

**Relationship between brand association and customer loyalty: The case of online retail industry****Le Thai Phong<sup>a\*</sup>, Tran Hanh Nga<sup>a</sup>, Nguyen Thi Hanh<sup>a</sup> and Nguyen Van Minh<sup>a</sup>**<sup>a</sup>*Foreign Trade University, Vietnam***CHRONICLE***Article history:*

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*Keywords:**Customer Loyalty**Brand Association**Brand Awareness**Brand Equity**Customers' Willing To Pay***ABSTRACT**

The purpose of this paper is to examine the relationship between two main dimensions, Brand Association and Customer Loyalty. Besides, the research is also conducted to test other relevant networks of Brand Awareness, Brand Equity and Customers' Willing To Pay. A survey of which questionnaires using Likert Scale to online retailers' customers in the North, Central, and the South (8 largest cities in Vietnam) was conducted to collect the data including 380 personally responded answers. Scale Test, Exploratory Factor Analysis, Confirmatory Factor Analysis and Structural Equation Modeling were used to prove concrete relationships amongst variances, understand factors, analyze the Goodness of Fit of the Measurement model and bring about regression weights, respectively. The results authenticated that Brand Association and Brand Awareness produce remarkable effects on Customer Loyalty. Brand Association holds a cardinal importance to Customers' Willing To Pay. Not only can the findings be of substance for academic purpose but also they make a great contribution to the development of companies of which Customer's Loyalty is the lynch pin.

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**1. Introduction**

Currently, with a drastic increase in the number of start-up companies, all organizations find it progressively more challenging to establish a name for themselves in relevant industries. After scrutinization, it is believed to be brand that has major influence on a company's development. Brand which is regarded as the most invaluable asset for almost all organizations has been demonstrated as a contributing factor leading to Customer Loyalty, a customer's tool to examine a product's differentiation and uniqueness. Hence, companies are impelled to facilitate their decision-making process which mitigates some customer-related problems (Aaker, 1991; Emari et al., 2012; Kremer & Viot, 2012; Huang & Sarigollu, 2011). It is believed that customers make a profound influence on a company's success. As a result, its satisfaction and loyalty are definitely causing organizations and researchers to be concerned for them becoming the lynch pin of any organizations and a proper defense against competitors. When an organization has a thorough understanding and fulfills their customers' needs and wants, the satisfaction is actually gained. After that, the intention to repurchase the product they used to use is believed to have a dramatic increase. Reversely, if a brand fails to keep customers' credit and a sense of satisfaction, there will hardly no rebuying in the future. Some factors are demonstrated to determine customers' satisfaction such as quality of products and services, price, situations and personal factors (Wilson et al., 2008). Brand Association, which is in a concrete relationship with Customer loyalty, differentiates its identification from competitors, which make a unique impression on customers' mind (Tilde et al., 2009). Keller (1993) strongly believed that Brand Association includes top spirits, brand knowledge, brand opinion and brand dominance. Brand knowledge is a full set of Brand Association related to brands. Researchers have studied Customer satisfaction in different directions, from measurement to its relationship to other business aspects. And the possibility is that the more association a brand can bring to customers' mind, the more purchasing intention customers have.

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Up to now, it can be seen that there has been a multitude of studies about the positive relationship between Brand Association and Customer Loyalty, however, gaps still exist. Researchers may focus more on large-scale companies or traditional organizations without taking any brand that use online selling into consideration while it is this kind of online selling that considerably need more Brand Association in order that customers spend greater trust on their brand than competitors', which enhances customers' loyalty and willingness to pay more (Lassar et al., 1995). Moreover, little attention has been dedicated to other relevant factors such as Brand Awareness, Brand Equity and Brand Image that impact positively Customer Satisfaction and Customer Loyalty, especially amongst the young who have greater willingness to shopping online. With the aim to narrow the gaps aforementioned as well as understand the paramount importance of Brand Association on Customer Loyalty, the study is conducted based on a context of online retailers to assist other organizations in attaining substantive knowledge to develop their brands. Moreover, this research proves linkages amongst Brand Awareness, Customer's Willing To Pay and Customer Loyalty in order that companies have a general view of the issue. The idiosyncratic contribution of this study arises due to the inextricable relationships proved among relating-brand factors, which afford later academic researches as well as organizations' practical application.

The paper is constructed as follows, the upcoming section presents an overview of relevant literature review, then research methodology and data analysis, which are followed by structural model result along with detailed discussion. Conclusion section briefly explains several reasons involving in close relationship amongst those above factors. The final section concludes on the study findings as well as recommendations proposed for researches later on.

## 2. Literature review

### 2.1 Brand and Brand Management

Currently, an eminent brand is the lynchpin of many organizations (Broyles et al., 2009; Pappu & Quester, 2006; Esch et al., 2006). A brand which is a unique feature namely, name, symbol, and design that differentiates an organization's products or services from competitors' makes a significant contribution to enhance the value of the offerings (Aaker, 1997; Solomon & Stuart, 2002; Farquhar, 1989; Murphy, 1990; Neumeier, 2006; Schmitt, 1999). A substantive image, positive associations, and favorable attitudes formed through experienced memories are integral in creating a strong brand (Farquhar, 1989). Researchers believe that branding provides a plurality of substantive benefits to the industry. Firstly, a clear brand identity it helps marketers dramatically differentiate their organizations from their competitors (Keller, 2008; Aaker, 2007). Secondly, a successful branding assists firms reduce advertising costs thanks to increasing brand name's awareness (Keller & Lehmann, 2006). Thirdly, branding supports a firm to become an outstanding leader among the competitors in the same product category (Keller, 2008). As a consequence, a desirable brand identity not only impels organizations to increase the profit margin resulting from Consumers' Willing To Pay a premium for products, but also it may lead to profitable brand extensions into the same or dissimilar market as well. Finally, certain aspects of branding help firms safeguard their product features through legal protection from counterfeiting (Keller, 2008; Keller & Lehmann, 2006; Schmitt & Simonson, 1997). The analysis of brand management is not available if the philosophy of science by Thomas Kuhn, a well-known contributor to "paradigms" knowledge, is not mentioned (Tilde et al., 2009). Throughout the 1985-2006 period, brand management based on two paradigms to prevailed: a positivistic point of departure and a constructivist or interpretive nature. The positivistic stance implies a viewpoint of a brand possessed by the marketer who assumes the responsibility for communication to a passive consumer and regards brand equity as "A manipulative lifeless artefact" (Hanby, 1999, p.12). The interpretive paradigm reflects the brand nature and brand equity's value as something rooted in the link between marketer and an active consumer "As holistic entities with many of the characteristics of living beings" (Hanby, 1999, p. 10) and "As a living entity" (Hanby, 1999, p. 12). It is seven approaches applied in discovering what the brand management actually is that results in seven different definitions. The seven approaches which are presented in a chronological order and divided into three main sections, the first period 1985-1992, the second period 1993-1999, the last one 2000-2006 have made great contribution to bring renewal relevant approaches out in a given time frame. In the 1985-1992 period (company/sender focus), the economic approach and the identity approach are initially derived from the research on the company, the sender of brand communication. While the economic approach concentrates on the capabilities to manage a brand via marketing mix elements as product, placement, price and promotion, and how these factors can be misused to impact on consumer brand choice, the identity approach concentrates on how the identity of the company can govern customers succinct brand message that is conveyed to all stockholders. In the 1993-1999 period (human/receiver focus), the consumer-based approach allows the brand to be connected with consumer associations. Keller (1993) invented an entirely new methodology to brand management which is perceived as a cognitive perception in customer's mind, in which it is believed that a strong brand holds strong, unique and favorable associations. The personality approach presents that consumers is predisposed to furnish brands with human-like personalities. It is the 'human' brand perspective and the consumer that are the core values in this approach where consumers endow brands with personalities which is used in a dialogue-based exchange of symbolic value for their individual identity expression and construction. The relational approach derives from the philosophical tradition of existentialism and phenomenal nature, implying that a paradigm shift is happening because they are very similar to the roots of the research method. In the 2000-2006 period (cultural/context focus), two approaches can be pinpoint in this period of time: the community approach and the cultural approach. The community approach in which the brand as the pivotal point of social interaction is derived from an anthropological research about so-called brand communities, where brand value is created and served as the pivotal point of social interaction among consumers, which furthers a thorough understanding of the consumption's social context to the overall view regarding

about brand management. The cultural approach, in which the brand as part of the broader cultural fabric is the cultural approach which is akin to the community approach and influences millennium. The brand is a cultural anachronism in this approach, rejuvenating both anti-branding argument and a theory as to the creation of iconic brand.

## 2.2 Brand Association

Brand Association is related to information in the customer's mind about the brand, either positive or negative, linked to the node of the brain memory (Emari et al., 2012). Brand Association works as an information collecting tool to execute brand differentiation and brand extension (Osselaer & Janiszewski, 2001). Initially, any information that unintentionally come in Brand Association is considerably connected to the brand name in consumer recall, and reflect the brand's image (Keller, 1993; Romaniuk & Sharp, 2003). The higher the Brand Associations in the product, the more it will be remembered by the consumer and be loyal towards the brand. Brand Associations play an important role in differentiating one organization from the others, and create favorable attitudes towards organizational product, which is drastically beneficial to organization. Keller (1993) classifies Brand Associations into three categories, Brand attributes, Brand benefits and Brand attitudes. *Brand attributes* are those descriptive characteristics that features a product or service, what a customer thinks about a product or service's assets and what is related to its purchase intention (Keller, 1993). "Non-product-related attributes" and "product-related attributes" are the two types of brand attitudes which includes price information, packaging, user imagery or usage imagery. *Brand benefits* are the personal value consumers attach to the product or service attributes, that is, what consumers actually think the product or service could bring for them (Keller, 1993). *Brand attitudes* is defined as consumers' overall evaluations of a brand (Mitchell & Olson, 1981). Brand attitudes are crucial because they often form the background for consumer behavior (Keller, 1993). It is true that Brand Association creates a copious amount of value for an organization. Firstly, it helps process information. Associations can serve to summarize a set of facts and specifications that customers would find it possible to handle and access. Secondly, Brand Association provides remarkable effects on product differentiation. For example, products as wine, perfume and clothing, Brand Association which includes attitudes, attribute, benefit and product quality can play an important role in separating this brand from the others. Thirdly, Brand Association provides reason-to-buy for customers. Many Brand Associations represent a basis for purchasing decisions and Brand Loyalty. When a product is improved in quality, packaging and attribute, customer may tend to use it and gradually it creates a loyalty in customers' mind. Lastly, basis for extensions is the result of having a successful Brand Association by creating a consistent feeling between the brand name and the new product or by providing a reason to buy the extension. Empirical results from Abdallah & Abo-Rumman (2013) and Bhaya (2017) also proved a correlation between Brand Association and Customer Loyalty variables. We therefore test the following hypothesis:

**H<sub>1</sub>:** Brand Association has a significant positive effect on Customer Loyalty.

## 2.3 Impacts of Brand Awareness on Customer Loyalty.

Brand Awareness is regarded as one of the brand assets that makes substantive contribution to enhance a brand value (Aaker, 1996; Keller, 2013). Lynch and Srull (1982) propose that information of an established brand is stored in the memory as associations' series. Moreover, consumers' awareness of a brand can bring in a sense of familiarity and commitment to the brand (Aaker, 1992). Researchers proved that Brand Awareness significantly impact on Brand Loyalty and equity (Pike & Bianchi, 2016; Asif et al., 2015). Aaker (1991) demonstrated that Brand Awareness can positively affect loyalty and perceptions. There are previous researches measuring the linkage between Brand Awareness and Brand Loyalty (Jung & Sung, 2008; Kim et al., 2009; Yoo & Donthu, 2002; Yoo et al., 2000). Ghana (2015) successfully uses the regression equation to demonstrate the positive relationship between Brand Awareness and Customer Loyalty. Thus, we propose the following,

**H<sub>2</sub>:** Brand Awareness has a significant positive effect on Customer Loyalty.

## 2.4 Impacts of Brand Association on Customers' Willing To Pay

Willingness to pay (WTP) is defined as "the amount a customer is willing to pay for his/her preferred brand over comparable/lesser brands of the same package size/quantity" (Netemeyer et al., 2004, p. 211), which suggests that the price is conceptualized with respect to a competitor or set of competitors that must be clearly specified (Aaker, 1996). According to Belch & Belch (2004), purchase intention pints to the consumer's purchase intention to a brand. The higher purchase intention is, the more likely it is to rebuy the products. Thus, purchase intention is the most important predictor of purchase behavior (Long-Yi, Jui-chi, 2012). Satvati et al. (2016) successfully prove that Brand Association have great impact on Customer's Willing To Pay by using Structural equation model (SEM). The result is that path coefficient is 0.51 and t-statistic is 7.09, which means that there is a significant positive connection between Brand Association and Consumer's Willing To Pay. Bayraktar (2015) also shows the similar results. Therefore, the following hypothesis will be tested:

**H<sub>3</sub>:** Brand Association has a significant positive effect on Customer's Willing To Pay.

## 3. Research Methodology

### 3.1 Questionnaires developed

All items were measured using a five-point Likert-type scale, one of the best and most frequently used scales to measure opinions, due to its ease and balance (Zikmund, 2000), with level 1 – absolutely disagree, level 2 – disagree, level 3 – neutral,

level 4 – agree, and level 5 – absolutely agree. The final questionnaires were sent and returned with a response of 380 customers by the questionnaires form below:

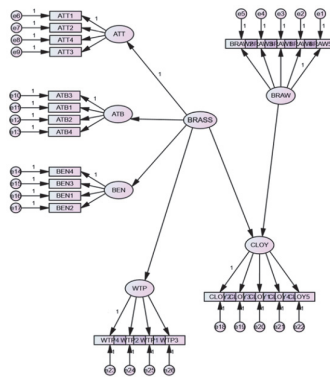
**Table 1**  
Survey Questionnaires

Item code	Statements	Compiled from	
<b>I Brand Association</b>			
ATB1	It is appropriate to describe the products offered by online retailers as "up-market"	Keller (1993), Al-Abdallah & Abo-Rumman (2003), Bhaya, Z. (2017)	
ATB2	It is appropriate to describe the products offered by online retailers as "tough"		
ATB3	It is appropriate to describe delivery service offered by online retailers as "fast"		
ATB4	It is appropriate to describe display offered by online retailers as "logic"		
BEN1	online retailers constantly have promotions for customers		
BEN2	I feel relaxing when using online retailers		
BEN3	Customers can save a copious amount of money when using online retailers		
BEN4	Private shops can earn money through online retailers by uploading information of products on it		
ATT1	online retailers 's staff always accommodate to customers' need		
ATT2	online retailers 's staff always listen to customers' feedback		
ATT3	online retailers 's staff always response to customers' questions in short time		
ATT4	online retailers 's staff always ask their customers for feedback to improve products and service		
<b>II Willing To Pay</b>			
WTP1	I am willing to pay higher price in online retailers		Bayraktar. A. (2015), Mehdi et al. (2013)
WTP2	I am willing to pay when online retailers increase price		
WTP3	I use almost online retailers's product line such as: TV, clothes, smartphone...		
WTP4	I might borrow money to buy online retailers's products		
<b>III Brand Awareness</b>			
BRAW1	I associate shopping online with online retailers	Ghana (2015), Oppong & Phiri (2018) & Asif et al. (2015)	
BRAW2	Advertising characters remind me of online retailers		
BRAW3	I always remember online retailers as one of the most frequently used brands		
BRAW4	I recall online retailers whenever you have shopping need		
BRAW5	I recall online retailers whenever I see "Sale Campaign in TV"		
<b>IV Customer Loyalty</b>			
CL1	Online retailers would be my first choice	Ghana (2015) & Al-Abdallah & Abo-Rumman (2003)	
CL2	I introduce to friends and relatives		
CL3	I give feedback to develop online retailers' products and service		
CL4	I protect online retailers when someone else tarnish their image		
CL5	I still use online retailers' products and service even if it is in scandals		

Source: Authors' summary, 2019

3.2 Research model

Premised upon those three hypotheses aforementioned from Keller (1993), Oppong & Phiri (2018), Chinomona & Maziriri (2017) and Bayraktar (2015), the research model in this research is proposed as follows:



**Fig. 1.** Proposed research model (Source: Outputs from AMOS, 2019)

3.3 Data Collection and Sampling description

The data is assembled from online retailers' customers who have purchased online retailers, including Lazada, Shopee, Tiki, Sendo, Adayroi, at least once in the past 12 months in the North (Hanoi city, Haiphong city, Quangninh city), Central (Danang city, Hue city) and the South (Ho Chi Minh city, Binhduong city, Vungtau city). The distribution of sample is illustrated in Table 2.

**Table 2**  
Sample distribution

	North	Central	South	total
Lazada	37	23	48	108
Shopee	26	19	32	77
Tiki	21	11	25	57
Sendo	18	17	39	74
Adayroi	21	15	28	64
total	123	85	172	<b>380</b>

#### 4. Data Analysis

##### 4.1 Data analysis procedures

The study used a quantitative approach to determine whether or not Brand Associations (the independent variables) can affect consumer loyalty (the dependent variables). The research is carried out based on IBM SPSS and IBM AMOS, in which Cronbach's Alpha is to measure the scale's reliability, EFA to examine factors, CFA to confirm factors and structural equation modeling (SEM) to demonstrate the relation between Brand Association and Customer Loyalty.

##### 4.2 Reliability Analysis

Nunnally (1978) and Peterson (1994) prove that a scale has internal consistency in case Corrected item-total correlation is equal or greater than 0.3 and Coefficient Alpha higher than 0.6. If Coefficient Alpha is greater than 0.8, then it has a good internal consistency.

**Table 3**  
Cronbach's coefficient and Corrected Item-Total Correlation

Observed variables	Corrected Item-Total Correlation	Cronbach's Alpha
<b>Attribute</b>		
ATB1	0.830	0.911
ATB2	0.791	
ATB3	0.841	
ATB4	0.740	
<b>Benefit</b>		
BEN1	0.798	0.913
BEN2	0.807	
BEN3	0.791	
BEN4	0.818	
<b>Attitude</b>		
ATT1	0.808	0.909
ATT2	0.818	
ATT3	0.706	
ATT4	0.846	
<b>Brand Awareness</b>		
BRAW1	0.698	0.881
BRAW2	0.685	
BRAW3	0.684	
BRAW4	0.752	
BRAW5	0.754	
<b>Customer Loyalty</b>		
CLOY1	0.653	0.870
CLOY2	0.794	
CLOY3	0.719	
CLOY4	0.694	
CLOY5	0.616	
<b>Willing To Pay</b>		
WTP1	0.686	0.869
WTP2	0.750	
WTP3	0.666	
WTP4	0.788	

##### 4.3 Explanatory Factor Analysis

Hair et al. (2011) demonstrated that if  $0.5 < KMO < 1$ , that sample is accepted to be taken to Factor Analysis and in this research, Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.903, which is in the interval of (0.5; 1). Moreover, Hair et al. (2006) strongly indicated that if Bartlett's Test of Sphericity is equal or less than 0.05, that hypothesis is accepted. In this case, hypothesis H1: Brand Association have a significant positive effect on Customer Loyalty is valid because Significance of KMO is 0.000. Confirmatory Factor Analysis is attained premised upon three key pillars, unidimensionality, construct validity, and indices of model fit. *Unidimensionality* is achieved when the factor loading extracted in each construct is positive and higher than 0.6. It can be seen from the measurement model that all latent constructs do extract positive factor loadings

from items and they are all greater than 0.6, with the lowest belonging to the BRAW's extraction from BRAW3 at 0.71. *Construct validity* constitutes convergent and discriminant validity. Convergent validity is met when Average Variance Extracted (AVE) is higher than 0.5, and Composite Reliability (CR) higher than 0.7 and higher than AVE simultaneously (Hair et al., 2006). The measurement model possessed the lowest AVE of 0.580, higher than 0.5 and CR of 0.873, thereby satisfying the aforementioned requisite. *The indices of model fit* are presented in Table 4, all of which passing the recommended cut-off points.

**Table 4****Pattern Matrix**

Items classified into dimensions	Brand	Attitude	Attribute	Benefit	Customer Loyalty	Willing To Pay
BRAW5	0.836					
BRAW4	0.831					
BRAW1	0.745					
BRAW3	0.729					
BRAW2	0.721					
ATT1		0.905				
ATT2		0.895				
ATT4		0.872				
ATT3		0.690				
ATB3			0.914			
ATB1			0.892			
ATB2			0.821			
ATB4			0.753			
BEN4				0.884		
BEN3				0.842		
BEN1				0.841		
BEN2				0.834		
CLOY2					0.944	
CLOY3					0.802	
CLOY1					0.717	
CLOY4					0.674	
CLOY5					0.587	
WTP4						0.957
WTP2						0.835
WTP1						0.659
WTP3						0.617

Source: Outputs from SPSS, 2019

#### 4.4 Confirmatory Factor Analysis

Table 5 demonstrates the results of convergent and divergent validity of different constructs.

**Table 5****Convergent and Divergent validity of constructs**

Standardized Regression Weights				Convergent validity		Discriminant validity
		Estimate	AVE	CR	MSV	
BRAW5	←	BRAW	0.821	0.589	0.877	0.152
BRAW4	←	BRAW	0.781			
BRAW1	←	BRAW	0.771			
BRAW3	←	BRAW	0.711			
BRAW2	←	BRAW	0.749			
ATT1	←	ATT	0.863	0.720	0.911	0.336
ATT2	←	ATT	0.871			
ATT4	←	ATT	0.905			
ATT3	←	ATT	0.747			
ATB3	←	ATB	0.895	0.727	0.914	0.281
ATB1	←	ATB	0.884			
ATB2	←	ATB	0.846			
ATB4	←	ATB	0.781			
BEN4	←	BEN	0.867	0.727	0.914	0.152
BEN3	←	BEN	0.836			
BEN1	←	BEN	0.847			
BEN2	←	BEN	0.86			
CLOY2	←	CLOY	0.862	0.580	0.873	0.281
CLOY3	←	CLOY	0.789			
CLOY1	←	CLOY	0.707			
CLOY4	←	CLOY	0.767			
CLOY5	←	CLOY	0.668			
WTP4	←	WTP	0.852	0.633	0.873	0.25
WTP2	←	WTP	0.829			
WTP1	←	WTP	0.757			
WTP3	←	WTP	0.739			

Source: Output from AMOS, 2019

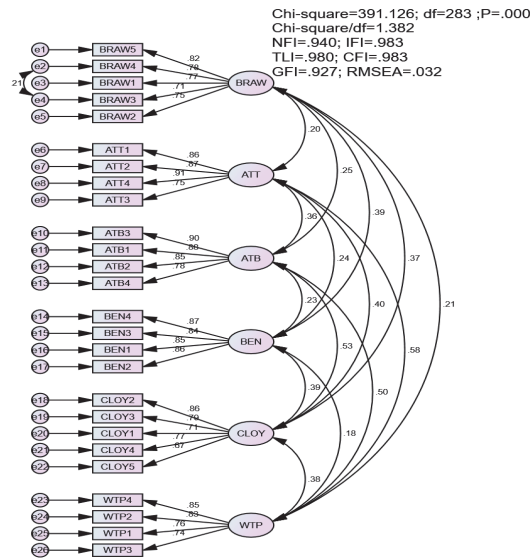


Fig. 2. Measurement Model with Standardized Estimates

Source: Output from AMOS, 2019

Table 6  
 Indices of model fit in the Measurement Model and Structural Model

Fit Index	Recommended cut-off point	Measurement model	Structural model
Chi-square/df	less than 3	1.382	1.585
Normed Fit Index (NFI)	greater than 0.9	0.940	0.930
Comparative Fit Indexes (CFI)	greater than 0.9	0.983	0.973
Incremental Fit Indices (IFI)	greater than 0.9	0.983	0.973
Non-normed Fit Indexes/Tucker-Lewis Index (NNFI/TLI)	greater than 0.9	0.980	0.970
Goodness of Fit Index (GFI)	greater than 0.9	0.927	0.915
Root Mean-Square Error of Approximation (RMSEA)	less than 0.05	0.032	0.039

Source: Authors' summary from AMOS output, 2019

5. Research results

It is noticeable that all three hypotheses are accepted, H1, H2 and H3 because the critical ratios, C.R. of those three hypotheses are all greater than 1.96 and p-values of which are equal or less than 0.05. It is worth mentioning that p-values of H1, H2 and H3 are less than 0.05, which means that significance is 95% and the critical ratios of which are 7.597; 2.407; 8.538, respectively, much greater than 1.96. Therefore, these factor covariances are accepted. Of those three hypotheses, H1, indicating the impact of Brand Association on Customer Loyalty, covers the most significant ratio with Estimate  $\beta = 1.09$ ; S.E = 0.143; critical ratio C.R. = 7.597 and p-value less than 0.001 (significant at 99.9%). Likewise, H2 indicating the impact of Brand Awareness on Customer Loyalty, also has a lower significant ratio than H1 but still a great covariance with Estimate  $\beta = 0.126$ ; S.E = 0.052; critical ratio C.R. = 2.407 and p-value = 0.016 (significant at approximately 99%). In short, it is true that both Brand Association and Brand Awareness considerably affect Customer Loyalty. Moreover, this research also proves a strong relationship between Brand Association and Customer's Willing To Pay that ratio Brand Association putting on Customer's Willing To Pay is significant positive with Estimate  $\beta = 0.894$ ; S.E = 0.105; critical ratio C.R. = 8.538 and p-value less than 0.001 (significant at 99.9%), which are all in accepted interval of research's requirements.

Table 7  
 Unstandardized regression weights

			Estimate	S.E.	C.R.	P	Hypothesis	Conclusion
WTP	←	BRASS	0.894	0.105	8.538	***	H3	Accepted
CLOY	←	BRASS	1.09	0.143	7.597	***	H1	Accepted
CLOY	←	BRAW	0.126	0.052	2.407	0.016	H2	Accepted

Source: Output from AMOS, 2019

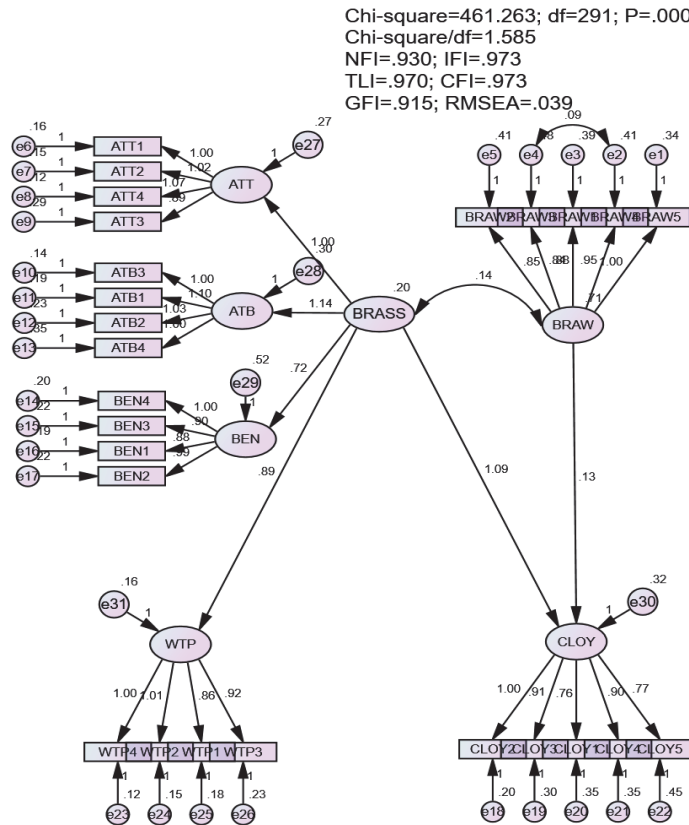


Fig. 3. Structural model with Unstandardized Estimates

Source: Output from AMOS, 2019

**6. Discussion**

*Brand Association and Customer Loyalty:* It is proved that there is a concrete relationship between Brand Association and Customer Loyalty which is also the linkage between items of Brand Association and those of Customer Loyalty. When Brand Association including benefit, attribute, attitude and product quality meet customers’ need, they tend to be more loyal to the brand. For example, when a product is more and more improved in quality and attractive packaging, customers will be likely to use that product for its outstanding attributes. The findings are in line with Al-Abdallah and Abo-Rumman (2013), LeClerc and Little (1997), and Bhaya (2017).

*Brand Awareness and Customer Loyalty:* The paper proved that Brand Awareness is of cardinal importance on Customer Loyalty. When a brand is more featured in customers’ mind, they tend to use that brand’s product because it creates a familiar feeling of customers on products. For example, when a person meets Tieu Vy, miss of Vietnam, he will remember Shopee because Tieu Vy endorses Shopee products. The findings are supported by previous studies, such as Jung and Sung (2008); Kim et al. (2009); Yoo and Donthu, (2002); Yoo et al. (2000); and Ghana (2015).

*Brand Association and Customer’s Willing To Pay:* Interestingly, Brand Association does not have major influence on Customer’s Willing To Pay. It might be that Brand Association includes attribute, attitude, benefit and product quality is appropriated, which may lead to such high price that customers do not have ability to pay. So, they will use product with lower quality but affordable price, especially in a context of emerging market like Vietnam. The advice is that besides improving items needed to foster Brand Association, a company should take price strategy into consideration so that customer can use good products but with reasonable price.

**7. Conclusion and Recommendations**

The research has been conducted to verify empirical relationships amongst four constructs of Brand Association, Brand Awareness, Customers’ Willing To Pay and Customer Loyalty. The findings prove reliable as the indices of model fit pass the acceptable threshold, determined by previous studies. In addition, organizations can rely on the findings to make decisions regarding sale promotion. The initiative could be to direct limited resources into product quality, attribute, attitude and benefit.



In order to have a thorough understanding about the research, the authors are, first, to have a big picture about the Brand as well as detailed concepts of each variables relevant. The authors also depended on previous researches to provide hypotheses and then employ methods such as EFA, CFA and SEM to measure those ones, which is accepted or rejected. This study has been implemented based on 380 responses from online retailers' customers answering survey questionnaires in the North, Central and the South of Vietnam. There were several substantive findings proved in this research and all three hypotheses proved relevant, Customer Loyalty is ascribable to Brand Association, Brand Awareness is of cardinal importance on Customer Loyalty and Brand Association produces remarkable impacts on Customers' Willing To Pay. It is inevitable that there are several limitations in this research we should acknowledge. Firstly, the sample size of 380 observations may not be large enough to generalize enough to other research contexts. Future studies can have a larger-scale research with customers from different countries. Secondly, using convenient sampling is also a contributing factor leading to a compromise in the objectivity. Future researches, hence, should be circumspect in using probability sampling. Thirdly, this research has a small scale that only focus on online customers in 8 largest cities of Vietnam, which instigates limited results that do not cover all customers in all part of the world.

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