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THE IMPACT OF CONSUMER EXPERIENCE AND CONSUMER–BRAND RELATIONSHIPS ON BRAND LOYALTY: THE MEDIATING ROLE OF BRAND TRUST IN PAKISTAN’S TELECOMMUNICATIONS SECTOR

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Abstract

There is more to building brand loyalty in saturated, switching-intensive telecom markets than keeping customers on the books with price or network coverage. Therefore, this study aims to shed light on the relationship between consumer experience and the consumer–brand relationship in brand loyalty among cellular users in Pakistan and to bring brand trust as a mediator between the antecedents of brand loyalty and loyalty outcomes. Based on the relationship marketing approach, a quantitative survey was conducted with 400 active cellular service users in urban Pakistan. The data were analyzed using SPSS 26.0 (descriptive and inferential statistics) and Smart-PLS 4 to estimate the structural model using Partial Least Squares – Structural Equation Modeling (PLS–SEM). The results show that the consumer experience is the strongest driver of loyalty ($\beta = 0.693$, $R^2 = 0.751$), followed by the consumer–brand relationship, and that both drivers of loyalty mediate through brand trust. The results highlight the critical importance for telecom businesses of ensuring high levels of service experience and building trust as a prerequisite for building long-term customer relationships.

Keywords: Telecommunication, Brand loyalty, Brand trust, Consumer–brand relationship, Consumer experience, SmartPLS

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Introduction

The core of brand equity is brand loyalty, a key indicator of the brand's well-being because it prevents consumers from switching to competing brands and reduces competitive advantage (Sharma et al., 2013). In the marketing literature, the phenomenon of brand loyalty encompasses multiple aspects and is operationalized in various ways. Customer loyalty to a brand is a two-dimensional phenomenon that includes attitudinal and behavioural aspects (Hwang & Kandampully, 2012). Consumer purchase behaviour is influenced by the consumer experience and by how marketers manage it. Brand experience plays a vital role in technology-mediated product usage (Safer et al., 2021). It has been found that customers connect with these brands through emotional attachment, which differentiates them by their core characteristics. The relationship between a brand and a consumer is considered a dyadic relationship (Husain et al., 2022). On the other hand, developing a consumer-brand relationship is a complex task for marketers. Consumer-brand relationships can take various forms, such as cognitively based, habitual, or emotionally based (Sharp et al., 2012).

Brand trust reflects the consumer's belief that the brand is consistent, competent, honest, responsible, helpful, and benevolent (Gretry et al., 2017). Although researchers do not completely agree on the definition of trust, they all recognize its essential role in building the consumer-brand relationship (Mogos Descotes & Pauwels-Delassus, 2015). In a consumer-brand relationship, trust reflects the assumptions consumers make about a brand's reliability, honesty, and altruism. This concept includes both cognitive and emotional elements.

Past research indicates that cellular service markets are in the maturity stage, creating significant competition for customer loyalty among companies that provide technology-based cellular service products. Furthermore, cellular services are very significant to the country's economic development. It is such an ingrained part of society that cellular service providers must find sustainable competitive advantages and differentiate their brands from competitors (Grzybowski et al., 2014). Recent research shows that consumers mainly distinguish brands based on their relationship with the brand and the company. It underscores the fact that, beyond being sources of information, digital services are the most effective technological enablers of economic growth and social development (Fetscherin, 2014).

The telecom sector in Pakistan was fast expanding, but with tough competition, customer retention has become a daunting task. More providers, more switching – a loss of market share and customers to everyone. Businesses in this environment need to develop differentiated approaches that can effectively build customer loyalty in the long run. The present study will situate brand trust as a mediator between consumer experience, the consumer-brand relationship, and brand loyalty, in light of the above. Theoretically, the brand-brand trust-brand loyalty configuration has been previously supported by several studies that consider brand trust as a mediating variable in the brand-brand loyalty chain (Albert et al., 2013; Mattison Thompson et al., 2014).

Previous studies explore brand loyalty, consumer experience, and consumer-brand relationships (Amatulli et al., 2015; Boisvert et al., 2011). Trudeau and Shobeiri (2016) identify that brand

experience and self-expression have a positive impact on consumer-brand relationships. This study did not examine four key determinants of brand experience: sensory, affective, intellectual, and behavioural. Another study by Boisvert and Ashill (2011) suggested that brand extension and extension innovativeness can enhance brand loyalty.

This study aims to answer the following questions:

RQ1: Is there a positive relationship between consumer-brand relationships and brand loyalty?

RQ2: Is there a positive relationship between consumer experience and brand loyalty?

RQ3: Does brand trust mediate the relationships between consumer-brand relationships, consumer experience, and brand loyalty?

Literature review

Consumer Brand-Relationship

Modern marketing and branding practices are heavily shaped by theories related to brand relationships. It also helps brands improve their ability to gain a competitive edge. According to Peng et al. (2014), brand connection theory suggests that consumers view a brand as a comprehensive representation and embodiment of a product. In today's society, companies use various strategies to build a connection with customers through humanized interactions. According to Peng and Chen (2014), these strategies include brand characters, product animation, spokespeople, and celebrity endorsements. When consumers interact with the brand, they see it as an active partner and develop a strong relationship during their experiences (Schreuder, 2024). Consumers generally seek to gain various benefits from their relationships with brands, including emotional, psychological, sociological, and material advantages (Fetscherin, 2021; Fetscherin, 2014). Extensive academic research on brand relationships provides a thorough understanding of the topic and highlights several models influenced by contextual factors. Studying brand relationships has led to the development of concepts such as brand identification and brand attachment, as shown by earlier research and literature.

Consumer Experience

Consumer experience refers to the perceptions, feelings, and evaluations people have when using products, services, or brands. It is an important idea for modern consumer research. When a consumer decides to purchase a product or intangible service, they invest their time, engage in experiences, and make memories of events that the company arranges to involve the consumer in the purchase process. The consumer's decision to purchase a product or intangible service is essentially an investment of time, an experience, and the creation of memories of events that the company orchestrates to involve the consumer in the purchase process. As noted by Grant et al. (2010), Mathur et al. (2012), and Mishra et al. (2014), contemporary society is undergoing a shift from a service economy to an experience economy. Consumers' spending and purchasing patterns today are driven by a quest for sensory gratification, freedom, and enjoyable experiences (Tafesse, 2016). Many marketing managers today believe that developing a positive customer experience

can bring financial rewards to their companies. This view stems from the fact that although price and size are important factors to consider when purchasing goods, the importance of other factors, such as expectations of quality, self-motivation, and satisfaction, is also growing (Salamandic et al., 2014). According to Alistair (2006), experiential marketing is a marketing strategy designed to offer the experience that is the material of a purchase before it is purchased, giving customers enough information to make better decisions. Many studies have demonstrated that the experience a company provides is essential to its success and is important for developing positive emotional relationships with its customers (Kemp et al., 2014). Good experiences improve consumer satisfaction with the company's products and services and contribute to customer loyalty.

This view has been growing since recent studies have been conducted. Becker (2020) defines Customer Experience as a spontaneous and holistic response of customers in all customer touchpoints, while Ribeiro et al. (2024) empirically demonstrate that outstanding customer experiences in telecommunications services packages improve satisfaction and decrease customer switching intentions. Towers et al. (2022) also point out that companies can systematically manage experiential value by mapping touchpoints before, during, and after purchase.

Brand Trust

Brand trust is one of the essential ingredients of social promotion and the basis for developing high-quality, durable marketing partnerships. Trust in a customer-brand relationship is consumers' psychological and emotional confidence in a brand's reliability, dependability, and benevolence. The cognitive dimension refers to the expectation that the brand will perform as promised and meet expectations (Chaudhuri & Holbrook, 2001), and the emotional dimension is related to perceptions of authenticity, integrity, and goodwill (Albert & Merunka, 2013).

Brand trust is a combination of two major elements—intellectual trust (belief in brand reliability, consistency, and expertise) and emotional trust (brand expectations of integrity, honesty, and kindness). It can also be further analyzed in terms of three distinct, yet strongly related areas: competence, integrity, and benevolence. Competence reflects the customer's confidence that the brand possesses the skills and knowledge to fulfill its promises.

Integrity conveys ethical conduct, honesty, and consistency in brand communication. Benevolence demonstrates the brand's genuine concern for its customers' welfare. As the digital economy and service-based economy continue to grow, the importance of brand trust as a driver of customer loyalty and advocacy has grown even more. Research shows that a consumer is more likely to return to a service, purchase again, and recommend it to others if he or she thinks the brand is reliable and high-quality (Deng et al., 2010; Giovanis & Athanasopoulou, 2017b; Rather et al., 2023). The latest work confirms this: Ichou and Manar (2024) show that brand image positively affects buying behavior through trust, and Husain et al. (2022) show that the combination of authenticity and equity positively impacts satisfaction through the prism of brand trust.

In telecommunications and technology-mediated services, trust can reduce perceived risk and boost consumers' willingness to pay higher prices for trustworthy providers (Sukeri Bin Abdullah et al., 2023). Additionally, studies on sustainability show that ethics and social responsibility underpin the benevolence aspect of trust (Journal of Sustainable Marketing, 2025). In a similar

fashion, Deloitte (2022) highlights that consumers have increased engagement with trusted brands, where trust is a measurable contributor to financial performance. This change is evident especially within younger generations, with Edelman (2022) noting that “trust is the new ‘gravitational force’” in relationships with brands for Gen Z. Put together, all of these show that brand trust remains a multifaceted strategic asset, connecting emotional resonance, corporate ethics, and long-term customer loyalty in today's market.

Brand Loyalty

Definitions and measurements of the phenomenon, namely "loyalty," differ depending on the context. A favourable attitude of a client towards a brand is a positive attitude, according to experts, and leads to positive purchasing behaviour on the client's part. As indicated in previous studies, customer loyalty is linked to a customer's commitment to a particular brand, product, or retail outlet (Diffley & McCole, 2015; Mogos Descotes & Pauwels-Delassus, 2015). Positive trust is a solid basis for brand loyalty. Positive experiences build trust in a brand, which, in turn, creates a positive emotional connection with it (Giovanis & Athanasopoulou, 2017).

Brand loyalty has gained considerable footing in the marketing and consumer research realm. Consumer behavior is crucial as it provides a means to assess business success and is related to financial outcomes (Davicik et al., 2015; Huang & Huddleston, 2009). Several factors are essential to measuring customer loyalty to a brand, including repeat purchases, positive word of mouth, and preference for a brand over others (Giovanis & Athanasopoulou, 2017b). Numerous researchers have studied the link between brand loyalty and repurchase. Yet, considering individual differences among consumers is usually overlooked by loyalty program administrators.

When the product and/or services do not satisfy the individual customer's needs, those needs may go unsatisfied, which might encourage them to switch brands. Academic studies have examined the relationship between the exceptional brand experience and brand loyalty (Jongchul & Sung-joon, 2014; Wing, 2005).

Hypotheses Development

H₁: Consumer Brand Relationship has a positive and significant effect on Brand Trust.

H₂: Brand Trust has a positive and significant effect on Brand Loyalty.

H₃: Consumer Brand Relationship has a positive and significant effect on Brand Loyalty.

H₄: Consumer Experience has a positive and significant effect on Brand Trust.

H₅: Consumer Experience has a positive and significant effect on Brand Loyalty.

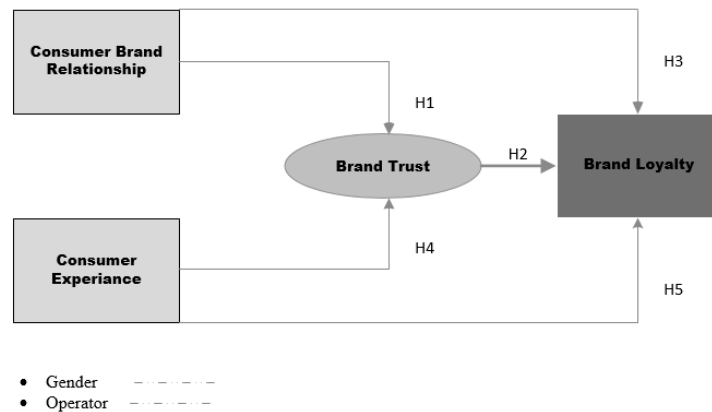


Figure 1
Theoretical Framework

The conceptual model of this study is based on three theories, each separate but complementary. The foundation is the Relationship Marketing perspective, which holds that long-term bonds of commitment and trust with consumers are the basis for loyalty. In this respect, the Commitment–Trust Theory of Morgan and Hunt (1994) serves as the relational logic that identifies brand trust as a mediator between relational/experiential antecedents and loyalty outcomes, and the Brand Relationship Theory of Fournier (1998) helps to conceptualize the consumer–brand dyad as an active, emotionally involved partnership. The behavioral-intention dimension of the model is explained by the Technology Acceptance Model (TAM) (Davis, 1989; Davis et al., 1989) and also the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980) due to the fact that customers who locate a telecom service provider as dependable have stronger attitudinal loyalty. TAM and TRA are especially important in a technology-mediated service setting, where service quality perceptions influence usage intentions and brand preference. Combined, these frameworks explain every hypothesized path, including the consumer–brand relationship and consumer experience as relational antecedents based on Relationship Marketing theory, brand trust as a mediator between the relationship experiences and the loyalty construct, which is comprised of attitudinal and behavioral intentions as proposed by TAM and TRA.

Methodology

For this study, which aimed to test directional relationships between consumer experience, consumer–brand relationships, brand trust and brand loyalty, the researcher employed a quantitative cross-sectional research design. The population of interest was active cellular service users in Pakistan. The study was conducted using a structured, self-administered questionnaire, which was distributed to respondents at universities and offices in the twin cities of Islamabad and Rawalpindi. While this geographical restriction may not allow for generalization, university students and working professionals are among the most avid users of mobile telecommunications in Pakistan, making them a sampling frame of theoretical relevance for the study of loyalty dynamics in this sector. Convenience sampling was employed, and 400 questionnaires were used in the analysis after screening for incompleteness or inconsistency. Data analysis involved descriptive and inferential statistics, and testing of structural relationships, using SPSS 26.0 and

PLS–SEM with SmartPLS 4, respectively. In this study, the consumer–brand relationship is determined by two factors: brand satisfaction and brand commitment. Brand satisfaction (cognitive dimension) is assessed using the scale developed by Sanchez-Franco et al. (2009).

Brand commitment (emotional/affective dimension) was measured using the scale developed by Kwortnik Jr. and Han (2011). Consumer brand experience, the second independent variable, was operationalised through four dimensions: sensing (sensory experience), feeling (affective/emotional experience), thinking (intellectual experience), and acting (behavioral experience), all drawn from Brakus et al. (2009). Brand trust, the mediating variable, was adapted from Park et al. (2015) and assessed across three sub-dimensions—competence (COMP), integrity (INT), and benevolence (BEN)—using items from McKnight et al. (2002). Brand loyalty, the dependent variable, was captured through four dimensions: cognitive, affective, intentional, and action loyalty, measured with the scale from Mencía et al. (2016). A number of procedural safeguards were implemented to minimize the possibility of common method bias. As recommended by Podsakoff et al. (2003), respondents' anonymity was ensured, predictor and criterion items were separated into distinct sections of the questionnaire, and the study's goals were stated in generic terms to avoid priming certain responses. Respondents' participation was voluntary and required informed consent to complete the survey.

Table 1
Construct Validity and Discriminant Validity – Fornell–Larcker Criterion

	(AVE)	Cronbach's Alpha	CR	BL	BT	CBR	
Brand Loyalty	0.601	0.777	0.857	0.775			
Brand Trust	0.641	0.72	0.842	0.499	0.8		
Consumer Brand Relationship	0.747	0.83	0.899	0.471	0.327	0.86	
Consumer Experience	0.58	0.757	0.846	0.784	0.416	0.146	0.76

The bivariate correlation analysis showed that all four constructs are positively and significantly inter-correlated ($p = .000$ for all pairs). Consumer experience recorded the strongest correlation with brand loyalty ($r = .620$), followed by brand trust ($r = .624$ with brand loyalty) and the consumer–brand relationship ($r = .607$ with brand loyalty). These patterns are consistent with the hypothesised direction of relationships and suggest that consumer experience may be the most proximal predictor of loyalty in this sample, a finding subsequently borne out in the structural model.

Indicator Reliability

Discriminant validity was first evaluated using the Fornell–Larcker criterion: for each construct, the square root of its AVE exceeded all inter-construct correlations, satisfying the threshold condition (Table 1). Given that the Fornell–Larcker criterion has been shown to be relatively liberal in detecting discriminant validity problems, the Heterotrait–Monotrait ratio (HTMT) was computed as a more stringent supplementary test. The results for all HTMT values were below the conservative HTMT cut-off of 0.85 (Henseler et al., 2015), further confirming that the constructs were adequately separate. The outer loadings were used to assess indicator reliability. The higher

the outer loadings are, the more variance they share with the underlying construct, and the greater the convergent measurement. As per standard recommendations, we kept loadings above 0.70 and discarded those below 0.40. These effects on Average Variance Extracted (AVE) and Composite Reliability (CR) were then recalculated for each variable.

Table 2.
Results for Outer Loading

	Indicators	Loadings
Consumer Brand Relationship	BC13 <- CBR	0.873
	BC14 <- CBR	0.893
	BC15 <- CBR	0.826
Brand Loyalty	BL38 <- BL	0.723
	BL39 <- BL	0.854
	BL40 <- BL	0.785
	BL41 <- BL	0.733
Brand Trust	BTB29 <- BT	0.78
	BTB30 <- BT	0.836
	BTB31 <- BT	0.784
Consumer Experience	CE20 <- CE	0.71
	CE21 <- CE	0.809
	CE22 <- CE	0.756
	CE23 <- CE	0.767

Table 3
Correlation Analysis

Consumer Brand Relationship	Consumer Experience	Brand Trust	Brand Loyalty
Consumer Brand Relationship	1		
Consumer Experience	.385**	1	
Brand Trust	.744**	.593**	
Brand Loyalty	.607**	.620**	.624**

The structural results obtained via the PLS–SEM method are shown in Table 4. All five of the hypothesized paths were significant ($p < .001$). Consumer experience was the most significant variable impacting brand loyalty ($\beta = 0.693$, $t = 20.564$), and it explained a substantially greater amount of variance than the consumer–brand relationship ($\beta = 0.337$, $t = 9.996$). The positive effect of the consumer–brand relationship on brand trust was significant as well ($\beta = 0.272$, $t = 6.478$), and the same was true for consumer experience ($\beta = 0.377$, $t = 7.183$), thus supporting the proposed mediation structure. Brand trust, on the other hand, was found to have a small magnitude but significant positive impact on brand loyalty ($\beta = 0.100$, $t = 3.225$). Overall, these findings indicate that the relationship between the consumer and the brand is important. Still, the experiential aspect of the service interaction is the key determinant of users' brand loyalty in the Pakistani context.

Table 4
Results of Hypothesis Testing and Structural Relationship

Hypothesis	Structural Path	Path Coefficient (β)	Sample Mean (M)	Standard Deviation (STDEV)	t-Statistic ($ \beta/STDEV $)	p-Value	Decision
H1	CBR → BT	0.272	0.274	0.042	6.478	< .001	Supported
H2	BT → BL	0.1	0.1	0.031	3.225	0.001	Supported
H3	CBR → BL	0.337	0.34	0.034	9.996	< .001	Supported
H4	CE → BT	0.377	0.377	0.052	7.183	< .001	Supported
H5	CE → BL	0.693	0.69	0.034	20.564	< .001	Supported

Assessing R^2 Value

The R-squared value (R^2) is used to evaluate the structural model. This coefficient in the data analysis is used to investigate the accuracy of the model's prediction. It is calculated based on the squared correlation between the predictive values for the specified independent construct. The R^2 value provides information about the independent variables, representing the combined effects of these variables on the dependent variables and indicating the amount of variance explained by the dependent variables. In this study, the R-squared values for BL and BT are 0.751 and 0.246, respectively.

Table 5
Results of R^2 and Q^2

	R Square	R Square Adjusted	$Q^2 (=1-SSE/SSO)$	Effect Size
BL	0.751	0.75	0.423	Large
BT	0.246	0.242	0.143	Medium

Small: $0.0 < Q^2$ effect size < 0.15 ; Medium: $0.15 < Q^2$ effect size < 0.35 ; Large: Q^2 effect size > 0.35

Assessing Q^2 Value

In this analysis, blindfolding has been used to cross-validate the model's predictive power and its relevance with the individual endogenous variables. It is also known as the Stone-Geisser Q^2 value, which has been demonstrated by Geisser and Stone. Stone in 1974. Implementing the blindfolding technique with an omission distance of 7 yielded cross-validated redundancy Q^2 for all endogenous variables. In this study, the Q^2 value for the BL is 0.423, and for the BT, it is 0.143.

Discussion

This study explores consumer loyalty toward telecommunication companies in Pakistan. According to the Pakistan Telecommunication Authority report, cellular usage has increased in recent years. The number of subscribers for telecommunication companies has surpassed 133 million. Four companies provide telecommunications services to the public. The research highlights several key factors that influence brand loyalty. Additionally, consumer trust in

telecommunications companies influences brand loyalty. The study demonstrates that the consumer–brand relationship and consumer experience both play a crucial role in building brand loyalty, with brand trust serving as a significant mediating mechanism between these antecedents and loyalty outcomes. The operations of cellular companies demonstrate that they primarily focus on building a strong relationship with consumers, which also helps them establish a stronger brand connection. This enables the companies to secure a competitive advantage in the industry and to provide high-quality service.

All five hypotheses received empirical support. Perhaps the most striking finding is the magnitude of the consumer experience effect on brand loyalty ($\beta = 0.693$), which is roughly twice that of the consumer–brand relationship ($\beta = 0.337$). This pattern resonates with Safeer et al. (2021), whose work across technology-mediated contexts similarly showed that brand experience is the more potent loyalty driver. It also aligns with Ribeiro et al. (2024), who observed in a telecom bundle context that richer service experiences suppress switching intentions—a finding this study extends to the Pakistani mobile market. The relatively modest direct path from brand trust to brand loyalty ($\beta = 0.100$), though significant, warrants careful interpretation. Giovanis and Athanasopoulou (2017b) observed a similar pattern in technology-mediated services and argued that the stronger pull of experiential quality partially offsets trust’s direct loyalty effect. In other words, trust matters, but it may matter more through its role as a conduit than as an independent predictor. The two mediation chains—consumer–brand relationship \rightarrow brand trust \rightarrow brand loyalty and consumer experience \rightarrow brand trust \rightarrow brand loyalty—are theoretically grounded in Morgan and Hunt’s (1994) Commitment–Trust Theory: trust accumulates from repeated relational and experiential interactions and then converts into enduring loyalty.

Conclusion

This study examined the roles of consumer experience and consumer–brand relationships in shaping brand loyalty among telecom users in Pakistan, with brand trust as a mediating variable. The structural model returned support for all five hypotheses. Consumer experience proved to be the dominant loyalty predictor, a finding with direct practical relevance for telecom managers deciding where to concentrate service improvement investments. Brand trust, while a comparatively smaller direct predictor, fulfilled its theorised mediating function, channelling the effects of both experience and relational quality into loyalty. Telecom providers that invest in both dimensions simultaneously—raising experiential quality and strengthening relational credibility—are therefore likely to achieve more durable loyalty outcomes than those focused on only one.

Additionally, the three research questions framing this study can now be answered with empirical evidence. The first asked whether the consumer–brand relationship positively predicts brand loyalty: the path coefficient ($\beta = 0.337, p < .001$) confirms that it does, and that stronger relational ties with a telecom provider translate into higher loyalty. The second asked the same question of consumer experience: the data return an even more pronounced effect ($\beta = 0.693, p < .001$), making clear that how consumers feel when interacting with a brand is the more powerful loyalty determinant. The third question asked whether brand trust mediates these relationships. The significant paths through brand trust—from both the consumer–brand relationship and consumer experience—confirm that trust functions as the relational conduit through which experiential and relational inputs are converted into loyalty dispositions.

Limitations and Future Research

There are many important limitations of this research study. The first important limitation is the nature of the sample and the method of data collection from it. It is investigated in the study that the data is only collected from the students of the universities from twin cities of Pakistan. To ensure more recent consideration of the respondents, it is important to conduct an online survey to obtain data from a different regions of the country. It also facilitates the generalization of the study.

The second limitation is the sample size. Since this study is time-bound, it is crucial to cover all significant parts within the given timeframe, which is why the sample has been selected with a minimum confidence level. To increase the credibility of the sample, it is important to ensure a larger sample size and to conduct more in-depth demographic analysis. It also allows the researcher to utilize the data in various aspects in the future. Another significant limitation is that the survey was distributed directly to respondents. It is critical to provide information about the research study and domain. It helps university students understand the study's context and develop greater interest. Given the limitations, the study should address the following implications and recommendations for the future. The investigation shows that many of the future recommendations will be highly beneficial to the researcher.

1. A similar study can be conducted using a larger sample and targeting other important segments.
2. Future studies in this context should not be limited to students; data can also be collected from other groups to increase diversity in the study.

Managerial Implication

This study contributes to the literature in two respects. Theoretically, it extends Morgan and Hunt's (1994) Commitment–Trust Theory and the Relationship Marketing paradigm to Pakistan's mobile telecommunications context, a market that has received comparatively limited scholarly attention despite its scale. The finding that consumer experience outweighs the consumer–brand relationship as a loyalty predictor adds a market-specific nuance to the broader brand experience literature, which has tended to treat both antecedents as roughly equivalent. The mediation of brand trust across both pathways further reinforces the centrality of trust as a relational mechanism, rather than simply a direct loyalty driver. On the practical side, the results carry clear implications for telecom managers. Service experience deserves priority investment: since experience accounts for the largest share of explained variance in loyalty, improvements to network reliability, customer support quality, and digital touchpoint usability are likely to yield the greatest returns. At the same time, trust-building efforts through transparent billing, consistent service promises, and responsive complaint handling act as an amplifier, ensuring that positive experiences and strong relationships are converted into durable loyalty rather than being dissipated by perceived risk or brand uncertainty. Firms that attend only to the relational dimension, without paying attention to the quality of everyday service interactions, may find their loyalty programmes underperforming those of competitors who do well.

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