



Customer advocacy and brand loyalty: the mediating roles of brand relationship quality and trust

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Abstract

Customer advocacy is linked to various psychological and brand-related outcomes. However, the potential mechanisms of such relationships remain poorly understood. The present study investigates the route through which customer advocacy impacts brand loyalty in the retail banking sector. Based on a sample of 351 South African retail bank customers, the study employs a model with brand relationship quality and brand trust serving as mediating variables between customer advocacy and brand loyalty. The results confirm the prediction that customer advocacy is positively related to brand loyalty through a serial mediation of brand trust and brand relationship quality. These findings underscore the crucial roles of brand relationship quality and brand trust in contributing towards brand loyalty, thus providing preliminary evidence concerning the possible mechanisms through which consumer–brand relationship quality and trust in brands synergistically enhance brand loyalty.

Keywords Customer advocacy · Brand relationship quality · Brand trust · Brand loyalty · South Africa

Introduction

With increasing consumer empowerment in a hyperconnected world, firms have been hard-pressed to find creative strategies to serve their customers through value-laden informational exchanges (Roy 2013; Swaminathan et al. 2020; Urban 2004). Within this milieu, customer advocacy has emerged as an alternative strategic approach to achieving greater organisational performance outcomes by promoting

positive customer reciprocal affiliative behaviours between the firm and its customers. This implies that when firms support customers to find and achieve greater value in a market exchange, organisational success significantly improves (Lawer and Knox 2006; Urban 2004). Advocacy represents a significant next phase in the development of firm-customer relationships. Advocacy has been researched in the literature in two different ways; first, from a customer perspective (consumer advocacy) and second, as organisation-initiated advocacy (customer advocacy) (Sweeney et al. 2020). The former is a form of positive WOM communication, in which the customer develops a strong desire to positively recommend a service or product to other clients (Fullerton 2011), while the latter is “an advanced form of market orientation that responds to the new drivers of consumer choice, involvement and knowledge” (Lawer and Knox 2006, p. 123). In this context, customer advocacy refers to the firm advocating for the best interests of clients even to the point of recommending a competitor’s offering where necessary (Roy 2015). Thus, customer advocacy is driven by an amalgamation of altruism and self-interest (Jayasimha and Billore 2016).

While there is a large stream of research on the consumer advocacy, there is a dearth of research on the second, organisation-initiated (customer) advocacy (Sweeney et al. 2020). Our study follows the second

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approach, where Urban (2004) describes customer advocacy as involving a company acting on behalf of its customers, representing them within the firm and protecting their best interests to earn their trust, loyalty and future purchases. Customer advocacy also implies the process of faithfully serving customer interests and providing honest information (Lawer and Knox 2006). It is expected that firms that engage in customer advocacy by seeking consumers' best interests are likely to strengthen their customer–brand relationship quality (Xie et al. 2017) and trust in order to enhance brand loyalty (Cropanzano and Mitchell 2005; Morgan and Hunt 1994).

While there have been many studies on brand loyalty, there is very little consensus about its antecedents and predictors. In particular, limited empirical research is available to explain how a firm's customer advocacy activities impact customer–brand relationship quality and trust leading to brand loyalty (Roy 2013; Urban 2004) in the African context. Moreover, while customer advocacy strategy is suggested to lead to reciprocal loyalty and increased patronage (Urban 2004), the underlying mechanisms leading to these outcomes have not been clearly articulated from a customer advocacy standpoint, which is a subject at its nascent stage of development in contemporary brand-marketing literature. Evidence in academic scholarship suggests that brand loyalty is context-specific, in that, industry type, culture, and country-specific characteristics could influence customers (Quach et al. 2020). This study, therefore, contributes to the growing literature on the subject of customer advocacy as an antecedent of customer loyalty being serially mediated by brand relationship quality and brand trust leading to brand loyalty in the Sub-Saharan African financial services market context.

Drawing on the social exchange theory, the study seeks to empirically test a mediation model that depicts brand relationship quality and brand trust as mediating variables between customer advocacy and brand loyalty in South Africa's retail banking sector. The study also draws on Sweeney et al's (2020) recommendation on the need for further studies to delineate customer advocacy behaviours towards service employees in relation to service businesses. In a study of banking reputation in Ghana, Kenya, and South Africa, it was found that South Africa was the only country where bank reputation did not influence brand loyalty and the authors speculate that there may be other issues involved (Osakwe et al. 2020). When compared to developed nations, there is a lack of loyalty attributed to banks in Africa (Saigal 2019). This fact, coupled with new entrants into the banking sector, has changed the competitive dynamics and increased the opportunity for customers to switch banks (Taoana et al. 2021). The rest of the paper has been organised as follows: literature review and hypotheses development, method,

results, discussion and theoretical contributions, managerial implications, and conclusions.

Literature review and hypotheses development

Social exchange theory

Social exchange theory is defined as “a general sociological theory concerned with understanding the exchange of resources between individuals and groups in an interaction situation” (Ap 1992, p. 668). The social exchange paradigm is motivated by self-interest and based on the social rationality of individuals which aims to achieve maximum rewards and minimum costs for human behaviour (Yin 2018). The theory stresses that the interactions among people derive from maintaining the balance between giving and receiving which is at the core of a long-term mutually beneficial relationship (Blau 1964).

Lambe et al. (2001) identify four principal tenets that promote understanding of social exchange theory in the literature: (1) exchange interactions give rise to social and/or economic outcomes; (2) the results are often compared with alternatives over time to determine their relative worth and the level of trust to be placed on the exchange relationship; (3) positive results over time deepen trust and commitment and finally; (4) the positive exchange relationships lead to the development of relational exchange norms which govern the relationship. Furthermore, attitudinal and behavioural loyalty espoused in the social marketing literature includes negotiated rules (Cropanzano and Mitchell 2005), fairness (Molm et al. 2006) and positive reciprocal behaviours (Molm et al. 2006). Ultimately, social ties, reciprocity, and interdependence are developed via resource exchange (Garner 2017). Given that banking relationships are characterised by cooperation and reciprocity, social exchange theory provides a suitable theoretical discipline to justify how relationships are built (Frazier and Rody 1991). It helps to deepen reciprocity which is a critical hallmark for developing loyalty in its various dimensions, especially, in an era where customer propensity to switch is at an all-time high.

Customer advocacy versus consumer advocacy

Customer advocacy intends to build and strengthen worthwhile relationships by earning customer trust through open communication and partnerships with customers (Lawer and Knox 2006). According to Roy (2013), customer advocacy stems from consumer activism and the viewpoint of the marketplace. The marketplace definition



emphasises providing the customer with sufficient information and knowledge to avoid negative marketplace experiences, while activism focuses on what is beneficial for the customer with the outcomes of earning trust, building sustainable relationships, and gaining positive word-of-mouth (Roy 2013). Similarly, Payne et al. (2009) focused on the consumer behaviour perspectives which consist of the information-processing perspective and the experiential perspective. The former emphasises cognition-affect-behaviour and is normally characterised by goal-oriented activities such as searching, confirming, and evaluating alternatives along the purchase decision journey; while the latter incorporates fantasies, feelings, and fun as processes that are part of the experiential consumption and deliver opportunities for co-creation which results in customer learning (Payne et al. 2009). According to Urban (2004, p. 79), the emphasis was on “learning about the customer and developing a relationship with them to become a better advocate of their needs”. Although consumer advocacy and customer advocacy appear similar at face value, they are conceptually distinguishable (Jayasimha and Billore 2016). The concept of consumer advocacy follows the same trajectory as positive word-of-mouth but is sufficiently nuanced with some level of self-driven activism. The conceptual differentiation according to Jayasimha and Billore (2016) is that customer advocacy is a company-level construct whilst consumer advocacy represents market sharing among consumers.

The need for customer advocacy

The empowerment of financial service consumers has shifted market control from the company to the customers (Choudhury 2013). Banks should therefore spotlight their strategies on the elements that lead to positive word-of-mouth endorsements by clients (Mukerjee 2018). Edelman (2010) asserts that the most compelling force driving consumption decisions is advocacy. In a relationship-based sector such as financial services, customer advocacy is imperative. Building and sustaining customer advocacy remains a vital tool for competitive advantage for firms, especially in entrenching trust with customers (Yeh 2013). Urban (2004) argues that trust creates a barrier to entry through loyalty. Advocacy-based strategies view advocates as trusted advisors who influence existing or potential customers during their purchase decisions in favour of the firm (Sheth et al. 2000). A retailer’s relationship quality with customers stimulates a high customer-perceived value. Yeh (2016) suggests that investment in the development of relationship quality with customers is germane. When a bank provides the desired level of service, customers would be willing to advocate positively about its products and services (Wali et al. 2015). Alam Al Karim and Habiba (2021) confirm that customer advocacy is the most important predictor of customer loyalty. A summary of the antecedents and consequences of customer advocacy is shown in Table 1.

Table 1 Summary of customer advocacy antecedents and consequences

Antecedents	Consequences
Company acts on behalf of its customers, representing them within the firm and protects their best interests	Earning customers’ trust and loyalty and gaining future purchases
Advocacy activities like offering quality products and service	Establishes brand-customer relationships
Firm serving customer interests, maintaining appropriate governance mechanisms, and communications	Customer receiving honest information that leads to partnership, trust and loyalty
Trust, commitment, and satisfaction	Positively influencing consumers’ emotions, intentions, and behaviours
Customer orientation, by offering a fair billing system, and uninterrupted service,	Acts positively on brand relationship quality and brand trust and influences the relational bonds with customers
Excellent service quality	Increases consumer loyalty in online environments
Bank provides the right service quality and courtesy	Customers willing to advocate positively about banks products and services
Service quality and excellent services	Enhanced trust
Relationship quality with customers	Stimulates a high customer-perceived value
Greater brand trust	Better brand repurchase behaviour
Brand Advocates	Increased participation in online brand communities
Customer’s previous interactions or experiences	Brand loyalty is bolstered
Value co-creation efforts	Consumers partake in brand-related content



Brand relationship quality

Brand relationship quality is a term used to describe the efficacy of customer–brand partnerships (Keating et al. 2011; Moliner et al. 2007). The advancement of customer–supplier relationships is influenced by both service-dominant logic and social exchange theory. The service-dominant logic emphasises value co-creation, delivering value to customers, and where value is accomplished in a collective effort through adaptation of products and services (Appiah et al. 2021; Vargo and Lusch 2004).

When employees act in the best interest of consumers by delivering superior service to them, it promotes quality relationships (Artanti et al. 2020). The significance of frontline employee characteristics in maintaining the banker–client relationship has been highlighted in extant literature (Abbasi and Alvi 2013). The empathetic actions of service staff produce positive expectations among customers in the service delivery process (Bahadur et al. 2019; Felleson and Salomonson 2016). Relationship quality is a complex construct made up of many attributes that highlight the essence of the relationship between firms and their clients. The prevailing understanding is that satisfaction, commitment, and trust are vital elements for maintaining the quality of relationships among exchange parties (Brun et al. 2014).

Relationship quality is also critical in the marketing of financial services. Financial services are characterised by intangibility and highly complex financial products, resulting in customers experiencing difficulties in evaluating alternatives (Fernandes and Pinto 2019). Mosley (2007) argues that service experiences are relatively more complex because they require interpersonal interactions and value co-creation to develop quality perceptions. Similarly, Ackermann and Van Ravesteyn (2006) argue that relying on pricing and costs as points of differentiation is not a sustainable strategy considering the importance of building mutual relationships with customers in banking. To maintain a sustainable competitive advantage, brand relationships become an imperative for customer loyalty and retention in banks (Ackermann and Van Ravesteyn 2006; Roy and Eshghi 2013). Moreover, Iglesias et al. (2011) maintain that it takes more than just brand experience to create loyalty while other researchers also confirm that experience and loyalty serve as a vital underlying mechanism for improving brand relationships (Lo et al. 2017).

Brand trust

Defining trust is difficult mainly because of its highly complicated and nebulous nature (Hobbs and Goddard 2015). Morgan and Hunt (1994) maintain that trust derives from an individual's positive expectation of the honesty and integrity of an exchange partner. Similarly, McAllister (1995)

identifies two categories of trust namely: warm or affective trust, and rational or cognitive trust. These definitions recognise two salient aspects of trust: the affective (intentions and integrity) and the functional (behaviour and reliability). Similarly, both Sahin et al. (2011) and Greenberg (2014) restate that brand trust comprises the positive intentions and reliability of a brand. In line with this, Moorman et al. (1993, p. 315) posit that trust is the “willingness to rely on an exchange partner in whom one has confidence”.

Trust is a key concept in branding primarily because of the growing interest in relationship marketing since the 1980s (Delgado-Ballester and Luis Munuera-Alemán 2001; Hess and Story 2005; Lantieri and Chiagouris 2009). Brand trust is central to beneficial consumer–brand relationships (Morgan and Hunt 1994). Positive exchanges between brands and consumers are reciprocal, joint, and enduring (Vargo and Lusch 2011). A high level of trust in consumer–brand relationships extends into different aspects and levels of engagement with brands (Hiscock 2001). Trust is, therefore, fundamental to developing buyer–seller relationships (Kharouf et al. 2014). In keeping with this, Kosiba et al. (2018) assert that fruitful customer engagement is heavily influenced by mutual trust between the exchange partners. Trust plays a critical role in forming the depth and strength of relationship quality which, if sustained, also positively increases customer loyalty levels (Jung and Soo 2012). “Trust develops over time and helps to consolidate the relationship between the exchange partners.” (Anabila 2021, p.158).

Brand loyalty

There is very limited consensus among scholars regarding the antecedents and consequences of brand loyalty since culture, industry type and other country-specific characteristics influence customers behaviour (Quach et al. 2020). Brand loyalty is not only a crucial issue amongst researchers but also a concern of practitioners such as retail bank managers (Amegbe and Osakwe 2018; Evanschitzky and Wunderlich 2006; Baumann et al. 2011). Loyalty has been touted as a significant indicator of marketing success in service industries (Rather and Sharma 2017) and is an important driver of profit (Popp and Woratschek 2017). Brand loyalty is regarded as a brand-identifiable concept and is unpacked as customers' commitment to the brand, customers' attitude towards the brand, which then shapes behaviour towards the brand (Zhang and Liu 2017). Oliver (1999) defines loyalty as the repurchasing behaviour of the same brand underpinned by a strong level of commitment, despite marketing attempts having the potential to induce customer switching behaviour. Brand loyalty seems to be interrelated to a commitment to repeat purchase in the future (Fatema et al. 2015; Rahi et al. 2017; Sasmita and Suki 2015).



Francisco-Maffezzoli et al. (2014) argue that brand loyalty represents an indicator of repurchase intentions or behaviour, and shapes positive consumer attitudes leading to positive word-of-mouth communications that benefit the firm. Apenes Solem (2016) views brand loyalty as an intentional behaviour construct and therefore considers brand loyalty to be based on consumer preferences, leveraging the attitudinal concept of brand loyalty such as intentions to stay loyal, recommending the brand to others, and choosing the brand again. The limitation of viewing loyalty solely through repurchasing behaviour is that it results in a lack of complete understanding of why consumers become and remain loyal (Schultz and Bailey 2000). Loyalty is understood as a multidimensional construct driven by both behavioural and psychological factors (Knox and Walker 2001; Oliver 1999).

Oliver (1999) described four sequential phases of loyalty which include cognitive loyalty, affective loyalty, conative loyalty and action loyalty. *Cognitive loyalty* operates at the attribute performance level, *affective loyalty* is the liking phase where the consumer achieves pleasurable fulfilment or satisfaction towards the brand; *conative loyalty* is the stage where the positive behavioural intention is developed and finally; *action loyalty* is where the intentions dovetail into action having the potential to repeat itself even in the face of other competing claims. In an empirical study of cosmetic retail stores in France, Diallo et al. (2021) found that brand trust had a positive relationship with both cognitive loyalty and affective loyalty. Similarly, a study in the private health-care sector in Portugal by Moreira and Silva (2015) shows a positive correlation between brand trust and brand loyalty.

Affective loyalty is characterised by feelings or emotions toward the brand, where satisfaction and commitment arise from this phase (Oliver 1999). Oliver emphasises that should cognitive loyalty translate into satisfaction through repeated engagements and experiences, then affective loyalty—the second level of loyalty—may arise. The third phase, conative loyalty, is underpinned by behavioural intentions to

repurchase. Oliver argues further that this phase does not translate into loyalty as the behaviour is intentionally underpinned by the motivation that leads to the fourth phase, action loyalty, where the motivational intention is translated into actual action in the form of repurchase behaviours.

Oliver (1999) posits that cognitive loyalty is the weakest form and easiest to break as the consumer is only involved with the brand at a functional level. However, action loyalty is deeper-seated by the commitment and lack of switching behaviours and is the strongest form of loyalty (Oliver 1999). Loyalty has traditionally been understood from a behavioural outcome perspective and later evolved into incorporating attitudinal dimensions; however, this view is challenged by the authenticity of the intentions and whether these can accurately translate into behaviours (Fandos et al. 2009). These scholars argue that the intention of loyalty is formed by the consumer's attitudes towards the product or service, where cognitive and affective dimensions become the antecedents of the behavioural intention. For a good review of the antecedents of cognitive, affective, and conative loyalty, see the framework developed by Dick and Basu (1994, p 100).

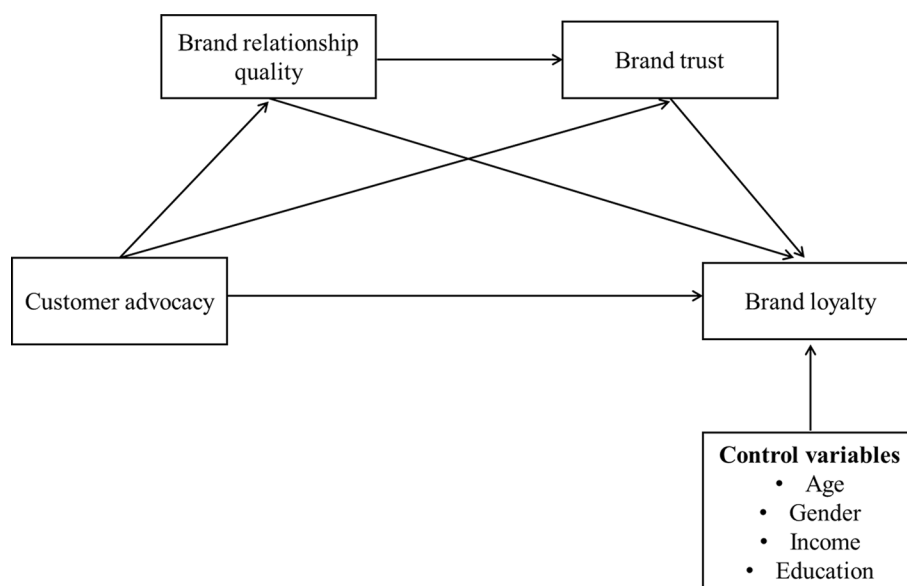
Empirical results from El-Manstrly and Harrison (2013) reveal that the cognitive-affective loyalty link shows the weakest relationship, while “affective-conative and conative-action loyalty” links are the strongest. According to Rizan et al. (2014), to develop and build a loyalty scheme, banks should promote different attitudes and behaviours that are centrally rooted in the firm's soul. It has been suggested that employee empathetic behaviour adds to customers' loyalty (Drollinger and Comer 2013).

Hypotheses development

The conceptual model is shown in Fig. 1.



Fig. 1 Conceptual framework



Intentions to stay loyal, recommendations, and choosing the brand are part of the attitudinal loyalty concept (Apenes Solem 2016). El-Manstrly and Harrison (2013) consider recommendations as a strong indicator of conative loyalty since the recommendation is an intentional measure that positively affects conative loyalty. Shah and Khan (2021) suggest that managers must be creative and innovative in their choice of business strategies. Customers' perspectives need to be taken in the banks strategic decisions for developing successful business models. Their study confirms that investments in bank innovativeness capabilities enhance customer advocative behaviour. Customer knowledge is a significant moderator in the relationship between loyalty and its antecedents. Banks can, therefore, increase advocacy from knowledgeable customers by offering them intra-network promotion packages and marketing messages showcasing organisational innovativeness (Quach et al. 2020). Also, Urban (2004) contends that "if a company advocates for its customers, they will reciprocate with trust, loyalty, and purchases, either now or in the future" (p. 77). We posit the following hypothesis:

H1 Customer advocacy has a positive effect on brand loyalty.

Advocacy is a critical step in establishing brand-customer relationships (Urban 2005). Brands with powerful customer advocacy tend to develop genuine relationships across all stakeholders and not just consumers since they are also vital constituents in value creation. This view requires greater clarity in the process of maintaining appropriate governance mechanisms, communications, and behaviours (Lawer and Knox 2006). Innovative organisations communicate with their customers and champion their needs and wellbeing. A brand investing in customers to co-create value will

likely cause a customer to develop a liking for the brand (Roy and Eshghi 2013; Junaid et al. 2020). Marketers should facilitate customer value creation by providing customers with the resources to co-create value as this will improve customer-brand relationships and advocacy (Harrigan et al. 2021). The positive effect of staff empowerment on customer relationships and important company outcomes has been corroborated by Gremler et al. (2001). Similarly, Roy (2013) confirms that customer advocacy influences relational bonds with customers. We, therefore, formulate the following hypothesis:

H2 Customer advocacy has a positive effect on brand relationship quality.

Consumers become "brand advocates" when they are intensely engaged with a brand. This results in consumer trust and loyalty. Brand advocates actively spread positive word-of-mouth (Fuggetta 2012; Fullerton 2011; Wallace et al. 2012). Failure to take advantage of the strength of brand advocates may harm the brand in the long term (Bhati and Verma 2020). Henning-Thurau (2004) proposes that a customer-focused organisation can expect its customers to display behavioural loyalty based on the consumers' image and trust in their minds. As consumers are increasingly becoming sceptical of marketing communications, brand-related advocacy offers a great deal of promise (Sasser et al. 2014). Value co-creation efforts result in consumers partaking in brand-related content (Seifert and Kwon 2020), and customer advocacy is part of brand citizenship behaviours (Seifert and Kwon 2020; Yi and Gong 2013). Wilk et al. (2018) state that advocates are more willing to participate in online brand communities. Consumers are more involved in writing online reviews to share brand experiences and



give guidance that may be seen by others (Tang and Guo 2015; Xu and Li 2016). Roy (2015) found a positive impact of customer advocacy by the service provider on customers trust. The study further suggests that trust can be enhanced by offering competitive service quality and excellent services. Roy's research highlights the importance of customer advocacy for service providers. Thus, we hypothesise that:

H3 Customer advocacy has a positive effect on brand trust.

Evanschitzky et al. (2012) view trust, commitment, and satisfaction as not only underpinning relationship marketing but also positively influencing consumers' emotions, intentions, and behaviours. Employee interactions are central to the service experience given by a bank (O'Loughlin et al. 2004). Customers with a positive service experience are more likely to prefer their existing service provider over low-cost alternatives (Jha et al. 2013). In online environments, consumer loyalty is affected by service quality (Al-Hawari 2014) and relationship quality (Bilgihan and Bujisic 2014). In keeping with this, Brun et al. (2014) explain that commitment, trust, and satisfaction are core attributes of relationship quality in the digital environment. In online retailing, satisfaction is a consumer's judgment of the e-retailer's performance about prior expectations and the constant satisfaction with the shopping experience from the e-retailer (Nyffenegger et al. 2015). In turn, trust reflects consumers' willingness to rely on the e-retailer based on their confidence that the brand is a safe, honest, and dependable partner (Rezaei et al. 2014). Caceres and Paparoidamis (2007) confirm that relationship quality in B2B organisations positively affects customer brand loyalty.

Fournier (1998) drew parallels between brand relationship quality and brand loyalty as both constructs aim to strengthen the contact between a consumer and the brand. A study conducted by Ackermann and Van Ravesteyn (2006) reveals that relationship banking offerings positively influence customer loyalty and indicate that customers who receive a relationship banking offering are more willing to refer their bankers to others. Studies have empirically supported the positive influence of brand relationship quality on brand loyalty (Fournier 1998; Jung and Soo 2012), increasing customers' willingness to provide referrals (Wu and Li 2011), pay a price premium (Grégoire and Fisher 2006), tolerate a price increase (Maunier and Camelis 2013), and spend more (DeWulf et al. 2001). Other studies have shown that brand relationship quality was found to be positively related to brand loyalty in the smartphone market (Giovanis 2017; Memon and Khan 2021), and another in the small and medium-sized enterprises (SMEs) market (Ledikwe et al. 2019). Lo et al. (2017) studied hotel loyalty programmes and found that brand relationship quality positively influences

members' future behavioural intentions and brand loyalty. Therefore, we formulate the following hypothesis:

H4 Brand relationship quality mediates the relationship between customer advocacy and brand loyalty.

At the core of the customer advocacy concept is the company's ability to satisfy customer needs with customers in turn reciprocating in the form of trust and loyalty (Roy 2013). Scholars maintain that improved relationship quality is characterised by greater trust, satisfaction, and commitment and propose that, although these three attitudinal dimensions are specific, consumers tend to cluster them in a well-organised way (de Wulf et al. 2001). More precisely, brand loyalty is bolstered when customers' views are likely to be based on previous interactions or experiences with the company (Akrouf and Nagy 2018).

Brand trust is a crucial antecedent of loyalty in financial services (van Esterik-Plasmeijer and van Raaij 2017). Urban (2004) views trust as highly dependent on customer advocacy and directly correlated with brand recommendations, which reduce acquisition costs and marketing promotional efforts. Zhang and Liu (2017) indicate that respondents with greater brand trust also demonstrate better brand repurchase behaviour, lower levels of negative brand perceptions, and generate favourable word-of-mouth. The role of trust is such that customers who trust a firm can advocate for it to others based on a good service experience (Yeh 2013). Yeh (2013, p. 99) further contends that these customers "often remain loyal simply because the quality of service reinforces their trust in the service firms". Studies have empirically found a strong positive relationship between trust and customer loyalty (Kassim and Abdullah 2010; Menidjel et al. 2017; Molinillo et al. 2019; Yap et al. 2012). We expect that brand trust will mediate the customer advocacy and brand loyalty associations. We thereby formulate the following hypothesis:

H5 Brand trust mediates the relationship between customer advocacy and brand loyalty.

Past research has shown the importance of brand relationship quality and trust in the development of customer loyalty to a brand (Roy and Eshghi 2013; Vargo and Lusch 2011). However, when banks develop quality relationships with clients through customer advocacy, positive attitudes about the bank increase, which in turn promote trust in the firm. Thus, as quality relationships among clients develop, with a corresponding increase in trust, it is expected that this will lead to greater brand loyalty. Based on these arguments, this study predicts that customers with stronger quality relationships and trust in their bank resulting from the bank's customer advocacy strategies are more likely to be loyal. We, therefore, state the following hypothesis:



H6 The relationship between customer advocacy and brand loyalty is serially mediated by brand relationship quality and brand trust.

Method

Data collection and sample characteristics

Data for this research were obtained through an online survey. The questionnaire was hosted on the Qualtrics platform and distributed through emails and published on social media, particularly Facebook and LinkedIn. Respondents were encouraged to share the survey with their peers through a snowballing technique. Social media is gaining popularity as an effective medium for gathering consumer data for research purposes (Stieglitz et al. 2018). Social media was selected as the preferred method for the data collection because it provides the benefit of reaching many potential respondents quickly and at a low cost (Ghani et al. 2019). After three weeks of publishing the survey (between 9–29 June 2020), a total of 424 responses were obtained. Data cleaning to resolve issues of incomplete responses yielded a total of 351 valid responses. The final set of respondents confirmed that they had an active bank account and have used it in the past three months for personal banking. This requirement was necessary to ensure that only customers with an existing relationship with a South African bank were included in the study.

Female respondents were in the majority (64%). About 48% of the respondents were aged between 35–44 years, followed by the 25–34 year age group (36%). In terms of income, a greater percentage of the respondents reported a personal monthly income of between R25,000 and R62,500. Those reporting income levels above R62,500 represented 29% of the respondents. Moreover, majority of the respondents had a first degree (21%) or a Postgraduate degree (38%) as their highest educational achievement. More than 80% of the respondents were drawn from the Gauteng Province of South Africa, which has Johannesburg as its capital with over 5 million residents. Finally, respondents were requested to indicate the bank they frequently use and the following percentage scores were recorded from the leading South African banks: First National Bank (FNB: 37%), Capitec (17%), Standard Bank (16%), Nedbank (16%), Absa (7%), and others (8%).

Measures

All constructs were measured using previous scales. Table 2 reports the psychometric properties of all the scales used in the study. Customer advocacy was measured by adapting

four items from Roy (2013). Brand relationship quality was conceptualised as a unidimensional construct and measured with scale items drawn from Francisco-Maffezzoli et al. (2014). Brand trust was measured with five items adapted from Morgan and Hunt (1994). Brand loyalty was conceptualised as a higher-order factor made up of cognitive loyalty, affective loyalty, and conative loyalty. Thirteen scale items were adapted from El-Manstrly and Harrison (2013) to measure brand loyalty with each sub-construct measured with specific items; cognitive loyalty (4 items), affective loyalty (5 items), and conative loyalty (4 items). All constructs were plotted on a 7-point Likert scale, from “strongly disagree” to “strongly agree”.

Results

Measurement model validation

In keeping with the recommendation of Hair et al. 2014, we relied on measurement model analysis in SmartPLS Release: 3.2.7 (Ringle et al. 2015) to ascertain the psychometric properties of all the constructs. Partial least squares structural equation modelling is useful for theory application and is neither affected by the size of the sample nor the distribution of data (Chin, 1998; Chin and Newstead 1999; Hair et al. 2017; Wold 1982). First, the psychometric properties of the six first-order constructs with reflective indicators were assessed and presented in Table 2. All standardised factor estimates were significant and spanned 0.73 to 0.93. The bootstrap t-values were estimated using 5000 subsamples (Tortosa et al. 2009). The composite reliability of all the measures ranged from 0.89 to 0.96, which is higher than the minimum threshold of 0.70. The average variance extracted (AVE) for each latent factor ranged from 0.66 to 0.81, which is greater than the recommended minimum of 0.50 (Hair et al. 2017). These results confirm convergent validity (Anderson and Gerbing 1988; Fornell and Larcker 1981). Furthermore, the latent variables showed moderate to high correlations between them as presented in Table 3 (Anderson and Gerbing 1988).

Discriminant validity was determined using the heterotrait–monotrait ratio inference approach (HTMT) (Henseler et al. 2015). According to Henseler et al. (2015), the HTMT approach explains between 97 and 99% of discriminant validity as opposed to about 21% of discriminant validity captured by the traditional Fornell and Larcker (1981) approach. From Table 4, all the HTMT correlations fall within $-1 < HTMT_{inference} < 1$, thus confirming discriminant validity for the six latent variable model. Since the main focus of this study is to examine customer advocacy, brand relationship quality, brand trust and brand loyalty



Table 2 Measurement model—reliability and convergent validity

Constructs	λ	Boot t	α	CR	AVE
<i>Customer advocacy</i>			0.92	0.95	0.81
My preferred bank provides unbiased advice that helps me to choose its services and products	0.90	71.40			
My preferred bank gives honest and open information and advice about their services and products and competitors' services/products	0.91	74.99			
My preferred bank keeps my best interests in mind	0.91	68.33			
My preferred bank is a customer advocate	0.89	61.51			
<i>Brand relationship quality</i>			0.93	0.95	0.74
Because of the advantages it gives me, my preferred bank is important to me	0.84	42.44			
I feel close to my preferred bank	0.88	65.65			
My preferred bank makes me feel good and keeps my self-esteem high	0.89	55.97			
I feel passionate about my preferred bank	0.86	43.97			
My preferred bank means a lot to me	0.89	57.36			
My preferred bank treats me like a special customer rather than just another customer	0.82	35.15			
<i>Brand trust</i>			0.94	0.96	0.81
My preferred bank can be trusted at all times	0.88	52.80			
My preferred bank can be counted on to do what is right	0.93	92.13			
My preferred bank is very dependable	0.91	64.85			
My preferred bank has high integrity	0.92	80.47			
My preferred bank is very competent	0.87	45.57			
<i>Brand loyalty</i>					
<i>Cognitive loyalty</i>			0.84	0.89	0.67
I believe my preferred bank has more offers than others	0.81	34.75			
The service of my preferred bank is better than other of its class	0.84	31.11			
I consider my preferred bank my first choice when I need a service of this type	0.76	21.73			
My preferred bank offers me with superior service quality relative to others	0.86	41.95			
<i>Affective loyalty</i>			0.90	0.93	0.71
I have come to like and prefer my bank to the other ones	0.80	23.30			
I prefer the services and products of my bank to the others	0.84	40.49			
I enjoy the services of my preferred bank the most	0.87	46.74			
I am pleased with the services my preferred bank offers compared to the other banks	0.88	44.88			
I am generally pleased to do business with my preferred bank	0.84	36.85			
<i>Conative loyalty</i>			0.83	0.89	0.66
I am more likely to say favourable things about my preferred bank to others	0.88	60.36			
I am willing to recommend my preferred bank to others who need my advice	0.88	60.57			
I say positive things about my preferred bank to others	0.73	21.03			
I encourage my relatives and friends to use my preferred bank	0.75	19.62			

All bootstrap t -values are significant at $p < 0.01$

(and not its antecedents), following the recommendations by Wetzels et al. (2009), we examined the measurement model again by modelling brand loyalty as a second-order formative latent variable with cognitive, affective and conative loyalty as three first-order latent variables with reflective indicators. This procedure is also consistent with previous studies (Back and Parks 2003; Dapena-Baron et al. 2020). Table 5 shows that reliability, convergent and discriminant validity were met at the second-order latent variable level as well.

Common method variance

As the data were obtained from a single source through a survey, common method variance may pose a challenge (Podsakoff et al. 2003). Both procedural and statistical techniques were employed to minimise the threat of common method variance. Procedurally, well-established and validated scales were used to measure the constructs. Secondly, the questionnaire was accompanied by a cover letter that guaranteed anonymity and confidentiality of data provided. Statistically, two remedies were used to check for common



Table 3 Descriptive statistics and correlation among study variables

#	Construct	Mean	SD	1	2	3	4	5	6
1	Customer advocacy	4.87	0.19	1.00					
2	Brand relationship quality	4.97	0.18	0.62	1.00				
3	Brand trust	5.34	0.2	0.59	0.55	1.00			
4	Cognitive loyalty	5.36	0.17	0.41	0.44	0.43	1.00		
5	Affective loyalty	5.5	0.18	0.46	0.49	0.48	0.59	1.00	
6	Conative loyalty	5.53	0.18	0.41	0.44	0.43	0.53	0.59	1.00

$N=351$; all correlations are significant at $p < 0.01$

Table 4 Discriminant validity of first-order construct heterotrait–monotrait ratio (HTMT) inference criterion

#	Construct	1	2	3	4	5	6
1	Customer advocacy	–					
2	BRQ	0.9 CI _{0.900} [0.892–0.908]	–				
3	Brand trust	0.89 CI _{0.900} [0.887–0.901]	0.87 CI _{0.900} [0.868–0.882]	–			
4	Cognitive loyalty	0.73 CI _{0.900} [0.720.741]	0.81 CI _{0.900} [0.802–0.825]	0.73 CI _{0.900} [0.713–0.736]	–		
5	Affective loyalty	0.74 CI _{0.900} [0.725.751]	0.85 CI _{0.900} [0.842–0.863]	0.77 CI _{0.900} [0.762–0.785]	0.95 CI _{0.900} [0.943–0.962]	–	
6	Conative loyalty	0.77 CI _{0.900} [0.759.781]	0.88 CI _{0.900} [0.867–0.893]	0.79 CI _{0.900} [0.778–0.815]	0.86 CI _{0.900} [0.852–0.877]	0.91 CI _{0.900} [0.902–0.919]	–

$N=351$; all HTMT correlations are within $-1 < \text{HTMT} < 1$

method variance. First, Harman's test was used to determine if a single factor can explain significant variance in the scale measure. The test shows that a single factor did not exceed 40% of the total variance across the dataset, which is less than the threshold of 50% (Malik et al. 2020). Subsequently, we followed the recommendations by Kock (2015, p. 7) for testing common method variance in PLS-SEM. As presented in Table 6, all the variance inflation factor (VIF) values for the four latent variables were below 3.3; therefore, common method variance is absent from the dataset (Kock 2015).

These remedies suggest that common method variance does not pose a threat to the current dataset.

Hypothesis testing

The next stage after measurement model analysis is the structural model analysis (Lings and Greenly 2010; Hair et al. 2014). The structural path model was assessed with SEM using Partial Least Squares structural equation modelling (SmartPLS Release: 3.2.7 (Ringle et al. 2015)). The

Table 5 Convergent and discriminant validity of second-order constructs

#	Construct	Convergent Validity			HTMT inference criterion			
		α	CR	AVE	1	2	3	4
1	Customer advocacy	0.92	0.95	0.81	–			
2	BRQ	0.93	0.95	0.74	0.9 CI _{0.900} [0.892–0.908]	–		
3	Brand trust	0.94	0.96	0.81	0.89 CI _{0.900} [0.887–0.901]	0.87 CI _{0.900} [0.868–0.882]	–	
4	Brand loyalty	0.94	0.95	0.59	0.77 CI _{0.900} [0.763–0.781]	0.87 CI _{0.900} [0.861–0.880]	0.79 CI _{0.900} [0.787–0.801]	–

$N=351$; all HTMT correlations are within $-1 < \text{HTMT} < 1$



Table 6 Common method bias test showing VIF values

#	Constructs	1	2	3	4
1	Customer advocacy		3.19	3.16	3.22
2	Brand relationship quality	3.29		3.28	3.16
3	Brand trust	3.14	2.43		3.18
4	Brand loyalty	3.10	3.20	3.07	

$N=351$; All VIF values less than 3.3 (Kock 2015)

significance of each path was tested using bootstrap t -values (5000 sub-samples) (Tortosa et al. 2009). The structural model was built by examining the serial mediation role of brand relationship quality and brand trust on the relationship between customer advocacy and brand loyalty. The model's diagnostic measures were generally acceptable (Hair et al. 2017): the predictive accuracy (R^2) shows a variance explained of about 70%, 73% and 70% in brand relationship quality, brand trust and brand loyalty respectively, all of which showed large explanatory power. Also, all the three endogenous variables had positive cross-validated redundancy (Q^2) showing predictive relevance of the model. Finally, a medium effect size was obtained for the effect of brand relationship quality on brand loyalty, whilst brand trust had a small effect size, with customer advocacy having no effect size at all on brand loyalty. The results of predictive accuracy (R^2), predictive relevance (Q^2), and effect sizes (f^2) are presented in Table 7.

The hypotheses test results presented in Fig. 2 and Table 8 show a positive direct effect of customer advocacy on brand relationship quality ($\beta=0.84$, $t=42.98$, $p<0.01$), and a positive direct effect on brand trust ($\beta=0.83$, $t=36.16$, $p<0.01$), thus lending support to H2 and H3. The results show that

both brand relationship quality ($\beta=0.60$, $t=8.24$, $p<0.01$) and brand trust ($\beta=0.25$, $t=3.38$, $p<0.01$) had positive direct effects on brand loyalty. Also, BRQ had a positive direct effect on brand trust ($\beta=0.40$, $t=5.23$, $p<0.01$). Though, the direct effect of customer advocacy on brand loyalty was not statistically significant ($\beta=0.02$, $t=0.39$, $p>0.05$), the total effect of customer advocacy, brand relationship quality and brand trust on brand loyalty was statistically significant ($\beta=0.73$, $t=22.41$, $p<0.01$), implying that customer advocacy is a useful explanatory variable of brand loyalty. Finally, of the control variables, age had a significant but negative effect on brand loyalty ($\beta=-0.09$, $t=2.78$, $p<0.01$); while income had a significant positive effect on brand loyalty ($\beta=0.07$, $t=2.36$, $p<0.05$). Neither gender nor education had any significant direct effect on brand loyalty.

Mediation effects

To examine the serial mediation effect of brand relationship quality and brand trust on the relationship between customer advocacy and brand loyalty, the recommendations by Nitzl et al. (2016) were followed for testing mediation in PLS-SEM. They recommend testing the significance of the indirect effects of the exogenous variable on the endogenous through the mediators. The results, presented in Table 9, show that both brand relationship quality (indirect effect = 0.50, $t=8.13$, $p<0.01$, CI_{95} [0.21, 0.46]) and brand trust (indirect effect = 0.12, $t=2.40$, $p<0.01$, CI_{95} [0.06, 0.21]) fully mediate the association between customer advocacy and brand loyalty, thus lending support to H5 and H6. The findings indicate that brand relationship quality and brand trust mediate the link between customer advocacy and

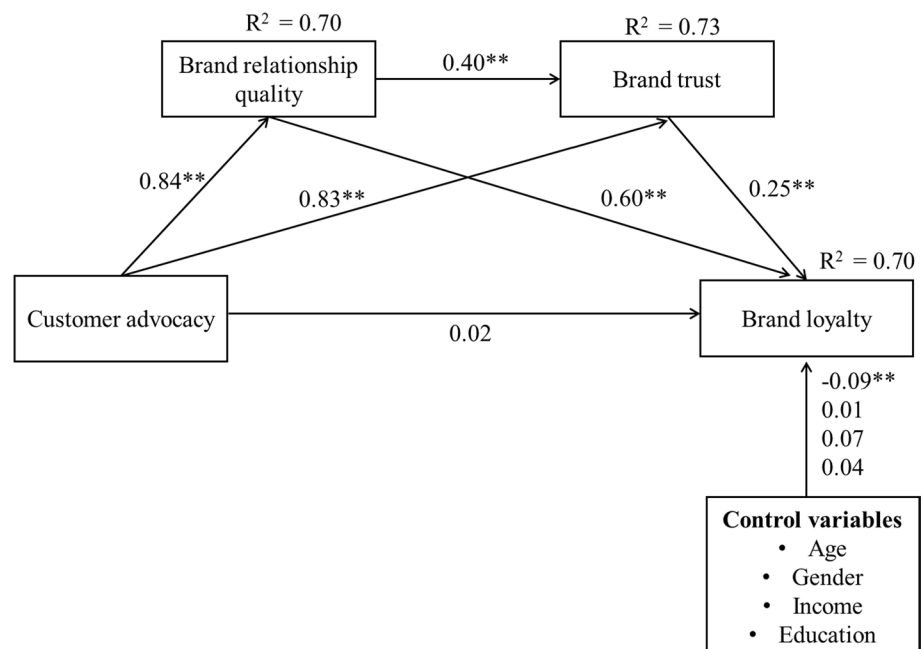
Fig. 2 Structural path model

Table 7 Predictive accuracy (R^2), predictive relevance (Q^2) and effect sizes (f^2)

Constructs	R^2	Q^2	f^2 (BRQ)	f^2 (BT)	f^2 (BL)
Customer advocacy	–	–	0.83 (large)	0.62 (large)	0.00 (none)
Brand relationship quality	0.70	0.49	–	0.18 (medium)	0.30 (medium)
Brand trust	0.73	0.52	–	–	0.06 (small)
Brand loyalty	0.70	0.38	–	–	–
<i>Control variables</i>					
Age	–	–	–	–	0.02 (small)
Gender	–	–	–	–	0.00 (none)
Income	–	–	–	–	0.01 (none)
Education	–	–	–	–	0.00 (none)

Table 8 Structural path coefficients

Relationship	β	t -value	p -value	LLCI (2.5%)	ULCI (97.5%)
Customer advocacy brand loyalty	0.02	0.39	0.70	0.00	0.06
Customer advocacy brand relationship quality	0.84**	42.98	0.00	0.79	0.87
Customer advocacy brand trust	0.83**	36.16	0.00	0.78	0.87
Brand relationship quality brand trust	0.40**	5.23	0.00	0.25	0.54
Brand relationship quality brand loyalty	0.60**	8.24	0.00	0.46	0.75
Brand trust brand loyalty	0.25**	3.38	0.00	0.10	0.39
<i>Control variables</i>					
Age brand loyalty	– 0.09**	2.78	0.01	– 0.15	– 0.02
Gender brand loyalty	0.01	0.55	0.58	0.00	0.04
Income brand loyalty	0.07*	2.36	0.02	0.01	0.13
Education brand loyalty	0.04	1.19	0.23	0.00	0.11

LLCI lower limit confidence interval, ULCI upper limit confidence interval

** $p < 0.01$; * $p < 0.05$

brand loyalty. Furthermore, the findings show that there is a serial mediation effect between customer advocacy on brand loyalty through brand relationship quality and brand trust (indirect effect = 0.08, $t = 2.48$, $p < 0.05$, CI_{95} [0.03, 0.16]).

Posthoc analysis

Moderation effects of demographic factors using multigroup analysis

Gender differences have been used as a moderating variable in marketing studies as it is known that buyer behaviour is influenced by gender (Homburg and Giering 2001; Osei-Frimpong 2019). Income is also used as a moderator variable in consumer research (Glynn and Chen 2009; Rahman et al. 2018). Previous research has found that income affects customer loyalty, with higher income consumers behaving differently from low-income ones (Walsh et al. 2008). Age has also been studied in marketing and brand loyalty research (Ye et al. 2017). Some studies found no differences in brand loyalty among different age groups

(Raimondo et al. 2008), and others found a lack of brand loyalty amongst all age groups (Martins et al. 2012).

As part of the post-hoc analysis, the study also examines the moderating influence of customer advocacy with gender and income influencing brand loyalty in the financial services sector of South Africa. It was anticipated that customer advocacy will be greater when banks engage with female customers than male customers to generate favourable brand loyalty. Second, it was predicted that customer advocacy will be greater for customers with higher income than those with lower income in generating favourable brand loyalty. High-value customers receive greater care and individualised attention than low-value customers. Thus, banks tend to increase their advocacy activities for higher-income consumers than lower-income ones.

To achieve this goal, the moderation effects of gender, age, income and education on the main structural model was tested through a process of multi-group analysis (PLS-MGA) (Hair et al. 2017; Sarstedt et al. 2011). The results of the analysis are summarised in Table 10. First, participants below 35 years (millennials) and those above 35 years (Gen X or later) were compared. The results did not show any significant differences for any of the structural paths.



Next, male versus female participants were compared on the effects between customer advocacy, brand relationship quality, brand trust and brand loyalty. There was a significant difference ($p < 0.01$) between males and females on the effect of customer advocacy on brand loyalty. Whereas the effect of customer advocacy on brand loyalty among females was significantly positive, that on males was negative. Also, the positive effect of brand relationship quality on brand loyalty was significantly greater among males than female participants ($p < 0.01$).

We also compared the effects of participants earning below R10, 000 (low income) with those earning above R10,000 (medium to high income). The positive effect of customer advocacy on brand loyalty was significantly greater among low-income earners than high-income earners ($p < 0.05$). On the other hand, the positive effect of brand relationship quality on brand loyalty was significantly greater among high-income earners than low-income earners ($p < 0.01$). Finally, participants with low to moderate education (diploma or lower) were compared with high education (Minimum First Degree). The results did not show any significant differences for any of the structural paths.

Discussion

The findings of the study have implications in the marketing of financial services in the South African context. The counterintuitive trappings of this context present an interesting scenario in that, unlike other Sub-Saharan African countries which exhibit a somewhat monolithic culture, South Africa is predominantly a multi-racial/multi-cultural society with significant cultural diversities and further complicated by a long history of Apartheid, hence the outcome of this study is expected to be somewhat nuanced. One dominant cultural value is “Ubuntu,” translated as “I am because you are” (Mabovula 2011). This cultural orientation explains the essence of our humanity found in the humanity of others, hence promoting the ethos of compassion and self-transcendence. Advocacy behaviour may find meaning in Ubuntu, caring for the welfare of the customers because such acts symbolise our collective sense of being. South Africans emphasise collectivism and cultural embeddedness whereby life’s meaning is found through social relationships and preserving in-group solidarity and traditional order (Gyekye 1992; Schwartz 2014). These attributes are largely at variance with Western societies which emphasise developing individual uniqueness and autonomy (Schwartz 2014). The collectivism cultural orientation may propel South African’s banking executives to prefer customer advocacy behaviour in their effort to building brand relationship quality and trust to produce brand loyalty. Indeed, customer advocacy has an effect on brand loyalty but in a serial mediation through

brand relationship quality and brand trust. Therefore, our findings suggest that when the direct and indirect effects are considered, customer advocacy as a strategy by banks leads to brand loyalty. The results indicate that customer advocacy will be successful when customers experience quality and trusting relationships with a financial services provider. The phenomenon is crucial in financial services markets where there is very little tangible differentiation (brand parity) among competing products because of their vulnerability to imitation. Hence, adopting customer advocacy will enable a financial services firm to develop distinctive competencies which are difficult to imitate thereby endowing the firm with some competitive advantage (O’Rourke et al. 2022; Pina and Dias 2021). This agrees with Alam Al Karim and Habiba (2021) who confirm that customer advocacy is the most important predictor of brand loyalty. The results emphasise the significance of the mediating variables in developing brand loyalty as our study has demonstrated. Moreover, the findings show that customer advocacy, while not having a direct significant effect on brand loyalty (H1), has a significant indirect positive effect through brand relationship quality or brand trust, thus supporting H6, thus serially mediating the relationships. The implication is that brand relationship quality and brand trust are organisational values that enhance a firm’s ability to increase its brand loyalty. Furthermore, Roy (2013) and Urban (2005) view customer advocacy as an enduring strategy that promotes customers’ wishes and desires by creating a mutual dialogue with corresponding positive outcomes on customer trust, share of wallet, and loyalty. Thus, when employees act in the best interest of consumers by delivering superior services to them, quality relationships develop (Artanti et al. 2020).

This study also found that customer advocacy has a positive relationship with brand relationship quality (H2) in line with Roy (2013). Relationship quality assumes greater significance in the financial services sector due to the complexity of financial products/services which makes it difficult for the average consumer to effectively evaluate competing alternatives, and to make the best possible choices to maximise utility (Fernandes and Pinto 2019). The study also confirms a significant and positive relationship between customer advocacy on brand trust (H3) consistent with Kosiba et al. (2018). Trust is fundamental to achieving the principal goal of contemporary marketing which is creating strong and enduring relationships between the firm and its customers (Hiscock 2001). Thus, the results show evidence of serial mediation between customer advocacy, brand relationship quality, brand trust, and brand loyalty (H2–H6). The lack of significance in the baseline relationship (customer advocacy and brand loyalty) indicates full mediation thus highlighting the importance of the mediators in the model. As can be observed from Table 8, the mediators (brand relationship



Table 9 Summary of bootstrapped mediation analyses of the effects of customer advocacy on brand loyalty through BRQ and brand trust ($N=351$)

Outcome	Mediation path	β	SE	t -value	p -value	LLCI (2.5%)	ULCI (97.5%)	
Brand loyalty	Total effect	0.73**	0.03	22.41	0.00	0.66	0.78	
	Direct effect	0.02	0.04	0.39	0.70	0.00	0.06	
	Total indirect effect	0.71**	0.06	12.01	0.00	0.60	0.83	
	Specific indirect effects							
	CA BRQ BL	0.50**	0.06	8.13	0.00	0.39	0.63	
	CA BT BL	0.12*	0.05	2.40	0.00	0.06	0.21	
	CA BRQ BT	0.33**	0.06	5.08	0.00	0.21	0.46	
	CA BRQ BT BL	0.08*	0.02	2.48	0.01	0.03	0.16	

Bootstrap t -values (5000-subsamples)

CA customer advocacy, BRQ brand relationship quality, BT brand trust, BL brand loyalty, LLCI lower limit confidence interval, ULCI upper limit confidence interval

** $p < 0.01$; * $p < 0.05$

quality, brand trust) individually positively predicted brand loyalty.

Of the control variables of age, gender, income and educational background, gender and income yielded very interesting outcomes that could contribute to the burgeoning literature on customer advocacy as well as have important implications on policy formulation and application among banks. The moderating effect of income (0.62 for high-income consumers and 0.32 for low-income ones) on the relationship between brand relationship quality and brand loyalty (0.30, $p < 0.05$) were highly significant. This suggests that for high-income consumers, brand relationship quality has a substantially larger effect on brand loyalty than for low-income consumers. This finding further suggests the need for personalised attention for high-value customers in order to increase brand loyalty. In others words, banks need to pay more attention to high-income customers to nurture fruitful relationships with them. Altulkar (2020) found that income moderated the relationship between perceived differentiation and brand loyalty as well as between perceived differentiation and brand trust. One study found that in the satisfaction–loyalty link, age and income are found to be important moderators. These authors emphasise the importance of studying demographic characteristics as determinants of buyer behaviour. (Homburg and Giering 2001).

The moderating effect of gender was also significant in that for men, brand relationship quality seems to exert a stronger influence on brand loyalty (0.83) compared to women (0.46). The reasons for this are unclear but suggests that the banks could provide differentiated client experiences for men and women. Men may need more attention if banks want to generate better customer experience and quality relationships to improve their loyalty. Relationship managers should, therefore, offer better-individualised attention when dealing with their male customers to improve their loyalty. In a banking study by Kamath et al. (2020), gender moderated the relationships of customer experience and brand

equity with loyalty, whereas it did not moderate the satisfaction–loyalty relationship. Gender moderates the relationship between hotel location and hotel brand loyalty. The effect of hotel staff competence on hotel brand loyalty also varies across gender (Khan et al. 2020).

Implications

The findings of this study contribute to the customer advocacy and brand loyalty literature. Although there have been studies in the literature focusing on customer advocacy, there are few empirical studies that specifically explore customer advocacy and brand loyalty in the African context. To our best knowledge, this is the first on a serial mediation model focusing on how customer advocacy, brand relationship quality, and brand trust influence clients' brand loyalty in banking. This study deepens our understanding of customer advocacy by highlighting the significant role of both brand relationship quality and trust as serial mediators between customer advocacy and brand loyalty.

The practical implication is that banks seeking to increase customer brand loyalty to enhance their financial performance should consider adopting customer advocacy as a strategy since it is coextensive with relationship quality and brand trust in developing loyalty in a financial services context. This implies that customer advocacy could also be used as an image-enhancing mechanism to propel positive reciprocal behaviours such as positive word-of-mouth in favour of the bank. In this regard, banks practising customer advocacy should focus on providing unbiased, honest, and open advice to customers, sometimes to the extent of recommending a competitor's offering to serve their best interest as a customer advocate bank. This enables the bank to win the customers' confidence, thereby encouraging them to go out of their way to become advocates for the bank in return



Table 10 Multi-group results

Paths	Age		Gender		Income		Education		Absolute value of path difference
	Young (n = 139)	Old (n = 212)	Male (n = 126)	Female (n = 225)	Low (n = 57)	High (n = 294)	Diploma or lower (n = 142)	Degree or higher (n = 209)	
CA BL	-0.02	0.04	-0.19	0.09	0.21	0.02	-0.01	0.06	0.07
CA BRQ	0.81**	0.86**	0.83**	0.84**	0.84**	0.83**	0.87**	0.81**	0.06
CA BT	0.85**	0.81**	0.84**	0.82**	0.80**	0.83**	0.84**	0.82**	0.02
BRQ BL	0.59**	0.60**	0.83**	0.46**	0.32*	0.62**	0.56**	0.61**	0.04
BT BL	0.31*	0.23*	0.23*	0.31**	0.41**	0.23*	0.34**	0.18	0.16

Bootstrap t-values (5000-samples)

CA customer advocacy, BRQ brand relationship quality, BT brand trust, BL brand loyalty

**p < 0.01; *p < 0.05

in keeping with the principle of reciprocity. It also facilitates brand co-creation as an essential value driver in financial services marketing.

Ultimately, the practice of customer advocacy will feed into brand relationship quality by increasing the perceived value of the bank to its customers. This makes the customers feel good and special, and therefore, passionate about the bank; thus creating a good impression about the bank, leading to stronger loyalty towards the brand to enhance positive reciprocal behaviours. These help to develop a positive affinity towards the bank through cognitive, affective, and conative loyalty. Therefore, there should be a recognition by the banks that customer advocacy could support their brand co-creation strategies.

Finally, findings from the moderation effect analysis suggest that financial services firms should focus more on female customers and low-income groups when they wish to use customer advocacy initiatives to build brand loyalty. However, where they wish to use brand relationship quality to generate loyalty, focusing on male customers will deliver greater benefits. Furthermore, banks are encouraged to focus on more profitable customers in the high-income bracket with relationship quality tactics to improve their loyalty levels. Overall, the results imply that efforts aimed at improving brand loyalty through customer advocacy initiatives should target females and low-income groups, which could represent a largely untapped segment of the market, whereas efforts aimed at improving brand loyalty through brand relationship quality should target males and high-income customers.

Conclusion

The principal goal of the study was to assess the effect of customer advocacy and its ultimate contribution to brand loyalty through a serial relationship via brand relationship quality and brand trust. The study also emphasises the underlying mechanisms through which brand relationship quality and brand trust and their respective mediation roles bolster customer advocacy and brand loyalty. It thus represents an empirical assessment of intimately related mutually enhancing value constructs synergistically co-integrating to deliver the much needed increased brand loyalty with the potential of fostering enduring superior competitive performance. To achieve this objective, the PLS-SEM data analyses software was used to analyse the research model to determine the nature of the hypothesised relationships.

Taken together, customer advocacy has a positive and significant relationship with brand loyalty through brand relationship quality or brand trust as mediators. In seeking to achieve brand loyalty using customer advocacy, brand relationship quality and brand trust should therefore be



taken as important mediating variables which are mutually complementary in brand loyalty building. Females and low-income earners represent vital underutilised or largely untapped segments to be targeted to increase brand loyalty in any customer advocacy strategy in the financial services context.

Limitations and implications for future studies

The study has two limitations. In the first place, the study uses cross-sectional data which limits its statistical power in terms of the extent to which the findings could be generalised to the population. It is also limited in terms of scope as data was obtained exclusively from mainly Johannesburg in the Gauteng province, thus reflecting a highly cosmopolitan outlook. Future studies should widen the geographical scope to include more regions as well as in developed nations. Further studies can expand to other financial institutions such as insurance and investment companies as well as other service industries.

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