

INFLUENCE OF BUSINESS COMPETENCY, CUSTOMER PERSONALITY, BRAND PERSONALITY, CUSTOMER SATISFACTION ON BRAND LOYALTY FOR BRANDED MOBILES

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Abstract

This paper aims to determine the influence of business competency, customer personality, brand personality, and customer satisfaction on brand loyalty for branded mobiles in Tamil Nadu, India. Today, mobile phones are inseparable, and it is a second soul for modern youth. For this study, 859 respondents were identified as samples, and data were collected through a combination of judgment and convenience sampling method. The result indicates that customer perceives that the mobile handset decides the customer's social character, self and personification or uniqueness. Similarly, individual customer satisfaction is highly based on the mobile phone's design, package, value for money, and functionality. Customers are loyal to a brand for its brand name, quality, and the retailers' services. Hence, brand loyalty depends on the cumulative effects of business competency, customer personality, brand personality, and satisfaction.

Keywords: *Business Competency, Customer Personality, Brand Personality, Customer Satisfaction, Brand Loyalty, Branded Mobiles, Structural equation model.*

1. Introduction

For the past thirty years, the dominance of mobile communication in the Indian market is inevitable. The mobile phone started its journey as a communicative device, and later without it, nobody can do anything. In the early 21st century, android mobiles were started to dominate the Indian market, and only a few players in the market such as Samsung, Motorola, Sony max, Micro max, and Videocon. For the past ten years, new entrants like Lenovo, Infocus, OPPO, VIVA, and REDME win the young customers' hearts and minds. Today mobile phones have multiple roles in an individual life. Today youth are hesitating to leave their houses without a mobile phone. Rapid urbanization, increased literacy, and rising per capita income are the key growth drivers for the sector. Around 45 percent of India's population is below 20 years of age, and the proportion of the young population is expected to increase in the next five years. The cost of acquiring new customers is higher than the cost of retaining existing customers. Hence, all companies are trying to retain their existing customers. It is possible only when there is brand loyalty among customers. For the present study, the researcher tried to determine the influence of business competency, customer personality, brand personality, and customer satisfaction on brand loyalty for the branded mobiles.

2. Review of Literature

2.1 Business Competency:

Masurel et al. (2003) pointed out that the business's success relies on the entrepreneur's competency level (Pech and Cameron, 2006) for his actions or inactions in business decisions. Muzychenko and Saeed (2004) pointed out that a business's risk-taker has to explore the opportunities with his competency skill. Stokes (2006) stated that a business's profit is to rely on the competency strategies adopted by the businessman. Stokes and Blackburn (2002) revealed that the businessmen's decisions at the time of uncertainty may lead them to risks or failure or can learn from other people's mistakes (Harrison and Leitch, 2005).

Business competency is based on the knowledge and abilities which make an individual differ from the other. Today Multinational Corporations are setting core competencies to win over their competitors. Palan (2008) designed the five critical factors to attract the customers towards a specific brand by a company through business competency strategy such as

Knowledge -About the product/brand is well displayed (BC1)

Skill -Brand features are well displayed (BC2)

Self-concept and values-Brand features and value-added well displayed (BC3)

Traits -Image, design, and brand identity (BC4)

Motives -Emotions and physiological needs well displayed (BC5)

These competency factors were used in the current study. Based on these reviews, the following hypotheses were framed for analysis.

H01 - Business competency has no significant influence on brand personality

H02 - Business competency does not influence Customer personality.

H03 - Business competency does not influence Customer satisfaction

2.2 Customer Personality

Schiffman, L., & Kanuk, L.L (2008) defined Personality as the unique characteristics of a particular person, physical and psychological (Mowen, 2000), which influence behavior and responses to the social and physical environment. The individual uniqueness (Personality) of a customer has his/her influence in their purchase decisions (Cervone & Pervin, 2013). They believe a specific product/brand will suit them for matching their Personality (Su & Lin, 2016). Psychological traits of Personality (Chen, Tsai & Chen, 2016; Kocabulut & Albayrak, 2019) of each customer have their feelings, emotions, and different modes of purchase behavior. Customers check and compare their personality traits (Caliskan, 2019) with the brand personality.

For the past two decades, the five-factor model for personality traits framed by Goldberg (1990) was used in marketing research (De Oliveira Santini, Ladeira, Sampaio, & Pinto, 2018; Caliskan, 2019) and consumer behavior studies (Seimiene, 2012) Satisfaction (Lin and Worthley, 2012). The big five personality framework was used to identify the customer personality type (Venkateswaran, 2011; Seimiene, 2012; Gohary & Hanzae, 2014). Different researchers studied the five dimensions of Personality.

Extravert (John and Srivastava, 1999). (CP1)

Conscientiousness (John and Srivastava, 1999). (CP2)

Agreeableness (John and Srivastava, 1999) (CP3)

Openness to experience (Mondak, 2010) (CP4)

Neuroticism (John and Srivastava, 1999). (CP5)

For the current study, the customer personality is measured through EXTRAVERSION (friendliness, assertive, positive energy, talkativeness, and sociability), CONSCIENTIOUSNESS (systematic, organized, calm, dependable, and decisive), AGREEABLENESS (cooperation, cheerfulness, supportiveness, social responsiveness and interested in employees), OPENNESS TO EXPERIENCE (imagination, curiosity, rich vocabulary, excellent ideas and quick to understand things), NEUROTICISM (depressed easily, anxious, insecure feeling, intimidating, irritated easily and stressed out quickly). Based on these reviews, the following hypotheses were framed for analysis.

H04 - Customer personality does not influence customer satisfaction

2.3. Brand Personality

Aaker (1997) declared that customers associated with a brand make a brand personality. Later he developed a brand personality scale (PBS) with the five dimensions: sincerity, competence, excitement, sophistication, and ruggedness. Continuous use makes an affection for a particular brand (Louis and Lombart, 2010) based on his/her personality. Keller and Richey (2006) highlighted that Brand equity increases when customers have more attachment with a brand emotionally. Their emotional bond with the particular brand exhibits customer's brand consistency.

Customer characteristics associated with a specific brand shows the brand personality of him/her (Leckie, Nyadzayo, and Johnson 2016). The customer's bond or engagement with a particular brand is changing considerably due to social media (Sievert and Scholz 2017). Today customers are reading the reviews before engaging with a brand (Paschen et al. 2017). Repeated use of a brand leads to a relationship between customers and brands (Sundar and Noseworthy, 2016). Though there are more dimensions to measure brand personality, only a few dimensions are used to study (Matzler et al., 2016; Molinillo et al., 2017).

Previous studied stated that brand personality measured through the following variables such as INNOVATIVENESS (I know the names of new celebrities and the brands they advertising, I try out the new products at first, I usually try to buy a new product in the new Advertisement, I am comfortable to try the new product in the new Advertisement, I like to buy innovative products/brands), EXTENDED SELF (I trust the product in my media, My media symbolizes my brand identity, My media helps me to find out new products/brands, My media helps me what I have always wanted to buy), VARIETY SEEKING (My products are in nice look, People often notice how attractive the products are, People often appraise my products choice, My products add more appeal, It is important that my products always look good SOCIAL CHARACTER (I bother about the social acceptability, I usually choose a social media which is popular to advertise my products, Social approval is essential to me, I let my customers select my product), MEDIA PERSONIFICATION (I want ad in the media that motivates the buyers to go for products, I prefer adv in media for its reliability, I have strong hope on adv in

media and My media adv are my best choice to select my brands). Based on these reviews, the following hypotheses were framed for analysis. The dimensions of brand personality were used to measure for the current study are Innovativeness (BP1), Extended self (BP2), Variety seeking (BP3), Social character (BP4), and Media personification (BP5).

H05 - Brand personality does not influence Customer personality

H06 - Brand personality does not influence Customer satisfaction

2.4 Customer satisfaction

Customer satisfaction means how much the customers are happy with a firm's services, products, and other benefits. Keller & Lehmann (2006) highlighted that loyal customers are the key to major success for any business and ready to pay more for their preferred brands and ready to support their brand to enhance value. Researchers found that Quality and attracting attributes (Lin et al., 2017), familiarity, and knowledge (M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018), value expectations (Razak & Shamsudin, 2019), satisfactory experience (Purohit, 2018; Lai & Gelb, 2019) are the key concepts in customer satisfaction. Nguyen et al. (2018) highlighted that today firms are shifting their strategy towards customer focus instead of firms focus.

In the competitive world, to survive in the market, every firm has to create its strategy to withstand. For capturing and keep up its place in the market, customer satisfaction is essential for every firm (Parasuraman, Zeithaml, & Berry, 1994; Borishade et al., 2018; Rita, Oliveira, & Farisa, 2019). To increase customer satisfaction, some firms try to sort out and solve their grievances (Davras & Caber, 2019; Gerdt, Wagner, & Schewe, 2019; Kim, Cho, & Kim, 2019).

The dimensions of customer satisfaction were used to measure for the current study is Product features (CS1), Trendy and technology (CS2), Brand image (CS3), and value for money (CS4). Based on these reviews, the following hypotheses were framed for analysis.

H07 -Customer satisfaction does not influence brand loyalty

2.5 Brand loyalty

Brand loyalty is a significant factor in today's business (Ong et al., 2016). The mediator role of brand loyalty is inevitable between brand trust, affect, quality (Khan et al., 2016; Ong, Lee, & Ramayah, 2018) and customers' brand extension culture.

Alkhawaldeh and Eneizan (2018) analyzed the influence of brand loyalty in the durable goods market. Bamfo et al. (2018) examined the effect of rebranding on customer satisfaction and loyalty. Satisfied customers towards particular mobile service providers are brand loyal (Venkateswaran et al., 2017). David Rajesh et al. (2015) found that customer satisfaction is the most significant predictor of service loyalty. Mohamad and Hashim (2016) studied the factors (product, price, place, and promotion) which are influencing the customer's satisfaction and brand loyalty towards cosmetic products (Hameed and Kanwal, 2018).

Anjana (2018) studied the influence of perceived quality, purchase intention, and customer satisfaction towards brand loyalty and found that advertisement influences purchase branded products. From the reviews, the brand loyalty is measured through PRODUCT QUALITY (The size of the product fits me very much, The materials in the brand are comfortable, The brand has sufficient appearance, The brand has good functional quality), STYLE (The brand provides wide varieties of style, Styles of the brand are suitable for me, Styles of the brand have distinctive features, Styles of the brand are trendy and fashionable) BRAND NAME (The

brand is reputable, Brand name attract to purchase, Brand name is selected regardless of price, Brand name reflects my own personality), STORE ENVIRONMENT (The brand has good store location, The brand has sufficient outlets, The interior display is attractive, Colour and music inside the store are attractive), SERVICE QUALITY (Sales person of the store is well trained, Sales person of the store is willing to help, Sales person of the store is friendly and courteous, Sales person of the store is having neat appearance), PROMOTION (Advertisement is attractive, Advertisement influences me to purchase, Point of display is attractive), PRICE (Price increase can't change my decision to purchase the my brand). The brand provides group value for money.

The dimensions of brand loyalty were used to measure for the current study is product quality (BL1), Style (BL2), Brand name (BL3), Store environment (BL4), Service quality (BL5), and Promotion (BL6).

3. Methodology

3.1 Objective of the study

The study's objective is to find out the influence of business competency, customer personality, brand personality, and customer satisfaction on brand loyalty for branded mobiles.

3.2 Research design and Questionnaires development

The study uses a combination of descriptive and explorative research methods. The descriptive approach identified business competency, customer personality, and brand personality on consumers' purchase decisions towards branded mobiles. The explorative study explores a research problem to provide more insights and understanding of the specified problem towards customer satisfaction and brand loyalty. The explorative study helped to analyze the problem, conceptualize the study's framework, and operationalize the dependent and independent variables.

Based on the literature reviews, five dimensions of customer personality, five dimensions of brand personality, and seven dimensions of brand loyalty were considered for scale development. The required data for the research work have been collected with the help of a structured interview schedule.

The population for the study is the individual customers who are having a mobile handset for their own. In India, more number of Indian and foreign mobile brands are available for the customer in an affordable price range (for the study, the mobile handset less than 20,000 rupees considered). The included branded mobile sets are Samsung, Nokia, OPPO, VIVO, REDME, REALME, and Motorola. Apple's customers and specific models of Samsung, One plus, and other brands above 20K (twenty thousand) avoided in the study. (*Honour, infinix, and LG are not taken for the survey due to low response)

3.3 Sampling design and Data collection

For the study, primary data was collected through a structured questionnaire, which is self-explanatory. A pre-test was conducted among 25 male and 25 female customers at Coimbatore city, Tamil Nadu. Based on the pre-test, certain modifications were carried out. The final draft of the questionnaire was prepared to collect the primary data from the customers. A convenient sampling method was adopted. Mobile phone customers were encouraged to answer the questionnaire, and doubts (if any) in the questionnaire were cleared.

Of 900 questionnaires, 41 were not included in the analysis because of incompleteness. Thus, data analysis is based on a sample of 859 valid questionnaires. The questionnaire consisted of two parts. The first part was designed to collect the respondents'

demographic details such as age, gender, education level, and income category. The second part measured the business competency, customer personality, brand personality, customer satisfaction, and brand loyalty, and customer's perceptions of the branded mobile's competency. A Likert five-point scale was used to measure the variables. The collected data were processed in IBM SPSS 26 and AMOS 23 statistical software.

4. Analysis and Interpretation

TABLE 1. Socio Economic dimensions and preferred mobile brands of the respondents

Dimensions	Number of respondents							Total
	Samsung	Nokia	OPPO	VIVO	REDME	REAL ME	Moto rola	
Age group								
Less than 25	98	12	56	97	88	26	54	431
26-40	57	36	65	78	16	21	26	299
40 and above	35	24	17	18	8	12	15	129
Gender								
Male	106	48	65	82	48	38	49	436
Female	84	24	73	111	64	21	46	423
Education								
Uneducated	26	2	18	21	15	8	5	95
Up to SSLC	16	5	13	31	11	2	25	103
Higher Sec.	15	13	11	27	27	3	21	117
Graduate	38	16	21	45	12	16	13	161
Post graduate	33	21	27	37	28	9	17	172
Professional	48	12	36	23	13	7	8	147
Others	14	3	12	9	6	14	6	64
Monthly income								
Less than 20K	33	24	30	24	37	12	22	182
21 K-30K	57	30	48	61	44	15	17	272
31K – 40 K	71	11	36	79	21	9	26	253
Above 40 K	29	7	24	29	10	23	30	152
Occupation								
Student	71	2	44	71	37	6	14	245
Private job	23	17	21	38	34	29	27	189
Public job	36	24	34	31	29	8	24	186
Professional	41	21	29	50	10	9	19	179
Others	19	8	10	3	2	7	11	60

Source: Primary data

Table 1 shows the respondent's socioeconomic status and their preferred branded mobile set. From table 1, 50.17 % of the respondents are in the age group of fewer than 25 years. 38.81% of the respondents are in the age group of 26-40 years. 12% of the respondents are in the age group of 40 and above. 50.7 % of the respondents are male. 49.3 % of the respondents are female. 18.7% of the respondents are degree holders. 20% of the respondents are Post Graduate. 17% of the respondents are Professional. 31.6% of

the respondent's monthly income is 21000 to 30000 rupees. 29.5% of the respondents are in the 30001-40000 rupees monthly income group. 28.5% of the respondents are students. 22% are in private jobs. 21.6% are public jobs. 20% are professional employees.

TABLE 2. Reason for the purchase

Dimensions	Number of respondents		Total	Percentage
	Male	Female		
Durability	21	15	36	4.19
Brand image	127	113	240	27.94
Price range	69	104	173	20.14
Colour and design	71	58	129	15.02
Easy handling	32	48	80	9.31
Free / offer	43	21	64	7.45
Technology-Camera, audio	73	64	137	15.95

Source: Primary Data

The primary reason for purchasing the specific branded mobile set is due to brand image (27.9%), Price range (20.1%), and Technology-Camera, audio. (15.9%). 29.3 % of the male respondents purchase the mobile set for their brand image. Apart from the above, other reasons such as Technology-Camera, audio (16.7 %), color, and design (16.3 %) influence factors. In the case of female respondents, 25.9% purchase the mobile set for its brand image. Other reasons are the price range (23.8%) and Technology-Camera, audio (14.7%).

TABLE 3. Mean and normality of the variables

S.No	Dimensions	Mean	SD	Skewness	Kurtosis
1.	Business competency (5)	3.028	1.0352	0.5544	-0.7942
2.	Customer personality (4)	3.031	1.0807	0.4765	-0.8003
3.	Brand personality (5)	3.348	1.1286	0.0041	-1.0520
4.	Customer Satisfaction(4)	3.148	1.0697	0.3937	-1.0451
5.	Brand loyalty (6)	3.283	1.1456	0.2923	-1.2786

Source: Primary Data

The mean score, standard deviation, Skewness, and Kurtosis value of Business competency, Customer personality, brand personality, customer satisfaction, and brand loyalty are shown in table 3. The internal consistency of the variables is at an acceptable limit.

TABLE 4. Discriminant and Convergent Validity

Correlation variables	CR	BC	CP	BP	CS	BL
Business competency (BC)	0.936	0.863				
Customer personality (CP)	0.945	.718**	0.900			
Brand personality (BP)	0.933	.739**	.762**	0.859		
Customer satisfaction (CS)	0.961	.833**	.802**	.771**	0.927	
Brand loyalty (BL)	0.975	.846**	.723**	.704**	.785**	0.930

**Significant at 0.001level

Table 4 shows the discriminant validity and convergent validity. The Composed Reliability (0.50) and AVE (0.70) are more significant for all the constructs than the standard value. The discriminant validity criterion in these five factors (24 constructs) indicates that the value of the correlation between the constructs is less than the square root of the AVE of these constructs. It indicates that all these variables demonstrate a higher degree of discriminative validity (Fornell and Larcker, 1981), and all are greater than the 0.85 (Hair et al., 2009).

The results showed a statistically significant, strong positive correlation between business competency and customer personality $r(.718)$, $n=859$, $p<0.000$, with business competency explaining 51.5 % of the variation in customer personality. The results were statistically significant, strong positive correlation between business competency and brand personality $r (.739)$, $n=859$, $p<0.000$, with business competency explaining 54.6 % of the variation in brand personality. The results were statistically significant, strong positive correlation between business competency and customer satisfaction $r(.833)$, $n=859$, $p<0.000$, with business competency explaining 68.4 % of the variation in customer satisfaction. The results were statistically significant, strong positive correlation between business competency and brand loyalty $r (.846)$, $n=859$, $p<0.000$, with business competency explaining 71.6 % of the variation in brand loyalty.

Exploratory factor analysis:

Initially, the exploratory factor analysis (EFA) was conducted to cross-check the variables to measure brand loyalty. Descriptive statistics with an initial solution, KMO, and Bartlett's test of sphericity was conducted. Each factor, such as Business competency, Customer personality, Brand personality, Customer satisfaction, and brand loyalty, is compared with the correlation matrix to check the convergent validity. The correlation matrix indicates that all the items measured in the study are having convergent validity. Kaiser-Meyer-Olkin Measure of Sampling Adequacy value was 0.857, which is above the standard value of 0.60. Bartlett's Test of Sphericity (Chi-Square-23303.28; $df=276$) is significant at the 5 percent level. The maximum likelihood (MLA) extraction method with correlation analysis and Promax rotation was adopted. MLA provided five components with an Eigenvalue more significant than one, and they can explain 84.542 percent of the variance.

TABLE 5. Exploratory factor analysis

Factor	Variables	Factor loadings	Eigen value	Percentage of variance	Cronbach Alpha
Business competency	Knowledge	.924	6.163	25.677	0.933
	Skill	.892			
	Self-concept and values	.898			
	Traits	.930			
	Motives	.792			
Customer personality	Media personification	.936	4.255	17.729	0.944
	Social character	.912			
	Variety seeking	.930			
	Extended self	.901			
Brand personality	Openness to experience	.873	3.794	15.811	0.934
	Agreeableness	.891			
	Conscientiousness	.861			
	Neuroticism	.908			
	Extra version	.905			
Customer satisfaction	Design and package	.924	3.112	12.968	0.960
	Trendy	.952			
	Value for money	.945			
	Satisfied with functional quality	.919			
Brand loyalty	Store environment	.937	2.966	12.358	0.975
	Brand name	.947			
	Style	.926			

	Promotion	.933			
	Service quality	.928			
	Product quality	.929			

Source: Primary data

Table 5 exhibits that all the factor loading items are above the threshold value of 0.60 or 60 percent. Reliability analysis (Cronbach Alpha) indicated that the items' value is above the threshold value of 0.70 (Nunnally, 1978). The structural equation model was developed using AMOS 21. Results indicate that all five variables in the SEM model have a positive and significant relationship with brand loyalty.

Figure 1- Empirically validated SEM model

Confirmatory factor analysis

Model fitness was tested using Confirmatory factor analysis. Table 4.6 showed the model fit indices of the measurement model and indicated the suggested values for a good model fit. After establishing the measurement model, all the model fit indices were tested for path coefficient and hypothesis. All the paths of the hypothesized model were significant at $p < 0.05$. Unstandardized estimate, Standardized estimate, Standard error, and t-statistics were shown in table 6.

6. Figure 1- Empirically validated SEM model

FIGURE 1 :MODEL FIT - INFLUENCE OF BUSINESS COMPETENCY, CUSTOMER PERSONALITY, BRAND PERSONALITY, CUSTOMER SATISFACTION ON BRAND LOYALTY FOR BRANDED MOBILES

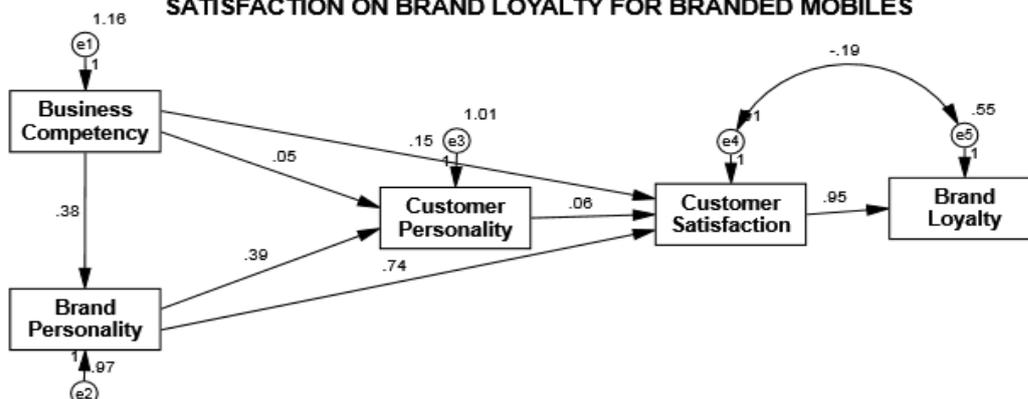


Table 6. Path Analysis and hypothesis testing

Regression Path		Unstandardized estimate	S.E	Standardized estimate	t-statistics	P	Result	
Brand personality	<-	Business competency	.376	.031	.380	12.022	0.001*	H ₀₁ rejected
Customer personality	<-	Business competency	.050	.034	.049	1.454	0.146	H ₀₂ Accepted
Customer satisfaction		Business competency	.149	.023	.141	6.522	0.001*	H ₀₃ rejected
Customer satisfaction	<-	Customer personality	.062	.023	.060	2.740	0.006**	H ₀₄ accepted
Customer personality	<--	Brand personality	.389	.035	.378	11.182	0.001*	H ₀₅ rejected
Customer	<-	Brand	.740	.026	.691	28.788	0.001*	H ₀₆

Regression Path		Unstandardized estimate	S.E	Standardized estimate	t-statistics	P	Result
satisfaction		personality					rejected
Brand loyalty	<-	Customer satisfaction	.950	.029	.925	33.298	0.001* H ₀₇ rejected

(* significant at 0.001 level; ** significant at 0.05 level)

All the items were significantly loaded on their respective constructs ($p < .001$). Hence, the structural model was well fitted. From table 6, the following hypothesis was framed.

The results show that business competency positively influences customer personality ($\beta = 0.380$, $t = 12.022$; $P < 0.05$) that rejects the H₀₁ of the study. Business competency has insignificant and no influence on customer personality. ($\beta = 0.049$, $t = 1.454$; $P < 0.05$). Hence H₀₂ is accepted. Business competency has a moderate and positive influence on Customer satisfaction ($\beta = 0.378$, $t = 11.182$; $P < 0.05$). Hence H₀₃ is rejected. Customer personality has a positive and weak influence on customer satisfaction. ($\beta = 0.350$, $t = 13.082$; $P < 0.05$). Hence H₀₄ is accepted. Customer personality has a positive and weak influence on customer satisfaction. ($\beta = 0.521$, $t = 16.472$; $P < 0.05$). Hence H₀₅ is rejected. Brand personality has a positive and poor influence on Customer satisfaction. ($\beta = 0.184$, $t = 6.392$; $P < 0.05$). Hence H₀₆ is rejected. Customer satisfaction has a strong and positive influence on brand loyalty. ($\beta = 0.814$, $t = 36.773$; $P < 0.05$). Hence H₀₇ is rejected.

Table 7. Model Fit Indices

Fit Indices	Results	Suggested values
Chi-square	7.910 (Df:2)	P-value > 0.05
Chi-square/degree of freedom (χ^2/df)	3.955	≤ 5.00 (Hair et al., 2010)
Comparative Fit index (CFI)	0.997	> 0.90 (Hu and Bentler, 1999)
Goodness of Fit Index (GFI)	0.996	> 0.90 (Hair et al. 2010)
Adjusted Goodness of Fit Index (AGFI)	0.973	> 0.90 (Daire et al., 2008)
Normated Fit Index (NFI)	0.996	≥ 0.90 (Hu and Bentler, 1999)
Incremental Fit Index (IFI)	0.997	Approaches 1
Tucker Lewis Index (TLI)	0.985	≥ 0.90 (Hair et al., 1998)
Root mean square error of approximation (RMSEA)	0.059	< 0.08 (Kline, 2011)
Parsimony goodness-of-fit index (PGFI)	0.133	Within 0.5 (Mulaik et al., 1989)

Source: Primary Data

The assessments of the model fit indices were done using various model fit indices, as shown above. The Chi-square/degree of freedom is an unacceptable fit (Hair et al., 2006). Other incremental fit indices such as Comparative Fit Index, Goodness of Fit Index, Adjusted Goodness of Fit Index, Normated Fit Index, Incremental Fit Index, and Tucker Lewis Index (TLI) are unacceptable and suggested cut off value (0.90) for a good model fit (Hair et al. 2010). The approximation value's root means square error is 0.059 is less than the suggested value of 0.08 (Kline, 2011).

Table 8. Direct, indirect and total effect of significant paths on brand loyalty

Variables	Direct effect				Indirect effect				Total effect			
	BC	BP	CP	CS	BC	BP	CP	CS	BC	BP	CP	CS
BC	.380	.000	.000	.000	.000	.000	.000	.000	.380	.000	.000	.000
BP	.049	.378	.000	.000	.144	.000	.000	.000	.193	.378	.000	.000

CP	.141	.691	.060	.000	.274	.023	.000	.000	.415	.713	.060	.000
CS	.000	.000	.000	.925	.384	.660	.055	.000	.384	.660	.055	.925

All the direct and indirect relationships are significant at 0.05 levels, which is similar to Ordanini and Parasuraman (2011) results. From table 8, business competency (BC) has a moderate direct effect on brand personality (BP), low effect on customer satisfaction (CS), and light effect on customer personality (CP). BC has no direct effect on brand loyalty (BL). Brand personality (BP) has no direct effect on brand loyalty (BL). It has a moderate direct effect on customer personality (CP) and a powerful effect on customer satisfaction (CS). Customer personality (CP) has no direct effect on brand personality (BP) and brand loyalty (BL). CP has a direct light effect on customer satisfaction (CS). Customer satisfaction (CS) has a powerful direct effect on brand loyalty (BL) and has no effects on BC, BP, and CP.

There is no indirect effect of BC on BP. It has a light indirect effect on CP and weak effects on CS, and moderate effects on BL. BP has no indirect effects on CP and light effects on CS and a strong indirect effect on BL. Customer personality (CP) has no indirect effects on BC, BP, and CP. It has a meager effect on BL. CS has no indirect effects on BC, BP, CP, and BL.

Business competency (BC) has a moderate total effect on brand personality (BP), customer satisfaction (CS), Brand loyalty (BL), and light effect on customer personality (CP). Brand personality (BP) has a moderate total effect on customer personality (CP) and a robust total effect on CS and BL. Customer personality (CP) has no total effects on BP and light effects on CS and BL. Customer satisfaction (CS) has no total effects on BC and BP. It has a powerful effect on Brand loyalty (BL).

5. Discussion

In this paper, the researcher examined the influences of business competency, customer personality, brand personality, customer satisfaction on brand loyalty for branded mobiles. The link between business competency, customer personality, brand personality, and the mediating role of customer satisfaction between customer personality and brand loyalty was studied in the current study. More number of researchers studied the relationship between brand personality and brand loyalty or customer satisfaction.

The respondents' socio-economic profile and their association with the study variables indicate that these variables influence the age, income, gender, education, and occupation. This study also helps the firms to understand the influence of brand personality on individual customers to enhance their personality. When customers strongly believe that the brand they prefer is changing their attire positively and enhancing them, they show a positive attitude towards the brand. Customers have a strong belief that their mobile phone increases their personality, identity, and self-image. When the customers perceived that brand personality influences their personalities, then they are satisfied with the brand.

In this study, a strong brand personality and customer satisfaction were identified (similar to the results of Bilsen bilgili and Emrah ozkul, 2015).

Only few were studied the link between customer personality and brand loyalty. This study researcher found a relationship between brand personality and consumer personality (similar to Ahmet Tan, Emre Colakoglu, Emre Oztosun, 2016). This finding indicates the relationship between consumer–brand and supports the interpersonal relations theory. More number of studies predicts that brand loyalty increases when customers are satisfied with a brand.

A strong relationship between customer satisfaction to brand loyalty was identified in this study. It is similar to studies such as O'Cass and Grace, 2004; Louis & Lombart, 2010; Kuikka & Laukkanen, 2012. It indicates that though the market is heavily competitive, they were loyal to their preferable brand if the customers are satisfied. Hence mobile manufacturers have to make their mobiles trendy in color, shape, and design.

6. Practical implications

The study findings' implications are essential for mobile manufacturers and policymakers who are in the decision-making process for the relevant firms. The findings show that brand personality and customer personality are inseparable in the mobile phone context. Customers strongly believe that their mobile phone is enhancing their personality, lifestyle, and identity. They firmly accept that their mobile phone creates a favorable alliance with groups.

Customers have a concept that mobile phones are doing the same thing as garments (Raymond, Reid & Taylor), Watches (Rolex, Diesel), Wallets (Lee, Park), and other accessories to increase their personality. Mobile manufactures have to approach customers with different personality traits to attract their brand. Different personality traits customers have a different approach towards a brand, and their loyalty towards a brand may vary. Hence brand designers should think tactically to strengthen and brace their customer's personalities. They have to watch the customers' current trends and lifestyles and the changing pattern of the needs, wants, and attitudes.

The study was conducted before COVID 19; currently, customers stay in their homes with their mobile phones. COVID 19 may change the behavior and purchase patterns of the customers. Hence, mobile manufacturers have to study the market again to determine the impact of COVID on customers' lifestyles.

7. Limitations and future research suggestions

These findings are useful to mobile manufacturers globally, as mobile users do not have any geographical barriers. For the present study, only mobile users (having a mobile with a price of less than 20k) considered. Hence it is not suitable to generalize this study for non-mobile users or above 20K mobile users.

Further, the questionnaires were used in 5 points Likert type scale, which can raise the possibility of qualitative response bias. However, some precautionary measures were taken to avoid that biasness by encouraging them to feel free to register their opinions by assuring them to keep their responses anonymous. Future research may expand this study to other states or the entire country by adding additional antecedents or other variables relevant to the study.

8. Conclusions

Every customer believes that his/her personality can change through the mobile phone. The mobile phone decides their social character, their self, and personification or uniqueness or identity. Similarly, their satisfaction is highly based on the mobile phone's current trend, design, package, value for money, and

functional quality. Customers are loyal to a brand through its brand name, quality, and the retailers' services.

Business competency depends on the cumulative effects of Customer personality, Brand personality, and Customer satisfaction. Brand personality and customer personality are a substantial direct effect on brand loyalty. Customer satisfaction has a substantial direct effect on brand loyalty. Customers have a strong belief that their mobile handset increases their personality, identity, and self-image. Hence mobile manufacturers have to make their mobiles trendy in color, shape, and design.

Customer satisfaction is the major influencing factor for creating and maintaining loyal customers. This study helps mobile phone manufacturers understand the impact of mobile phones on customer personality and customer satisfaction. Customer satisfaction leads to loyalty towards a particular brand, and ultimately the customer supports the brand continuously. Loyal customers help the firm spend less on promotional activities, and they take the active role of brand promoters through word of mouth communication. To compete with competitors, mobile manufacturers have to keep their loyal customers.

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