

DETERMINANTS OF BRAND LOYALTY: EXAMINING THE MEDIATING ROLE OF CUSTOMER SATISFACTION AND THE MODERATING EFFECTS OF SOCIAL MEDIA AND SWITCHING COSTS

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Abstract

This paper will examine the brand loyalty determinants within the smartphone industry in Pakistan by applying the mediating power of customer satisfaction and moderating power of social media and switching cost. Data were gathered with the help of a cross-sectional survey design, which was analyzed using PLS-SEM with bootstrapping and including 600 smartphone users as the subjects. Findings show that customer satisfaction is strongly predicted by product quality ($b = 0.208$), service quality ($b = 0.210$), price of the product ($b = 0.183$), brand image ($b = 0.238$), and brand trust ($b = 0.182$) and this in turn is a very strong predictor of brand loyalty ($b = 0.623$). All the five antecedents have a significant moderating effect on brand loyalty which occurs via customer satisfaction although brand image has the largest indirect effect ($b = 0.148$). The social media have a small negative direct relationship with customer satisfaction ($b = [?]0.088$) and a strong positive effect on all antecedent-satisfaction relationships, which has supported moderated mediated effects. Switching costs are neither a direct predictor of brand loyalty ($b = [?]0.034$) nor a mediator of the satisfaction-loyalty relationship ($b = 0.076$, ns). The results indicate that customer satisfaction is a central factor in the formation of loyalty and social media represents an important boundary condition that determines the satisfaction and loyalty rates.

Introduction

The smartphone market has become one of the most competitive areas of consumer technologies worldwide because of a constant stream of product innovations, changing consumer preferences, and aggressive brand competition that altogether challenge the firms containing their intent to build lasting customer relationships and maintain their positions in the market (Guo et al., 2021). In such a dynamic business, brand loyalty is now a key strategic resource as loyal customers provide a steady stream of revenue, reduce the marketing effort through word-of-mouth, and are resistant to

competitors taking them away, with the insights into the mechanism of loyalty formation being vital to the scholarly study and practical application.

Problem Statement

Although major organizational changes are invested in product development, service improvement, pricing, and brand communication, smartphone manufacturers are becoming more and more troubled by the loss of consumer loyalty and increasing brand-switching behavior, since the currently digitally empowered consumer is now

better able to obtain comparative information, peer reviews, and social media discussions, which jointly remold their criteria of evaluation and erode traditional brand attachment patterns (Cartwright et al., 2021). These disjointed conceptualizations on the simultaneous interaction of multiple determinants to influence loyalty using underlying psychological processes produce a gaping desire of integrative empirical models that could inform evidence-based marketing planning in hypercompetitive marketplaces.

Research Gap

A current body of literature has mostly studied the individual antecedents of brand loyalty, such as product quality, service quality, pricing, brand image, and brand trust, in their isolated bivariate studies thus failing to assess the relative contribution of such antecedents in a single nomological framework, the contingent role of social media as a modulator that either magnifies or dampens the conversion of an attribute of the brand to customer satisfaction, and an inconclusive evidence on whether switching costs effectively enhanced the conversion of satisfaction to loyalty, especially in an emerging environment where alternatives of low prices are abundant and there exist price elastic.

Research Scope

The research is also placed in the context of the Pakistani smartphone market, where active smartphone users are targeted with different educational backgrounds and professional identities since Pakistan is a strategically interested country in terms of research because of its fast-growing smartphone penetration, the predominantly youthful and digitally connected population, and a high level of multi-brand competition in both high-end and low-end segments, which, in turn, imposes significant theoretical and practical implications on the study of the determinants of brand loyalty. The study has the cross-sectional quantitative survey design that is analyzed using Partial Least Squares Structural Equation Modeling to examine an

integrated mediation-moderation model containing 22 hypotheses.

Research Objectives

This research follows five interrelated purposes, namely:

- The study aims to determine the direct impact of product quality, service quality, product price, brand image, and brand trust on customer satisfaction;
- The study seeks to determine the mediating role of customer satisfaction in mediating the impact of the antecedents on brand loyalty;
- The study aims to determine the modulating impact of social media on each antecedent-satisfaction relationship.
- The study aims to determine how switching costs mediate the customer satisfaction-brand loyalty relationship (Uzir et al., 2021).

Research Questions

Based on this, this paper is answering four interdependent research questions:

- How will product quality, service quality and price of the product, brand image and brand trust affect customer satisfaction of the smartphone users?
- Are customer satisfaction mediators between these five antecedents and brand loyalty?
- Does social media balance antecedent-satisfaction interrelationships and mediate the indirect implications on brand loyalty?
- Is the satisfaction loyalty relationship moderated by switching cost (Garga et al., 2019)?

Literature Review

Brand loyalty refers to a strong consumer attachment to repeated or habitual purchase of a given brand despite market forces, situational factors, and marketing campaigns aimed at stimulating switching, both in behavioral terms through repeat purchasing behavior and in attitudinal terms in the form of emotional attachment, advocacy readiness and avoidance of switching which leads to act as a decisive measure

of long-run organization competitiveness and marketing strategy efficiency (Pu et al., 2023).

The quality of the product fences the degree to which a tangible offering performs, is reliable, durable, and designed to a high level with respect to functionality and experiential sophistication in the sense that repeatedly high-quality perceptions maintain good brand relations, reinforce repurchase intentions, and raise satisfaction appraisal, and qualities gaps activate dissatisfaction chains that speed up brand desertion and increase consumer search behavior of alternative offerings that are more likely to meet their functional and experiential needs (Uzir et al., 2021).

Service quality is the holistic evaluation of excellence in service delivery by the consumers based on evaluative dimensions such as reliability, responsiveness, assurance, empathy, and tangible service features, where consistently high-quality service experiences create the advantages of trust, strengthening satisfaction, and differentiation benefits that positively position the brands in relation to competitors whose service delivery does not meet the emerging consumer expectations in the area of personalization, speed, and extensive post-purchase support.

Price as a product is a multidimensional construct that transcends the monetary exchange to incorporate subjective consumer attitudes in terms of fairness, value congruency, quality signaling and competitive fit where congruence in price-value perception composes much of the satisfaction judgement and loyalty dispositions in markets where price sensitivity and aspirational consumption are dynamic and in emerging markets where the social status aspirations operate (Ogestine et al., 2023).

Brand image is the overall system of connections, beliefs, and emotional perceptions hold by consumers about a brand, which, in cumulative form, is formed by direct experience, marketing messages, and social interaction, with a positive and unique image boosting perceived value, minimizing the risk of buying, increasing emotional attachment, bringing in psychological

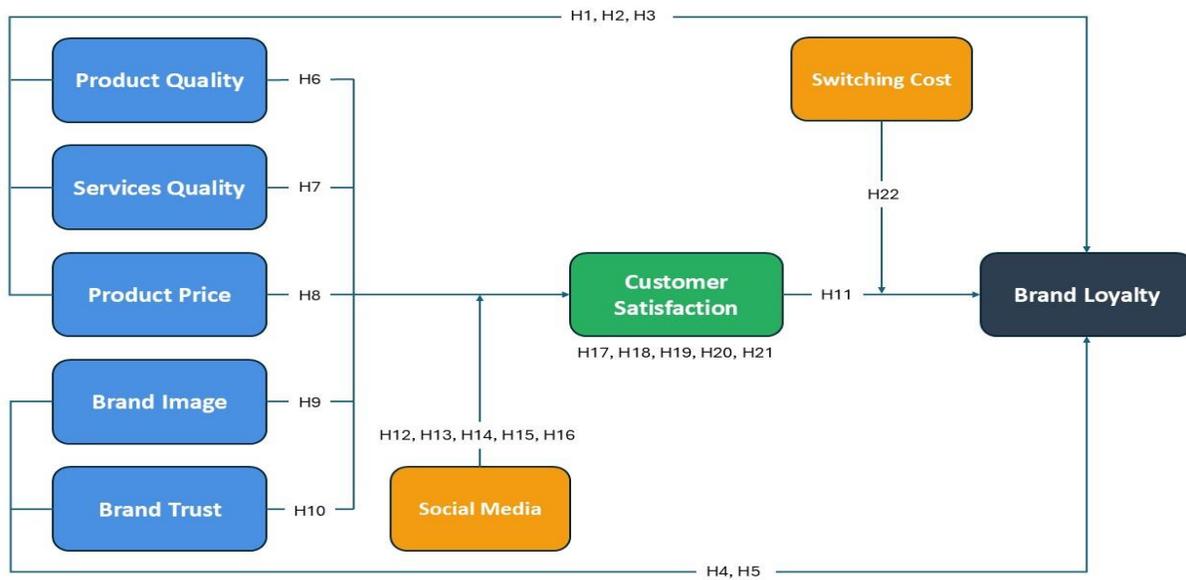
barriers to switching, which dishearten defection even when alternatives offered by competitors are functionally similar (Dam & Dam, 2021).

Brand trust is the expression of the assured expectations that the consumers hold in the ability of a brand to deliver on commitments, maintain integrity, and goodwill to repeatedly do so, or operate in the customer interest, serving as a psychological asset that minimizes transactional uncertainty, commitments, and loyalty because of competitive forces or service failures that would cause less trustful consumers in the brand to switch brands (Na et al., 2023).

Customer satisfaction is a post-consumption appraisal judgment that emerges in response to cognitive comparisons made between pre-consumption expectations and perceived performance, in which positive disconfirmation creates enduring loyalty promises by initiating favorable affective states that predispose consumers to repurchase, promote and retaliate against competitors (Zaato et al., 2023).

Social media platforms have entirely reshaped consumer information space by allowing immediate access to peer-reviewed, influencer-sponsored, and brand-created content that mutually reinforces or suppresses the role of traditional brand attributes in the formation of satisfaction, which serve as the contextual moderators that condition the way consumers process quality signals, price information, and trust signals to form a satisfaction judgment and loyalty plans (Hwang et al., 2021).

Switching costs include the financial, psychological, and procedural cost consumers expect to bear by switching brands, which might theoretically act as lock-in mechanisms that maintain loyalty even in cases of moderate dissatisfaction by raising the cost of switching defection above the benefits of switching that are actually achieved, although switching costs are less effective in certain product markets and market forms due to the availability of alternative and the scale of ecosystem-specific investment (Guo et al., 2021).



Hypotheses Development

H1: Product quality has a significant positive effect on brand loyalty.

H2: Service quality has a significant positive effect on brand loyalty.

H3: Product price has a significant positive effect on brand loyalty.

H4: Brand image has a significant positive effect on brand loyalty.

H5: Brand trust has a significant positive effect on brand loyalty.

H6: Product quality has a significant positive effect on customer satisfaction.

H7: Service quality has a significant positive effect on customer satisfaction.

H8: Product price has a significant positive effect on customer satisfaction.

H9: Brand image has a significant positive effect on customer satisfaction.

H10: Brand trust has a significant positive effect on customer satisfaction.

H11: Customer satisfaction has a significant positive effect on brand loyalty.

H12: Social media moderates the product quality, customer satisfaction relationship.

H13: Social media moderates the service quality, customer satisfaction relationship.

H14: Social media moderates the product price, customer satisfaction relationship.

H15: Social media moderates the brand image, customer satisfaction relationship.

H16: Social media moderates the brand trust, customer satisfaction relationship.

H17: Social media conditions the indirect effect of product quality on brand loyalty via customer satisfaction.

H18: Social media conditions the indirect effect of service quality on brand loyalty via customer satisfaction.

H19: Social media conditions the indirect effect of product price on brand loyalty via customer satisfaction.

H20: Social media conditions the indirect effect of brand image on brand loyalty via customer satisfaction.

H21: Social media conditions the indirect effect of brand trust on brand loyalty via customer satisfaction.

H22: Switching cost moderates the customer satisfaction, brand loyalty relationship.

Methodology

The research design used in this study was a cross-sectional quantitative study based on a positivist philosophy, which involves a deductive approach to testing a hypothesis (22 hypotheses) which provides direct, mediating, moderating, and moderated mediation relationships among product quality, service quality, product price,

brand image, brand trust, social media, switching costs, customer satisfaction, and brand loyalty in the Pakistani mobile phone market (Creswell & Creswell, 2017).

A structured self-administered questionnaire was used to collect the data with a five-point Likert scale that ranged between strongly disagree and strongly agree, with all measurement items translated into evidence-based instruments and items in the consumer behavior and brand management literature that had been previously validated, and they were distributed both online via a social media platform and on paper within educational institutions of various cities in Pakistan over a 4-month period, starting in March 2025 and ending in June 2025 (Saunders et al., 2011)

The target population included active users of smartphones with various educational and professional backgrounds, which resulted in 600

valid answers being received with the help of cluster sampling, which is more than the recommended minimum sample size requirements in PLS-SEM models with complex mediation-moderation specifications and multiple latent constructs and interaction terms (Hair et al., 2021).

The analysis of data was carried out in two stages through an analytical procedure with SmartPLS 4.0 Partial Least Squares Structural Equation Modeling where measurement model was initially tested on construct reliability through Cronbach alpha and composite reliability, convergent validity through average variance extracted, and discriminant validity through Fornell-Larcker criterion and subsequently structural model was evaluated to test the direct effect of data, specific indirect mediation effects, moderating effect through interaction, and conditional moderating effects of data (Hair et al., 2021).

Results and Analysis

Table 1: Descriptive Statistics of Study Variables

<i>Variable</i>	N	Mean	SD
<i>Product Quality</i>	600	3.460	0.904
<i>Service Quality</i>	600	3.263	0.859
<i>Product Price</i>	600	3.354	0.914
<i>Brand Image</i>	600	3.518	0.864
<i>Brand Trust</i>	600	3.496	0.874
<i>Social Media</i>	600	3.151	0.920
<i>Customer Satisfaction</i>	600	3.416	0.811
<i>Switching Cost</i>	600	3.070	0.925
<i>Brand Loyalty</i>	600	3.363	0.820

The average scores of all variables were moderate with high scores between 3.07 and 3.52 on a five-point scale and it is evident that all respondents had moderately positive perceptions towards all the constructs. Brand image had the highest mean

(M = 3.518), and switching cost had the lowest (M = 3.070) meaning that there were comparatively low perceived barriers to brand switching among Pakistani users of smartphones (Sarwar et al., 2025).

Table 2: Reliability and Convergent Validity

<i>Construct</i>	α	CR	AVE
<i>Product Quality</i>	0.749	0.840	0.567
<i>Service Quality</i>	0.750	0.840	0.568
<i>Product Price</i>	0.749	0.841	0.569
<i>Brand Image</i>	0.750	0.840	0.569

Brand Trust	0.749	0.840	0.568
Social Media	0.749	0.836	0.562
Customer Satisfaction	0.749	0.833	0.499
Switching Cost	0.750	0.515	0.289
Brand Loyalty	0.750	0.833	0.500

All constructs were found to have acceptable internal consistency with Cronbach alpha values of at least the 0.70 level and composite reliability of at least the 0.83 level, except switching cost (CR = 0.515, AVE = 0.289) which was lower than the recommended levels. The AVE (0.499) of

customer satisfaction was slightly lower than the 0.50 value; however, that is acceptable since the composite reliability is high, which can be consistent with the advice of Fornell and Larcker (1981) (Bibi, 2026).

Table 3: Pearson Correlation Matrix

	PQ	SQ	PP	BI	BT	SM	CS	SC	BL
PQ	1								
SQ	.012	1							
PP	.025	.030	1						
BI	.051	.045	-.022	1					
BT	.021	.017	-.008	.021	1				
SM	-.038	-.036	.021	.025	-.043	1			
CS	.231**	.239**	.181**	.226**	.210**	-.093*	1		
SC	-.003	-.028	-.015	-.024	.014	-.063	-.032	1	
BL	.325**	.298**	.302**	.203**	.260**	-.115**	.623**	-.011	1

The correlation table has demonstrated that customer satisfaction has had the highest correlation with the brand loyalty ($r = .623, p < .01$), which validates its mediating role. The five independent variables had significant positive relationships with both customer satisfaction and

brand loyalty with social media possessing a weak negative relationship with satisfaction ($r = -.093, p < .05$), foreshadowing its complicated direct/moderating relationship (Khalid et al., 2026).

Table 4: Discriminant Validity – Heterotrait-Monotrait Ratio (HTMT)

	BL	BI	BT	CS	PP	PQ	SC	SM	SQ
BL	–								
BI	0.270	–							
BT	0.348	0.085	–						
CS	0.830	0.303	0.280	–					
PP	0.402	0.057	0.075	0.240	–				
PQ	0.435	0.132	0.045	0.308	0.058	–			
SC	0.078	0.064	0.060	0.070	0.068	0.067	–		
SM	0.164	0.075	0.083	0.124	0.077	0.077	0.093	–	
SQ	0.397	0.086	0.048	0.318	0.051	0.051	0.078	0.065	–

Note. The abbreviation used in the research is as follows: BL = Brand Loyalty; BI = Brand Image; BT = Brand Trust; CS = Customer Satisfaction; PP = Product Price; PQ = Product Quality; SC = Switching Cost; SM = Social media; SQ = Service Quality. HTMT less than 0.85 (conservative) or 0.90 (liberal).

The HTMT ratios were significantly lower than the conservative level of 0.85, with the largest value being recorded between customer satisfaction and brand loyalty (HTMT = 0.830), and this value is within acceptable ranges, and indicates strong correlation between the two focal constructs as expected. The rest of the construct

pairs had HTMT values of 0.045-0.435, indicating that all latent variables are empirically different conceptual content and that there are no multicollinearity-based discriminant validity issues throughout the measurement model (Kamran, 2026).

Table 5: Discriminant Validity – Fornell-Larcker Criterion

	PQ	SQ	PP	BI	BT	SM	CS	SC	BL
PQ	0.753								
SQ	.012	0.754							
PP	.025	.030	0.754						
BI	.051	.045	-.022	0.754					
BT	.021	.017	-.008	.021	0.754				
SM	-.038	-.036	.021	.025	-.043	0.750			
CS	.231	.239	.181	.226	.210	-.093	0.706		
SC	-.003	-.028	-.015	-.024	.014	-.063	-.032	0.538	
BL	.325	.298	.302	.203	.260	-.115	.623	-.011	0.707

Note. The bolded values are the square root of the AVEs of each construct. The values that are non-diagonal indicate Pearson inter-construct correlations. When all the diagonal values are bigger than all the corresponding off-diagonal values in the row and column, the discriminant validity is achieved.

The Fornell-Larcker criterion was met in most of the constructs since the square root of AVE of each variable was higher than the inter-constructs of each of them, indicating that each latent construct has more variance with its indicators than other constructs in the model. Customer satisfaction and brand loyalty were found to be most off-diagnosed ($r = .623$), which is lower than the square root of AVE as is the case with customer satisfaction (AVE = 0.706) or brand

loyalty (AVE = 0.707), thus confirming that there is sufficient discriminant distinctiveness between these theoretically related conceptions. The switching cost construct had the poorest diagonal value (AVE = 0.538), which was due to its already observed convergent validity restriction, and the low correlations with all other constructs (range of .063 to .014) meant that the discriminant validity was not lost despite the measurement concerns (Naeem et al., 2026).

Table 6: Coefficient of Determination (R²)

Endogenous Variable	R ²	R ² Adjusted
Customer Satisfaction	0.461	0.451
Brand Loyalty	0.396	0.393

The five antecedents and social media together contributed to the overall 46.1 percent of variance in customer satisfaction, which is moderate explanatory power. The brand loyalty could be attributed to customer satisfaction, switching cost,

and the term interaction, which explained 39.6% of the brand loyalty, showing that the model explains a significant level of brand loyalty formations among smartphone users (Fahad et al., 2026).

Table 7: Structural Model Results (Direct Effects – Bootstrapping)

Path	β	t-value	p-value	Decision
PQ → CS	0.208	6.505	0.000	Supported
SQ → CS	0.210	6.614	0.000	Supported
PP → CS	0.183	5.831	0.000	Supported
BI → CS	0.238	7.621	0.000	Supported
BT → CS	0.182	5.530	0.000	Supported
SM → CS	-0.088	2.106	0.035	Supported
CS → BL	0.623	21.634	0.000	Supported
SC → BL	-0.034	0.588	0.557	Not Supported

The overall five antecedents had significant predictive power of customer satisfaction with the highest predictive power of brand image (b = 0.238), then service quality (b = 0.210) and product quality (b = 0.208). Customer satisfaction

came out as the strongest predictor of brand loyalty (b = 0.623, p < .001), whereas switching cost did not impact directly on loyalty (b = 0.034, p = .557).

Table 8: Indirect Effects (Mediation via Customer Satisfaction)

Indirect Path	β	t-value	p-value	Result
PQ → CS → BL	0.129	5.947	0.000	Supported
SQ → CS → BL	0.131	6.119	0.000	Supported
PP → CS → BL	0.114	5.398	0.000	Supported
BI → CS → BL	0.148	6.956	0.000	Supported
BT → CS → BL	0.114	5.246	0.000	Supported

Customer satisfaction played a large role in mediating all the five antecedents to loyalty pathways, which affirmed its central transmitting nature in the process of loyalty formation. The strongest indirect influence was found on brand

image (b = 0.148), which indicated brand image has the most powerful influence on loyalty due to satisfaction mechanism, service quality (b = 0.131) and product quality (b = 0.129) (Shehzadi, 2026).

Table 9: Summary of Hypotheses Testing

H.	Relationship	Type	β	Result
H1	PQ → CS → BL	Mediation	0.129	Supported
H2	SQ → CS → BL	Mediation	0.131	Supported
H3	PP → CS → BL	Mediation	0.114	Supported
H4	BI → CS → BL	Mediation	0.148	Supported
H5	BT → CS → BL	Mediation	0.114	Supported
H6	PQ → CS	Direct	0.208	Supported
H7	SQ → CS	Direct	0.210	Supported
H8	PP → CS	Direct	0.183	Supported
H9	BI → CS	Direct	0.238	Supported
H10	BT → CS	Direct	0.182	Supported
H11	CS → BL	Direct	0.623	Supported
H12	SM × PQ → CS	Moderation	0.211	Supported
H13	SM × SQ → CS	Moderation	0.220	Supported

H14	SM × PP → CS	Moderation	0.149	Supported
H15	SM × BI → CS	Moderation	0.246	Supported
H16	SM × BT → CS	Moderation	0.143	Supported
H17	SM × PQ → CS → BL	Mod. Med.	0.132	Supported
H18	SM × SQ → CS → BL	Mod. Med.	0.137	Supported
H19	SM × PP → CS → BL	Mod. Med.	0.093	Supported
H20	SM × BI → CS → BL	Mod. Med.	0.153	Supported
H21	SM × BT → CS → BL	Mod. Med.	0.089	Supported
H22	SC × CS → BL	Moderation	0.076	Not Supported

Among the 22 hypotheses that were tested, 21 of them were empirically supported, which indicated strong direct and mediation, moderation effects, and moderated mediation. The only hypothesis (H22) that was not supported revealed that switching costs did not play a significant role in enhancing the satisfaction-loyalty relationship indicating that perceived switching cost does not play a major role in preconditioning the formation of loyalty in Pakistan where the market is competitive and customers use smartphones (Mahmood et al., 2026).

Discussion

As empirical results indicate, brand image is the best predictor of customer satisfaction (b = 0.238) followed by service quality and product quality, which corroborates the fact that holistic brand perceptions are more influential on customer satisfaction review in the smartphone market of Pakistan, where brand symbolism and social signaling is a significant value in the purchase and repurchase decisions (Dam & Dam, 2021). The effect of customer satisfaction on brand loyalty (= 0.623) was extremely high, and it significantly mediated all the five antecedent-loyalty pathways, making customer satisfaction the key psychological process whereby product-related, price-related, as well as brand-related stimulus is converted into long-term loyalty commitments by consumers of smartphones. It is interesting to note that social media showed a paradoxical trend, as it has weak negative direct effect on satisfaction (b = -0.088) and at the same time, it reinforced all the five antecedent-satisfaction relationships as a moderator, which implies that the unfiltered exposure to social media might create

dissatisfaction-inducing comparisons, but enhances the positive influence of quality, price, image, and trust perceptions in cases when consumers actively consume brand-relevant content (Hwang et al., 2021). The insignificant influence of switching costs on the satisfaction-loyalty relationship (b = 0.076, p = .178) suggests that in markets with a high number of low-cost substitutes and low ecosystem lock-in perceived switching costs are not high enough to mediate loyalty not dependent on the intrinsic impact of satisfaction (Guo et al., 2021).

Theoretical Implications

The paper contributes to the marketing literature by empirically testing a combined mediation-moderation model where customer satisfaction simultaneously acts as a transmitting variable and social media as a conditioning variable to the five different antecedent pathways that increase the addition of the expectation-confirmation theory to show that the digital information environments moderately influence the translation of the expectation-performance comparisons into satisfaction and, consequently, loyalty (Zaato et al., 2023). This result that switching costs do not obey the satisfaction-loyalty relationship suggests that theoretical specifications of loyalty in technology markets need to consider the decreasing switching costs based on platform interoperability and price competition.

Practical Implications

Manufacturers of smartphones need to focus on cultivating brand images by providing consistent quality, aspirational positioning, and authentic storytelling because image perceptions are the

strongest drivers of satisfaction and indirect customer loyalty, and at the same time invest in social media engagement strategies that enhance positive quality signal, build on trust narratives, and situate pricing values instead of depending on switching cost barriers to maintain customers (Ogestine et al., 2023). The marketing managers should understand that social media is a two sided sword that has moderating advantages that need to be strategically managed to embrace its advantages and curb its negative impact of causing dissatisfaction due to its ability to create undesirable competitive differences.

Future Directions

The future studies need to use longitudinal designs in order to measure how satisfaction-loyalty is formed over time, include other moderators like consumer involvement and brand community involvement, and re-test such a paradigm in other product categories and cultures to understand the extent to which the knowledge can be generalized outside of the smartphone market in Pakistan.

Conclusion

This paper is empirical evidence that brand loyalty among smart phone consumers in Pakistan is largely determined by customer satisfaction as a core mediating factor, where brand image, service quality, product quality, product price and brand trust are all influencing the formation of satisfaction and indirectly influencing the determination of loyalty. The results indicate that social media is a strong contextual moderator, which enhances the impact of all the five antecedents on customer satisfaction, even though it has a weak direct effect, and reflects its two-sidedness in the modern context of consumer decision-making. On the other hand, switching costs do not directly relate to brand loyalty, or reinforce the relationship between satisfaction and loyalty, indicating that barrier-based retention policies do not work in competitive markets where there is an abundance of substitutes and low ecosystem lock-in. These findings highlight that brands of smartphones aiming at developing

sustainable loyalty are better advised to consider the adoption of satisfaction-oriented strategy complemented by strategic use of social media instead of the use of switching cost advantages. (Pu et al., 2023).

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