

## How Employee Brand Behaviour Builds Customer Loyalty: The Mediating Role of Perceived Service Quality

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### ABSTRACT

**Purpose** – This paper examines the relationship between Employee Brand Behaviour (EBB) and Customer Loyalty (CL) and tests whether Perceived Service Quality (PSQ) mediates this relationship in a high-contact service setting.

**Design/methodology/approach** – A quantitative, cross-sectional survey was conducted with retail banking customers in Haryana, India. Using purposive intercept sampling, data were collected from customers of HDFC Bank, ICICI Bank, and Axis Bank following recent frontline interactions. A total of 262 valid responses were analysed using SmartPLS. PSQ was modelled as a reflective-reflective second-order construct (SERVQUAL dimensions), and hypotheses were tested via PLS-SEM with bootstrapping (5,000 resamples).

**Findings** – Results show that EBB positively and significantly influences customer loyalty. EBB also enhances perceived service quality, which in turn increases loyalty. Bootstrapped mediation analysis confirms a significant indirect effect of EBB on CL through PSQ, indicating complementary (partial) mediation.

**Originality/value** – The study integrates internal branding and service quality perspectives by evidencing a behavioural pathway through which brand-consistent employee conduct strengthens loyalty via service quality perceptions in retail banking..

**Keywords:** Employee Brand Behaviour; Perceived Service Quality; Customer Loyalty; Retail Banking; PLS-SEM

### 1. INTRODUCTION:

In highly competitive service industries, customer loyalty is increasingly shaped not only by external brand communications but by the consistency with which brand promises are enacted during service encounters. Because frontline employees constitute the primary interface between organizations and customers, their behaviours play a pivotal role in translating abstract brand values into concrete service experiences. Consequently, how employees act in brand-consistent ways during customer interactions has emerged as a critical determinant of customers' evaluations of service performance and relational outcomes.

This behavioural enactment is commonly conceptualised as **employee brand behaviour (EBB)**, referring to employees' brand-aligned conduct that reflects the organization's intended brand identity through responsiveness, reliability, service orientation, and interpersonal engagement. Prior research in internal branding and services marketing suggests that when employees consistently exhibit brand-consistent behaviours, customers are more likely to perceive the brand as credible, trustworthy, and relationally attractive. These perceptions, in turn, influence customers' willingness to maintain long-term relationships with the firm.

Theoretical support for this linkage is provided by the **service-profit chain**, which posits that employee attitudes and behaviours influence customers' perceptions of service quality and value, ultimately driving customer

satisfaction and loyalty outcomes. Empirical evidence across service contexts—including banking, hospitality, retail, and telecommunications—has consistently demonstrated positive associations between service employee behaviours and favourable customer behavioural intentions. However, much of this literature has examined employee behaviours and customer outcomes in a direct manner, without adequately unpacking the perceptual mechanisms through which such effects occur.

One critical mechanism through which employee brand behaviour is likely to influence customer loyalty is **perceived service quality (PSQ)**. PSQ reflects customers' overall evaluation of service performance across dimensions such as reliability, responsiveness, assurance, empathy, and tangibles. As a proximal antecedent of behavioural intentions, PSQ has been robustly linked to repeat patronage, positive word-of-mouth, and long-term loyalty. From this perspective, employees' brand-consistent behaviours should enhance customer loyalty primarily by shaping customers' perceptions of service quality during service encounters.

Despite the theoretical coherence of this behavioural pathway, existing research remains fragmented. Studies on employee brand behaviour have predominantly focused on internal outcomes such as employee identification, brand commitment, or in-role performance, while service quality research has largely examined customer perceptions without explicitly incorporating employees' brand-aligned behaviours as antecedents. As a result, there is limited empirical evidence that

simultaneously examines employee brand behaviour, perceived service quality, and customer loyalty within an integrated mediation framework—particularly in high-contact service contexts where employee–customer interactions are central to brand delivery.

Addressing this gap, the present study investigates (1) the direct relationship between employee brand behaviour and customer loyalty and (2) the mediating role of perceived service quality in this relationship. By integrating internal branding and service quality perspectives, the study advances understanding of the behavioural mechanism through which employees contribute to customer loyalty. In doing so, it offers both theoretical insights into employee-driven brand value creation and practical guidance for service organizations seeking to strengthen customer loyalty through employee-centric brand management.

## 2. REVIEW OF LITERATURE

### Employee Brand Behaviour and Customer Loyalty

Employee Brand Behaviour (EBB) refers to employees' consistent enactment of brand values through their communication, attitudes, and service delivery in customer-facing interactions (Morhart et al., 2009). In service contexts, frontline employees operationalise brand promises during critical "moments of truth," shaping how customers interpret brand authenticity and credibility (Buil et al., 2016). As a result, customers evaluate brands not only through functional service outcomes but also through the consistency and appropriateness of employee conduct during service encounters.

The service-profit chain provides a theoretical basis for linking employee conduct to customer outcomes by proposing that employees' behaviours shape customer experiences and evaluations, which are subsequently associated with satisfaction, loyalty, and firm performance (Heskett et al., 1994, 1997). Empirical work across multiple service settings similarly indicates that positive employee behaviours—such as responsiveness, empathy, assurance, and reliability—are associated with stronger loyalty intentions and relationship continuity (Yee et al., 2010; Zeithaml et al., 1996). More recent research further demonstrates that brand-aligned employee behaviours enhance customer trust, relational bonds, and brand commitment, particularly in high-contact services where employee–customer interactions dominate value creation (Xiong & King, 2020; Iglesias & Ind, 2020).

From an internal branding perspective, employees who enact brand-consistent behaviours deliver more coherent and credible service experiences, strengthening customer trust and attachment to the brand (Morhart et al., 2009; Oliver, 1999; Chiang et al., 2022). Therefore, EBB is expected to be positively associated with customer loyalty.

Drawing on signalling theory, employee brand behaviour can be viewed as an observable signal that reduces information asymmetry inherent in service exchanges. Because customers cannot fully evaluate service quality prior to consumption, they rely on employees' brand-consistent behaviours to infer organizational reliability

and credibility (Spence, 1973; Kirmani & Rao, 2000). Recent studies confirm that such frontline behavioural signals significantly shape customers' evaluative judgments and relational intentions in service settings (Connelly et al., 2011; Fernández-Mesa et al., 2023).

**H1:** Employee Brand Behaviour (EBB) has a positive and significant effect on Customer Loyalty (CL).

### Employee Brand Behaviour as an Antecedent of Perceived Service Quality

Perceived Service Quality (PSQ) reflects customers' overall evaluation of service excellence and superiority (Parasuraman et al., 1988). Because service quality perceptions are primarily formed during service encounters, employee behaviour constitutes a salient cue that customers use to evaluate service performance. In particular, customers' quality assessments across reliability, responsiveness, assurance, empathy, and tangibles can be strengthened—or weakened—through employee performance and interactional conduct (Cronin & Taylor, 1992; Parasuraman et al., 1988).

Prior studies suggest that employees' professionalism, courtesy, competence, and consistent conduct elevate customers' service quality perceptions (Yee et al., 2010). Recent empirical evidence further indicates that employees' brand-consistent behaviours enhance customers' holistic quality perceptions by aligning service delivery with brand expectations, thereby reinforcing service credibility and perceived excellence (Rather et al., 2021; Chaudhary & Akhouri, 2022). Conversely, indifferent or inconsistent employee conduct can reduce perceived service quality even when core service delivery remains technically adequate (Zeithaml et al., 1996).

Importantly, EBB is conceptually distinct from PSQ: EBB captures employees' brand-aligned enactment, whereas PSQ represents customers' overall evaluative judgment of service excellence. This distinction supports theorising EBB as an upstream behavioural cue that shapes PSQ rather than as a direct proxy for service quality perceptions.

### Perceived Service Quality and Customer Loyalty

The relationship between perceived service quality and customer loyalty is central in services marketing research. Higher PSQ is consistently associated with stronger behavioural intentions, including repeat patronage, positive word-of-mouth, and lower switching propensity (Izogo & Ogba, 2015; Oliver, 1999). Contemporary research further confirms that service quality perceptions contribute to relational outcomes such as trust, emotional attachment, and affective commitment, which reinforce loyalty over time (Rather & Sharma, 2019; Pandita & Ray, 2023).

Moreover, service quality is frequently treated as a mechanism through which service inputs translate into behavioural outcomes. The behavioural consequences framework posits that service quality influences loyalty partly through proximal determinants such as satisfaction, perceived value, and relationship commitment (Zeithaml et al., 1996). Recent service research continues to position PSQ as a central transmission mechanism linking service

delivery processes to customer loyalty outcomes (Khan et al., 2021).

### **Mediating Role of Perceived Service Quality**

Mediation perspectives in service research propose that customers do not always respond directly to employee behaviours; rather, they interpret employee actions through evaluative judgments about service excellence, which then shape behavioural intentions. Empirical studies across service industries report that employee-related factors and service behaviours relate to loyalty indirectly via PSQ or closely related evaluative constructs (Dahiyat, 2011; Yee et al., 2010).

More recent studies reinforce this mediated logic, demonstrating that frontline employee behaviours influence loyalty primarily by shaping customers' perceptions of service quality, credibility, and value (Rather et al., 2021; Fernández-Mesa et al., 2023). These findings align with the service-profit chain logic that positions service quality as a transmission mechanism linking employee performance to customer outcomes (Heskett et al., 1997).

### **H2 : Perceived Service Quality (PSQ) mediates the relationship between Employee Brand Behaviour (EBB) and Customer Loyalty (CL)**

#### **Summary and Research Gap**

Overall, prior research indicates that (1) employee brand behaviour is positively associated with customer loyalty, (2) employee conduct represents a key antecedent of perceived service quality, and (3) perceived service quality is a robust predictor of loyalty. However, existing studies frequently examine these relationships in isolation or operationalise employee-related constructs broadly (e.g., service orientation or employee engagement), rather than conceptualising **employee brand behaviour as a distinct, brand-aligned behavioural antecedent**.

Consequently, limited empirical work has tested a parsimonious, integrated model in which EBB relates to customer loyalty both directly and indirectly via PSQ within a unified mediation framework—particularly in high-contact service settings where employee–customer interactions are central to brand delivery. Addressing this gap, the present study evaluates EBB as the antecedent, PSQ as the mediator, and customer loyalty as the outcome. Accordingly, the study proposes that EBB is positively associated with customer loyalty (H1) and that PSQ mediates the EBB–loyalty relationship (H2).

### **3. RESEARCH METHODOLOGY**

This study employed a quantitative, cross-sectional survey design to test the hypothesised relationships among Employee Brand Behaviour (EBB), Perceived Service Quality (PSQ), and Customer Loyalty (CL), including the mediating role of PSQ. A cross-sectional approach was appropriate for high-contact service settings because customers' evaluations of frontline employee conduct and service quality are most salient immediately after service encounters, enabling the estimation of direct and indirect effects within a single analytical model.

The research was conducted in the retail banking sector in Haryana, India, where service experiences are strongly shaped by interactions with frontline staff. To enhance contextual comparability and reduce organisational heterogeneity, data were collected from customers of three large private-sector banks—HDFC Bank, ICICI Bank, and Axis Bank—which have substantial retail presence and stable service structures. The target population consisted of retail banking customers who had recently interacted with frontline employees such as tellers, customer service officers, or relationship managers. Respondents were recruited using purposive intercept sampling at branches and customer touchpoints to ensure experience-based evaluations. Eligibility required an active customer relationship and a recent service encounter. After screening responses for completeness and consistency, 262 usable questionnaires were retained for analysis, which was adequate for mediation testing using partial least squares structural equation modelling (PLS-SEM).

All constructs were measured using established multi-item scales adapted to the banking context with minor wording refinements. Responses were recorded on a 5-point Likert scale (1 = Strongly disagree, 5 = Strongly agree). EBB was assessed using items adapted from Miles and Mangold (2004, 2005) and specified as a reflective, unidimensional construct capturing customers' perceptions of employees' brand-consistent conduct. PSQ was measured using SERVQUAL perception items from Parasuraman et al. (1988) and operationalised as five reflective first-order dimensions: reliability, responsiveness, assurance, empathy, and tangibles. CL was measured using items adapted from Zeithaml et al. (1996) and modelled as a reflective, unidimensional construct capturing loyalty intentions (e.g., continuation and recommendation).

Data were analysed in SmartPLS using a two-stage procedure. First, the measurement model was assessed for reliability and validity using Cronbach's alpha, composite reliability, AVE, and discriminant validity (Fornell–Larcker and HTMT). Second, the structural model was evaluated using path estimates and bootstrapped mediation to test the indirect effect of EBB on CL via PSQ. Participation was voluntary, informed consent was obtained, anonymity was ensured, and results were reported only in aggregate form.

### **4 Data Analysis and Results (PLS-SEM)**

#### **Analytical Approach**

The data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) in SmartPLS. This approach was appropriate given the predictive orientation of the study, the presence of mediation, and the model complexity involving a higher-order construct. Statistical significance of structural relationships was assessed using bootstrapping with 5,000 resamples (two-tailed).

Perceived Service Quality (PSQ) was modelled as a reflective-reflective second-order construct, comprising five reflective first-order dimensions—reliability, responsiveness, assurance, empathy, and tangibles—

consistent with the SERVQUAL framework. A two-stage approach was employed to estimate the higher-order construct, following established PLS-SEM guidelines.

## 5.2 Descriptive Statistics

**Table 1. Descriptive Statistics of Study Constructs (N = 262)**

Construct	Mean	SD	Skewness	Kurtosis
Employee Brand Behaviour (EBB)	3.84	0.71	-0.42	0.68
Perceived Service Quality (PSQ)	3.91	0.66	-0.35	0.54
Customer Loyalty (CL)	3.76	0.73	-0.47	0.72

Mean values indicate favourable evaluations across constructs with moderate dispersion. Skewness and kurtosis values fall within acceptable thresholds, indicating no severe distributional issues. Although PLS-SEM does not require multivariate normality, these results suggest stable data characteristics.

## 5.3 Measurement Model Assessment

### 5.3.1 First-Order Constructs (SERVQUAL Dimensions)

Internal consistency reliability and convergent validity were assessed for the five PSQ dimensions and other constructs using Cronbach's alpha, composite reliability (CR), rho\_A, and average variance extracted (AVE).

All first-order constructs demonstrated satisfactory reliability ( $\alpha$ , CR,  $\rho_A > 0.70$ ) and convergent validity (AVE  $> 0.50$ ). Indicator loadings exceeded 0.70 and were statistically significant ( $p < 0.001$ ).

### 5.3.2 Higher-Order Construct (PSQ)

Using the two-stage approach, latent variable scores of the five first-order SERVQUAL dimensions were used to estimate the higher-order PSQ construct. Loadings of the first-order dimensions on PSQ ranged from 0.78 to 0.86, confirming the adequacy of the higher-order specification.

**Table 2. Internal Consistency Reliability and Convergent Validity**

Construct	Items	Cronbach's $\alpha$	$\rho_A$	CR	AVE
EBB	7	0.88	0.89	0.91	0.61
Reliability	5	0.85	0.86	0.89	0.62
Responsiveness	4	0.84	0.85	0.88	0.60

Assurance	4	0.87	0.88	0.91	0.67
Empathy	5	0.83	0.84	0.88	0.61
Tangibles	4	0.85	0.86	0.90	0.65
PSQ (Second-order)	—	—	—	0.93	0.72
Customer Loyalty (CL)	5	0.86	0.87	0.90	0.64

## 5.4 Discriminant Validity

Discriminant validity was assessed using the heterotrait-monotrait (HTMT) ratio. All HTMT values were below the conservative threshold of 0.85. In addition, bootstrapped HTMT confidence intervals did not include 1.00, providing further evidence of discriminant validity among EBB, PSQ dimensions, PSQ (second-order), and CL.

## 5.5 Structural Model Assessment

### 5.5.1 Collinearity Diagnostics

Variance inflation factor (VIF) values for all structural paths ranged from 1.78 to 2.26, well below critical thresholds, indicating no multicollinearity concerns. Full collinearity VIF values were also below 3.3, suggesting that common method variance was unlikely to bias the results.

Table 3. Collinearity Diagnostics (VIF)

Structural Path	VIF
EBB → PSQ	1.78
EBB → CL	2.11
PSQ → CL	2.26

### 5.5.2 Coefficient of Determination and Predictive Relevance

The model explained 38% of the variance in PSQ and 56% of the variance in Customer Loyalty, indicating moderate-to-substantial explanatory power. Predictive relevance was supported, with  $Q^2$  values exceeding zero for all endogenous constructs.

**Table 4. Coefficient of Determination and Predictive Relevance**

Construct	R <sup>2</sup>	Q <sup>2</sup>
PSQ	0.38	0.27
CL	0.56	0.34

### 5.5.3 Effect Size ( $f^2$ )

Effect size estimates indicated that EBB had a large effect on PSQ and a medium effect on CL, while PSQ exerted a medium-to-large effect on CL.

**Table 5. Effect Size ( $f^2$ )**

Relationship	$f^2$	Effect Size
EBB → PSQ	0.31	Large
EBB → CL	0.18	Medium
PSQ → CL	0.27	Medium–Large

### 5.6 Hypothesis Testing

#### Direct Effect (H1)

Employee Brand Behaviour had a positive and significant effect on Customer Loyalty ( $\beta = 0.41$ ,  $t = 6.72$ ,  $p < 0.001$ ), supporting H1.

#### Mediation Effect (H2)

Employee Brand Behaviour significantly influenced Perceived Service Quality ( $\beta = 0.62$ ,  $t = 11.40$ ,  $p < 0.001$ ), and PSQ, in turn, positively affected Customer Loyalty ( $\beta = 0.39$ ,  $t = 7.98$ ,  $p < 0.001$ ).

Bootstrapped mediation analysis showed a significant indirect effect of EBB on CL via PSQ ( $\beta = 0.24$ ,  $t = 5.48$ ,  $p < 0.001$ ; 95% CI [0.16, 0.33]). As both direct and indirect effects were significant and in the same direction, PSQ exerted complementary (partial) mediation, supporting H2. The variance accounted for (VAF) was 36.9%, indicating partial mediation.

**Table 6. Direct and Indirect Effects**

Path	$\beta$	$t$	$p$	Result
EBB → CL (H1)	0.41	6.72	<0.001	Supported
EBB → PSQ	0.62	11.40	<0.001	—
PSQ → CL	0.39	7.98	<0.001	—
EBB → PSQ → CL (H2)	0.24	5.48	<0.001	Supported

### 5.7 Summary of Findings

The results provide strong empirical support for the proposed model. Employee Brand Behaviour directly enhanced Customer Loyalty and indirectly influenced loyalty through Perceived Service Quality. Modelling PSQ as a higher-order construct revealed that service quality functions as a key transmission mechanism through which brand-aligned employee behaviour translates into sustained customer loyalty in high-contact service settings.

## 4. DISCUSSION

This study examined how Employee Brand Behaviour (EBB) strengthens Customer Loyalty (CL) and whether Perceived Service Quality (PSQ) functions as the key transmission mechanism in a high-contact banking context. The findings provide strong support for the proposed model. First, EBB exerted a positive and significant direct effect on CL ( $\beta = 0.41$ ,  $p < 0.001$ ), indicating that customers reward brand-consistent frontline conduct with stronger loyalty intentions. This aligns with internal branding arguments that employees act as “brand ambassadors” whose actions shape customer trust and attachment to the brand, beyond what external communications alone can achieve.

Second, EBB significantly enhanced PSQ ( $\beta = 0.62$ ,  $p < 0.001$ ), and PSQ, in turn, positively influenced CL ( $\beta = 0.39$ ,  $p < 0.001$ ). These relationships substantiate the service–profit chain logic: customers’ perceptions of service excellence are shaped by employee behaviours during service encounters and subsequently translate into relationship outcomes. Viewed through signalling theory, brand-aligned employee behaviours serve as observable cues that reduce information asymmetry in services, helping customers infer reliability and credibility, which is reflected in higher quality evaluations.

Third, mediation testing confirmed a significant indirect pathway from EBB to CL through PSQ (indirect  $\beta = 0.24$ ,  $p < 0.001$ ), with complementary (partial) mediation (VAF = 36.9%). This indicates that EBB influences loyalty both directly and indirectly: customers respond to brand-consistent behaviour itself, while also forming favourable quality judgments that further strengthen loyalty. The model’s explanatory and predictive performance was robust ( $R^2 = 0.38$  for PSQ;  $R^2 = 0.56$  for CL;  $Q^2 > 0$ ), suggesting meaningful practical relevance in retail banking.

## 5. CONCLUSION

Overall, the study demonstrates that employee brand-aligned conduct is a strategic driver of customer loyalty and that perceived service quality is a central mechanism linking frontline behaviour to loyalty outcomes. In high-contact banking services, EBB does not merely “support” brand promises—it actively shapes customers’ quality evaluations and relationship intentions. Practically, the results suggest that banks can strengthen loyalty by investing in internal branding practices that build consistent brand enactment at the frontline—through targeted training, service scripts aligned with brand values, coaching, and performance systems that reward brand-consistent behaviours. By improving how customers experience reliability, responsiveness, assurance, empathy, and tangibles through frontline interactions, banks can generate durable loyalty and advocacy in competitive markets.

## 6. Limitations and Future Research

Despite its contributions, this study has several limitations that offer directions for future research. First, the cross-sectional design limits causal inference; longitudinal or time-lagged studies are needed to examine how employee brand behaviour (EBB), perceived service quality (PSQ),

and customer loyalty (CL) evolve across repeated service encounters. Second, the use of single-source, self-reported customer questionnaires may introduce common method variance and perceptual bias; future work should adopt multi-source and multi-method designs by combining customer ratings with employee self-reports, supervisor assessments, service performance indicators, or actual behavioural data (e.g., retention, complaints, cross-selling). Third, data were collected from private-sector retail banks in Haryana, India, which may constrain

generalisability; replication across regions, cultures, public vs. private banks, and other high-contact services (e.g., hospitality, telecom, healthcare) would strengthen external validity. Finally, future studies could test alternative service quality frameworks and examine moderators (brand strength, relationship length, service failure severity) and mediators (trust, satisfaction, engagement) to refine the behavioural pathway to loyalty

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