, the results indicated a significant positive bond between brand personality and brand trust ($\beta = 0.682, t = 13.314, p < 0.001$). Thus, the hypothesis was supported. Hypothesis 5 also received empirical support. The results indicated a significant positive relationship between brand trust and brand loyalty ($\beta = 0.428,$

$t = 5.562, p < 0.001$). Table 4 demonstrates that brand trust failed to mediate the relationship between brand image and brand loyalty statistically. Hence, hypothesis 6 was not supported. However, the results showed a significant mediating effect of brand trust on the link between brand personality and brand loyalty, supporting hypothesis 7.

DISCUSSION

This research was conducted to assess the effects of brand image, brand personality, and brand trust, on brand loyalty. In addition, the mediating effects of brand trust on the relationship between brand image, brand personality, and brand loyalty among Malaysian customers towards local automobile brands examined.

THE DIRECT EFFECTS OF BRAND IMAGE ON BRAND LOYALTY

As illustrated in Table 4 earlier, the relationship between brand image and brand loyalty was positively significant, supporting the first hypothesis. The results are consistent with previous studies which found that brand image was a good predictor and played a very significant role in brand loyalty (Andreani et al. 2012; Hyun & Wansoo 2011). This finding seems to suggest that when customers perceive that the automobile brand has a good brand image, they will be loyal to that brand. The finding is consistent with the premise that customers purchase not only goods but also the image relations that come with the product or brand (Ulusu 2011).

A strong image of brands is important to customers because the brand image distinguishes the brand from their competitors. Based on the finding, it can be said that Malaysian customers have a clear image of local automobile brands, and they are loyal to their country's brands i.e., Proton and Perodua. The most plausible reason for the high level of significant relationship of brand image is because Malaysian consumers are familiar and have more awareness of the local brands. Ing et al. (2012) noted that automobile brands are a high involvement product. Therefore, when customers make purchases they tend to engage in external searches. They become more aware of the source channel and are more sensitive to the information on brands (Wel, Alam & Nor 2011).

THE DIRECT EFFECTS OF BRAND PERSONALITY ON BRAND LOYALTY

Unexpectedly, no significant relationship between brand personality and brand loyalty of local automobile brands in Malaysia was observed. The result is consistent with the previous study (Liu et al. 2012; Ong, Salleh & Yusoff 2015). One possible reason for the non-significant influence of brand personality on brand loyalty is that Malaysian customers may identify the international brand as their personality in front of friends, relatives, families, and other people. The current result is inconsistent with a Malaysian study by Balakrishnan, Saufi and Amran (2008), who investigated the key concepts of the brand personality dimensions (Excitement, Sincerity, Sophistication, Competence, Ruggedness, and Peacefulness) and consumer brand preference towards a corporate brand for both local and imported automobile brands. They showed that there were differences in consumers' perception of brand personality attributes between local and Asian car brands. The brand personality dimensions, i.e., excitement, ruggedness, and competence were crucial for imported brands, such as Nissan, Toyota, Honda, and Kia. Based on the result, it could be that the effects of brand personality are more significant on foreign brands than local brands. Nezakati et al. (2011) found that Malaysian customers preferred foreign brand for several reasons. Foreign brand appealed luxuries and are suitable for them. The customers believed that imported brands could reflect their social

status and have high quality in terms of technology and performance. The Malaysian customers did not believe that Proton and Perodua are sincere, competent, rugged, excited, and sophisticated.

THE DIRECT EFFECTS OF BRAND IMAGE ON BRAND TRUST

The relationship between brand image and brand trust was found to be not significant. The result is consistent with prior studies that reported similar findings in the context of banking (Flavian, Guinaliu & Torres 2005). In the context of automobile products, the present finding appears to be consistent with Hin et al. (2013). They conducted their study among international students in Malaysia. The students were asked to rank the quality of local automobile brands, i.e., Proton and Perodua in comparison to other foreign brands. The students ranked Malaysian-made brands poorly in terms of quality, whereas foreign automobile brands made in developed countries were highly ranked. Preferability of local brands was also low compared to other foreign automobile brands. The present finding seems to support Hin et al.'s (2013) study in that the image of the local automobile brand is poorly trusted by consumers. Hin et al. (2013) suggested that local automobile companies in Malaysia have to re-strategize and rethink the marketing image efforts of their brands.

THE DIRECT EFFECTS OF BRAND PERSONALITY ON BRAND TRUST

The relationship between brand personality and brand trust was found to be positive and significant among Malaysian customers towards local automobile brands, as expected. This finding is consistent with a previous research that reported similar results (Bouhleh et al. 2011; Sung & Kim 2010), they found that competence, ruggedness, and sincerity of brand personality dimensions were more likely to increase the level of brand trust. The present finding showed that all the dimensions of the local automobile brand personality factor had a significant and positive relationship with brand trust. Therefore, in the case of local automobile brands in Malaysia, customers are likely to buy local automobile brands based on their trust and the perception of their personality towards the local brand.

THE DIRECT EFFECTS OF BRAND TRUST ON BRAND LOYALTY

The present study found a positive and significant link between brand trust and brand loyalty. The finding is, therefore, consistent with previous works by Hanzaee and Andervazh (2012); Wel et al. (2011). The results of the current study suggests that when consumers trust their automobile brand (i.e., Perodua or Proton), they are likely to develop loyalty towards the brand. Strong brand trust reduces the potential risks with consumers (Xia & Lin 2010).

Malaysian customers seem to trust the local automobile brands because they perceive that the brand has met their needs and expectations. Brand trust is the dominant construct for a long-run relationship. Therefore, when customers trust preferred brands, long-term loyalty may ensue. As brand trust is a dominant factor that drives brand loyalty towards local automobile brands, it is imperative that managers implement and continuously revisit their strategies to compete in the automobile industry, particularly in capturing customers' trust.

MEDIATION OF BRAND TRUST (BT) IN BRAND IMAGE (BI) AND BRAND LOYALTY (BL)

Hypothesis H₆ states that brand trust (BT) mediates the relationship between brand image (BI) and brand loyalty (BL). Contrary to expectation, no mediation of brand trust was found in the link between brand image and brand loyalty. This result is not surprising because brand image was found to be an insignificant factor of brand trust, therefore, constraining customers from exhibiting loyalty towards the local automobile brands. The failure of brand trust to mediate the relationship between brand image and brand loyalty might be because local automobile companies have failed to build customers' trust towards their brands. As customers feel that the local brands do not create enough value for them to trust the brand, they are likely to be indifferent towards it. As a result, loyalty towards the brand is not developed.

MEDIATION OF BRAND TRUST (BT) IN BRAND PERSONALITY (BP) AND BRAND LOYALTY (BL)

Hypothesis H₇ states that brand trust (BT) mediates the relationship between brand personality (BP) and brand loyalty (BL). As expected, brand trust was found a fully mediation on the relationship between brand personality and brand loyalty. The present study extends previous researches (Huber, Herrmann & Braunstein 2015; Louis & Lombart 2010), by demonstrating that brand trust plays a mediating role in influencing the impact of the relationship between brand personality and brand loyalty. In other words, brand trust is a mechanism that transfers the effects of brand personality on brand loyalty. Thus, this finding is to emphasize that there is a synergistic effect of brand personality and brand trust on brand loyalty towards local automobile brands.

CONCLUSION

The purpose of the current research was to examine the variables affecting brand loyalty in the Malaysian local automobile brands. The rationale behind this study was to understand the mechanisms that explain the development of brand loyalty toward local brands. Brand loyalty is vital for the local automobile industry to ensure that customers remember its brands/products and will not go to other competing foreign brands. The results of this study

indicated that brand image plays a direct and significant role in influencing customers' loyalty to the local brand. The study found the importance of brand trust in helping us understand how Malaysian customers develop loyalty towards local automobile brands (Morgan & Hunt 1994). Overall, the findings suggest that customers will be loyal when the automobile brand companies offer a good image and quality, satisfy their customers' needs, and let the customers trust their brands.

CONTRIBUTION AND IMPLICATIONS

This study has contributed in extending the brand image, brand personality, brand trust, and brand loyalty framework in the automobile context. The contribution pertains to the mediation effects of brand trust. The current research has done more than merely validating the positive effects of brand image on brand loyalty. This study demonstrates that the development of brand trust, brand image, and brand personality can increase the level of brand loyalty towards local automobile brands. In summation, this study has shown a mediating mechanism for a better understanding of the relationship dynamics that exist between brand personality and brand loyalty. Practically, the results have a number of practical implications for branding management in the context of Malaysian local automobile brands. This study makes a contribution to the literature on automobile marketing and will be of significance to automobile manufacturers, automobile dealers, consumers, and governments in developing countries, such as Malaysia, as a market expansion strategy. The current study has revealed the importance of brand trust in significantly motivating customers to have brand loyalty. Having products that appeal to the customers is likely to help local car manufacturers meet that objective. In addition, local companies should create a sense of brand trust among customers by showing a genuine concern for them. This can be done by listening to their concerns when it comes to the products. It is important that the needs of the customers are met and fulfilled as need fulfilment is likely to have an effect on their purchasing behaviour in the future.

LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

The present research has a number of limitations that should be considered when interpreting the finding. The first limitation pertains to generalizability. Since this research was restricted to local automobile brands, the findings might not be generalizable to other brands or product categories. Furthermore, this study is limited to the northern states of Peninsular Malaysia, namely Kedah, Perlis, and Penang. It is important for future studies to collect data from different parts of Malaysia, such as the southern and eastern states, to expand the generalizability

of the findings. Malaysia is a country with a diversified culture. In addition, future research may wish to consider other factors, such as price, brand quality, brand value, brand prestige, brand heritage, and advertisement as direct antecedents of brand loyalty to develop a more holistic model. However, the development of the model should not be done at the expense of parsimony to ensure the robustness of the model. This research focused on composite loyalty; further empirical research should be conducted by examining attitudinal loyalty (Bennett & Rundle-Thiele 2002) and behavioural loyalty separately (Tong & Hawley 2009).

REFERENCES

- Aaker David, A. 2011. *Building Strong Brands*. Free Press.
- Aaker, J. 1997. Dimensions of brand personality. *Journal of Marketing Research* 34(3): 347-356.
- Akdeniz Ar, A. & Kara, A. 2014. Emerging market consumers' country of production image, trust and quality perceptions of global brands made-in China. *Journal of Product & Brand Management* 23(7): 491-503.
- Al-Hawary, S.I.S. 2013. The roles of perceived quality, trust, and satisfaction in predicting brand loyalty: The empirical research on automobile brands in Jordan market. *International Journal of Business Excellence* 6(6): 656-686.
- Al-shami, S.S.A., Izaidin, M., Nurulizwa, R.F. & Rashid, A. 2012. Inter-firm knowledge transfer to the capability of local parts firms in the Malaysian Automobile Industry. *European Journal of Business and Management* 4(18): 156-163.
- Anabila, P., Narteh, B. & Tweneboah-Koduah, E.Y. 2012. Relationship marketing practices and customer loyalty: Evidence from the banking industry in Ghana. *European Journal of Business and Management* 4(13): 51-61.
- Andreani, F., Taniaji, T.L. & Puspitasari, R.N.M. 2012. The impact of brand image towards loyalty with satisfaction as a mediator in McDonald's. *Jurnal Manajemen dan Kewirausahaan* 14(1): 64-71.
- Aydin, S. & Özer, G. 2005. The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market. *European Journal of Marketing* 39(7/8): 910-925.
- Balakrishnan, B., Saufi, R.A. & Amran, H.H. 2008. The impact of brand personality on brand preference: A study on Malaysian's perception towards domestic and Asian car brands. Paper presented at the International Business Conference, Rapid City, South Dakota.
- Bennett & Rundle-Thiele, S. 2002. A comparison of attitudinal loyalty measurement approaches. *The Journal of Brand Management* 9(3): 193-209.
- Bouhleb, O., Mzoughi, N., Hadiji, D. & Slimane, I.B. 2011. Brand personality's influence on the purchase intention: A mobile marketing case. *International Journal of Business and Management* 6(9): 210-227.
- Chang, P.L. & Chieng, M.H. 2006. Building consumer-brand relationship: A cross-cultural experiential view. *Psychology & Marketing* 23(11): 927-959.
- Chaudhuri, A. & Holbrook, M.B. 2001. The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. *The Journal of Marketing* 65(2): 81-93.
- Christophersen, T. & Konradt, U. 2012. Development and validation of a formative and a reflective measure for the assessment of online store usability. *Behaviour & Information Technology* 31(9): 839-857.
- David, A.A. 1991. *Managing Brand Equity: Capitalizing on the Value of a Brand Name*: Free Pr.
- Dehdashti, Z., Kenari, M.J. & Bakhshizadeh, A. 2012. The impact of social identity of brand on brand loyalty development. *Management Science Letters* 2: 1425-1434
- Delgado-Ballester, E. & Munuera-Alemán, J.L. 2001. Brand trust in the context of consumer loyalty. *European Journal of Marketing* 35(11/2): 1238-1258.
- Delgado-Ballester, E., Munuera-Aleman, J.L. & Yague-Guillen, M.J. 2003. Development and validation of a brand trust scale. *International Journal of Market Research* 45(1): 35-54.
- Dobni, D. & Zinkhan, G.M. 1990. In search of brand image: A foundation analysis. *Advances in Consumer Research* 17(1): 110-119.
- Esch, F.R., Langner, T., Schmitt, B.H. & Geus, P. 2006. Are brands forever? How brand knowledge and relationships affect current and future purchases. *Journal of Product & Brand Management* 15(2): 98-105.
- Flavian, C., Guinaliu, M. & Torres, E. 2005. The influence of corporate image on consumer trust: A comparative analysis in traditional versus internet banking. *Internet Research* 15(4): 447-470.
- Fornell, C. & Larcker, D.F. 1981. Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research* 18: 39-50.
- Fournier, S. 1998. Consumers and their brands: Developing relationship theory in consumer research. *Journal of Consumer Research* 24(4): 343-353.
- Ghani, N.H.A. 2012. Relationship marketing in branding: The automobile authorized independent dealers in Malaysia. *International Journal of Business and Social Science* 3(5): 144-154.
- Ghazizadeh, M.B., Ali Soleimani; Talebi, Vajiheh. 2010. A survey of brand equity and customer satisfaction of Iranian State-Owned Banks. *European Journal of Social Sciences* 17(2): 266-273.
- Gocek, I., Kursun, S. & Beceren, Y.I. 2007. The perception of customer satisfaction in textile industry according to genders in Turkey. *International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering* 1(6): 193-196.
- Hair, J.F., Hult, G.T.M., Ringle, C. & Sarstedt, M. 2014. *A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Thousand Oaks: SAGE Publications, Incorporated.
- Hair, J.F., Wolfinbarger, M.F., Ortinau, D.J. & Bush, R.P. 2008. *Essentials of Marketing Research*. McGraw-Hill Irwin.
- Hanzaee, K.H. & Andervazh, I. 2012. An analysis of some moderating variables on the value, brand trust and brand loyalty chain. *Research Journal of Applied Sciences Engineering and Technology* 4(10): 1403-1413.
- Harris, L.C. & Goode, M.M.H. 2004. The four levels of loyalty and the pivotal role of trust: A study of online service dynamics. *Journal of Retailing* 80(2): 139-158.
- Henseler, J., Ringle, C.M. & Sinkovics, R.R. 2009. The use of partial least squares path modeling in international marketing. *Advances in International Marketing* 20: 277-319.

- Hin, C.W., Isa, F.M., Hee, H.C. & Swee, L.S. 2013. A study of foreign students of country of origin and perception towards locally made Malaysian cars. *International Business Management* 7(1): 38-45.
- Holly, H., Kim, S.S., Elliot, S. & Han, H. 2012. Conceptualizing destination brand equity dimensions from a consumer-based brand equity perspective. *Journal of Travel & Tourism Marketing* 29(4): 385-403.
- Hsieh, Pan, S.-L. & Setiono, R. 2004. Product-, corporate-, and country-image dimensions and purchase behavior: A multicountry analysis. *Journal of the Academy of Marketing Science* 32(3): 251-270.
- Huber, F., Herrmann, A. & Braunstein, C. 2015. The brand personality as a determinant of brand loyalty—Findings of an empirical study in the automobile sector. Paper presented at the Proceedings of the 2000 Academy of Marketing Science (AMS) Annual Conference.
- Hyun, S.S. & Wansoo, K. 2011. Dimensions of brand equity in the chain restaurant industry. *Cornell Hospitality Quarterly* 52(4): 429-437.
- Ing, W.P., Phing, G.T.T., Peng, N.C., Sze, J., Ho, Y. & Teik, D.O.L. 2012. Global versus local brand: Perceived quality and status-seeking motivation in the automobile industry. *World Review of Business Research* 2(4): 1-12.
- Jarvis, C.B., MacKenzie, S.B. & Podsakoff, P.M. 2003. A critical review of construct indicators and measurement model misspecification in marketing and consumer research. *Journal of Consumer Research* 30(2): 199-218.
- Kapferer, J.N. & Schuiling, I. 2003. How unique are local brands? An empirical comparison of local and international brands in the food industry. Unpublished Working Paper, University of Louvain, Institut d'Administration et de Gestion.
- Keller, K.L. 1993. Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing* 57: 1-22.
- Keller, K.L. & Lehmann, D.R. 2006. Brands and branding: Research findings and future priorities. *Marketing Science* 25(6): 740-759.
- Knox, S. & Walker, D. 2003. Empirical developments in the measurement of involvement, brand loyalty and their relationship in grocery markets. *Journal of Strategic Marketing* 11(4): 271-286.
- Kotler, Keller, K., Brady, M., Goodman, M. & Hansen, T. 2009. *Marketing Management: First European Edition*. London: Pearson.
- Kuikka, A. & Laukkanen, T. 2012. Brand loyalty and the role of hedonic value. *Journal of Product & Brand Management* 21(7): 529-537.
- Light, L. 1994. Brand loyalty marketing: Today's marketing mandate. *Editor & Publisher* 127(50).
- Liu, F., Li, J., Mizerski, D. & Soh, H. 2012. Self-congruity, brand attitude, and brand loyalty: A study on luxury brands. *European Journal of Marketing* 46(7/8): 922-937.
- Louis, D. & Lombart, C. 2010. Impact of brand personality on three major relational consequences (trust, attachment, and commitment to the brand). *Journal of Product & Brand Management* 19(2): 114-130.
- Low, G.S. & Lamb Jr, C.W. 2000. The measurement and dimensionality of brand associations. *Journal of Product & Brand Management* 9(6): 350-370.
- Mabkhot, H.A., Salleh, S.B.M. & Shaari, H.B. 2015. The influence of brand image and brand personality on brand loyalty. *Australian Journal of Basic and Applied Sciences* 9(7): 493-497.
- Mazodier, M. & Merunka, D. 2011. Achieving brand loyalty through sponsorship: The role of fit and self-congruity. *Journal of the Academy of Marketing Science* 40: 807-820.
- Mengxia, Z. 2007. Impact of brand personality on PALI: A comparative research between two different brands. *International Management Review* 3(3): 36-46.
- Morgan, R.M. & Hunt, S.D. 1994. The commitment-trust theory of relationship marketing. *The Journal of Marketing* 58(3): 20-38.
- Nawaz, N. & Usman, A. 2011. What makes customers brand loyal: A study on telecommunication sector of Pakistan. *International Journal of Business and Social Science* 2(14): 213-221.
- Nezakati, H., Kok, K.O. & Asgari, O. 2011. Do Consumer based-factors influence consumer buying behavior in automotive industry? (Malaysia Evidence). *International Proceedings of Economics Development & Research*, 10.
- Nysveen, H., Pedersen, P.E. & Skard, S. 2013. Brand experiences in service organizations: Exploring the individual effects of brand experience dimensions. *Journal of Brand Management* 20(5): 404-423.
- Oliver, R.L. 1997. *Satisfaction: A Behavioral Perspective on the Consumer*. Boston: McGraw-Hill.
- Oliver, R.L. 1999. Whence consumer loyalty? *The Journal of Marketing* 63: 33-44.
- Oliver, R.L., Rust, R. & Varki, S. 1997. Customer delight: foundations, findings, and managerial insight. *Journal of Retailing* 73(3): 311-336.
- Ong, C.H., Salleh, S.M. & Yusoff, R.Z. 2015. Influence of brand experience and personality on loyalty dimensions: Evidence from successful Malaysian SME brands. *International Journal of Business and Commerce* 4(7): 51-75.
- Pinson, C. 2012. *What Makes Apple Consumers Brand Loyal? The Effects Brand Personality, Reputation, and Brand Identity on Brand Loyalty*. University of South Carolina UMI 1516752 ProQuest LLC.
- Rezaei, S., Amin, M. & Khairuzzaman, W.I.W. 2014. Online repatronage intention: An empirical study among Malaysian experienced online shoppers. *International Journal of Retail & Distribution Management* 42(5): 390-421.
- Ringle, C.M., Wende, S. & Becker, J.-M. 2015. "SmartPLS 3." Boenningstedt: SmartPLS GmbH : SmartPLS.
- Rosli, M., Ariffin, M., Sapuan, S. & Sulaiman, S. 2014. Survey of Malaysian car owner needs of a car interior. *International Journal of Mechanical & Mechatronics Engineering* 14(1): 62-69.
- Roy, S.K. & Chakraborti, R. 2015. Incorporating customer advocacy in the customer satisfaction model. In *The Sustainable Global Marketplace*, edited by Dato-on M., 449-449. Springer.
- Sahin, A., Zehir, C. & Kitapçı, H. 2011. The effects of brand experiences, trust and satisfaction on building brand loyalty; An empirical research on global brands. *Procedia-Social and Behavioral Sciences* 24: 1288-1301.
- Sarah, B., Kerrie, B., Lesley, F. & Ruth, R. 2010. *Brand Love, Brand Image and Loyalty in Australian Elite Sport* Paper presented at the Australian and New Zealand Marketing Academy (ANZMAC) Christchurch, 29 Nov-1 Dec, New Zealand.
- Schuiling, I. & Kapferer. 2004. Real differences between local and international brands: Strategic implications for

- international marketers. *Journal of International Marketing* 12(4): 97-112.
- Shi, Y. & Hjaltaso, L. 2017. *Product Image to build the core competitiveness of enterprises*. Paper presented at the MATEC Web of Conferences.
- Sondoh, Omar, M.W., Wahid, N.A., Ismail, I. & Harun, A. 2007. The effect of brand image on overall satisfaction and loyalty intention in the context of color cosmetic. *Asian Academy of Management Journal* 12(1): 83-107.
- Sudman, S. 1980. Improving the quality of shopping center sampling. *Journal of Marketing Research* 17(4): 423-431.
- Sung, Y. & Kim, J. 2010. Effects of brand personality on brand trust and brand affect. *Psychology and Marketing* 27(7): 639-661.
- Sze, L.H. & Hamid, N. 2012. *Brand equity in automotive sector*. Paper presented at the Proceedings of the 2nd International Conference on Management, Malaysia.
- Thanasuta, K., Patoomsuwan, T., Chaimahawong, V. & Chiaravutthi, Y. 2009. Brand and country of origin valuations of automobiles. *Asia Pacific Journal of Marketing and Logistics* 21(3): 355-375.
- Tong, X. & Hawley, J.M. 2009. Measuring customer-based brand equity: Empirical evidence from the sportswear market in China. *Journal of Product & Brand Management* 18(4): 262-271.
- Ulusu, Y. 2011. Effects of brand image on brand trust. *Journal of Yasar University* 24(6): 3932-3950.
- Usman, Rida, Z., Madiha, A. & Mohsin, A. 2012. Studying brand loyalty in the cosmetics industry. *LogForum* 8(4): 327-337.
- Vitez, O. 2013. What is the importance of brand loyalty? Available at <http://www.wisegeek.com/what-is-the-importance-of-brand-loyalty.htm>
- Wad, P. & Govindaraju, V.C. 2011. Automotive industry in Malaysia: An assessment of its development. *International Journal of Automotive Technology and Management* 11(2): 152-171.
- Wel, C.A.B.C., Alam, S.S. & Nor, S.M. 2011. Factors affecting brand loyalty: An empirical study in Malaysia. *Australian Journal of Basic and Applied Sciences* 5(12): 777-783.
- Xia, K.-N. & Lin, Y.-T. 2010. The relationship among brand personality, brand image, and perceived service quality. *International Review of Business Research Papers* 6(5): 7-16.
- Yu-Shan, C. 2010. The drivers of green brand equity: green brand image, green satisfaction, and green trust. *Journal of Business Ethics* 93(2): 307-319.
- Zakuan, N., Mohd Yusof, S.R. & Mohd Shaharoun, A. 2009. A comparative structural analysis of TQM, ISO/TS16949 and organizational performance between Malaysian and Thailand automotive industry. In *Advances in Quality Engineering and Management Reserch*, 27 July 2009. Universiti Teknologi Malaysia.
- Zhang, H., Fu, X., Cai, L.A. & Lu, L. 2014. Destination image and tourist loyalty: A meta-analysis. *Tourism Management* 40: 213-223.
- Zhang, S. & Schmitt, B.H. 2001. Creating local brands in multilingual international markets. *Journal of Marketing Research* 313-325.

Hashed Ahmad Mabkhot (corresponding author)
 School of Business Management
 University Utara Malaysia
 06010 UUM Sintok, Kedah, MALAYSIA.
 E-Mail: hashed88@gmail.com

Hasnizam Shaari
 School of Business Management
 University Utara Malaysia
 06010 UUM Sintok, Kedah, MALAYSIA.
 E-Mail: zamree@uum.edu.my

Salniza Md. Salleh
 School of Business Management
 University Utara Malaysia
 06010 UUM Sintok, Kedah, MALAYSIA.
 E-Mail: sal1029@uum.edu.my