Effect of Offline Parent Brand Dimension on Online Trust, Satisfaction and Loyalty: In Context of Newspaper Industry

Reema Frooghi [*]   Syeda Nazneen Waseem[†]   Sahar Afshan[‡]   Zubair Shah[§]

Abstract: *The shift towards technological era has caused services to adopt technology to increase customer satisfaction. Although much work has been done on offline brand dimension of newspapers and its effect towards website satisfaction, website trust and website loyalty; this paper focuses on how offline brand dimension of newspaper effects website satisfaction, website trust and website loyalty in the Pakistani context. The mediating effect of Offline Brand Dimension of newspaper on Website Trust and Website Satisfaction has also been studied in this paper. Offline Brand Dimensions has been studied as a result of four factors which include: Brand Trust, Brand Satisfaction, Attitudinal Brand Loyalty and Behavioral Brand Loyalty. SPSS 21 and AMOS 21 have been used for data analysis. Exploratory Factor analysis through SPSS 21 and Confirmatory factor analysis through AMOS 21 has been conducted. To study the hypothesis path analysis has been carried out and mediation analysis has also been done to study the mediating effect. Survey research has been carried out through questionnaire. Sample size included 321 respondents. The respondents included those people who read online newspapers. The result indicates that Offline Brand Dimensions have a significant and positive impact on Website Trust and Website Satisfaction but has an insignificant impact on Website Loyalty; whereas Website Loyalty is the result of Website Satisfaction and Website Trust. There also exists full mediation of Offline Brand Dimensions on Website Trust and Website Satisfaction. This research will help to devise strategies for increasing readers' loyalty and satisfaction.*

Keywords: Newspaper offline brand dimensions, website loyalty, website trust, website satisfaction, Pakistan newspaper industry.

Introduction

Branding strategies are being increasingly adopted by online media. Not only pure company firms are moving towards it but traditional firms are also adopting it. Online news is transforming into an elementary service for internet users (Ghachem, 2011). Brands are extensively present everywhere and their significance to marketing cannot be disputed (Horppu, Kuivalainen, Tarkiainen, & Ellonen, 2008). Brands which are well known ensure the clients of a confident level of value and happiness; nevertheless a strong and a reliable brand not only helps in boosting a company's sale but also build a strong corporate image (Norbäck, 2005). Strong brands not only provide more revenues to the companies (Aaker & Equity, 1991) but also bring opportunities for cost savings and brand extensions for the company (Keller, 2007); which in turn helps the company to protect itself from the competitors (Delgado-Ballester & Luis Munuera-Alemán, 2005).

Internet technology is changing the ways news is being published and distributed all around. For internet to transform into a news medium it is important for the journalists to fully understand and make use of the medium's basic properties (Fredin, 1997). Newspaper publishers are facing the dilemma of ageing readership, declining revenues and sinking readership (Orr, 1997); the reason is the increasing preference of the readers towards internet technology which composes of a greater majority of young population (Nicholas, 1996). The challenge that is being faced by the newspaper industry due to internet technology has forced them for the re-thinking process regarding the business practices, presentation and how to reach

[*]Assistant Professor, KASB Institue of Technology, Karachi. E-mail: reemafrooghi@yahoo.com
[†]Assistant Professor, Iqra University, Karachi. E-mail: nazneen_waseem@yahoo.com
[‡]Lecturer, Dadabhoy Institute of Higher Education, Karachi. E-mail: sahar_khan09@hotmail.com
[§]Business Graduate, Iqra University, Karachi.

to the target customers; through focusing on the journalists also (Trench, 2000). Failing to respond to these upcoming challenges will result in ending of traditional means of newspaper publishing (Carlson, 1996). The success of newspaper business relies on adapting to the changing technological trends which will not only result in increasing their business but also attracting a vibrant young market towards developing habits of its usage (AlShehri & Gunter, 2002).

Multimedia, speed for updating information, horizontal distribution, decentralization, accessibility, no hierarchy, no censorship and interactivity; are some of the medium that discriminates a website from other medium (Lasica, 1996). Interactivity which is the prime distinctive feature of new technology has caused a substantial reconsideration of communication research (Heeter, 1989; Pavlik, 1996; Rafaeli & Sudweeks, 1997; Ha & James, 1998).

In present years, the offline and online circles of planned brand overseeing are getting to be more interrelated. Relating to brand administration, the rise of a brand in participation with online and offline from the net give off an impression of being a compelling approach as it permits organizations to force distinguished brand impartiality in both connections. For brands that are disconnected from the net, enlargement online is all concerning including brand worth for clients the distance through additional availability and exposure by means of the web (Levin, Levin, & Heath, 2003).

The significance of the brand along with its presence can be easily vizualised in the current scenario. Pakistan is now overwhelmed with brands and during the recent decade famous brand outlets are establishing their physical presence in Pakistan; as of now Pakistan is a developing market for making online brands. The slant of utilizing web within Pakistan is likewise regularly expanding as at present Pakistan has 30 million web clients. According to the portrayal; web dissemination in the country has arrived at 16%, while broadband endorsers have multiplied in the most recent two years. 80 percent of web clients use more than an hour online consistently. Around the client of web 70 percent tenants are under 30. Fundamentally two third of the nation's face book clients are underneath the age of 25, more than a large portion of them form the nation's fortunes (*30m Internet users in Pakistan, half on mobile: Report*, 2013).

The current situation in Pakistan has raised the need of up to date information which will assist the citizens to maintain individual living and businesses. Keeping in view the importance of information and its sources, the said study will help to provide standardized results or analysis that will facilitate the suppliers to focus or improve their way of providing information to public and also to work on the mediums which will in turn benefit in attracting the larger part of the population.

Keeping in view the changing trends and the changing perception of the readers; it is important to analyze the factors that incline a reader towards reading online news papers and how offline brand dimensions effect the reading pattern of a reader.

The conceptual model developed to study the relationship between offline brand dimensions and its impact on online satisfaction, trust and loyalty is depicted in Figure-1.

Figure 1: Conceptual Framework
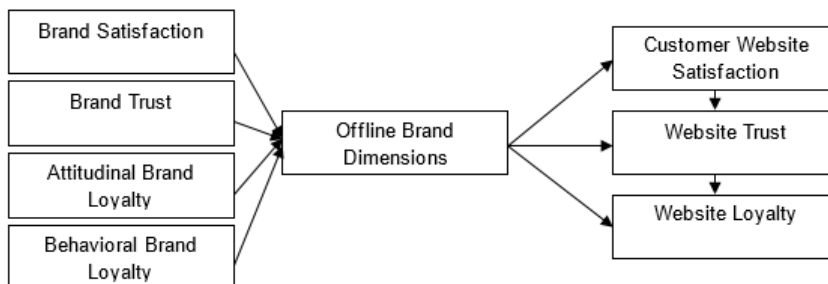
Theoretical Background

Web based services are flourishing as an integral part of one's life; as it is quick, less time consuming and reachable (Ismail & Safa, 2014).

Loyalty, Satisfaction and Trust

Loyalty has been defined as repeat purchase behavior. A loyal customer is worth ten times more than an average customer (Frederick, 1997). Engel, Blackwell, and Kollat (1978) define loyalty as a preferential, attitudinal and behavioral response towards a product category for a given period of time.

Oliver (1999) describes satisfaction as an inherent process which takes place on the basis on prior experience of the customer. Zeithaml, Bitner, and Gremler (2006) define satisfaction as a process of evaluation of customer's expectations, whether achieved or not. Trust is the most important factor for any transaction to happen. Trust is an indicator of ones confidence on quality and reliability of the service being used (Garbarino & Johnson, 1999). For an individual for consideration of a high degree of risk trust is considered as one of the important antecedent of loyalty (Anderson & Srinivasan, 2003; Gefen & Straub, 2000; Reichheld & Schefter, 2000). Trust not only helps in the development of loyalty but also spreads a positive word of mouth (Kassim & Asiah Abdullah, 2010), it is considered as the most important factor in building and maintaining strong customer relationship (Chopra & Wallace, 2003; Grabner-Kräuter & Kaluscha, 2003).

E-Trust and E-Satisfaction

For an online reader trust on the website plays an important role. The more the individual is satisfied the greater will be the level of trust. Satisfaction is positively related to trust in the online world (Ghane, Fathian, & Gholamian, 2011). In order for a customer to be satisfied trust should be developed as trust is a strong predicator of satisfaction (Sun, Wang, & Cao, 2009; Razzaque & Boon, 2003). In online world the most important area of concern for the reader is risk level which affects the trust to be created (Lindström & Andersen, 2000; Salzman, 2000; Laroche, McDougall, Bergeron, & Yang, 2004). Stronger online brands have the benefit of increased trust level which in turn shows greater inclination of the user (Shankar, Sultan, & Urban, 2002; Eggert, 2006). Ribbink, Van Riel, Liljander, and Streukens (2004) defines online trust as a result of faith in online exchange process. It is not only important for a firm but it also helps to strengthen the online E-business (Nuraihan Mior Ibrahim, Laila, Noor, & Mehad, 2009; Kim, Ferrin, & Rao, 2009).

E-Satisfaction and its Impact on E-Loyalty

Many researchers have come up on a conclusion that E-loyalty is a result of E-satisfaction (Yan & Fengjie, 2009), E-trust (Reichheld & Schefter, 2000) and E-service quality (Sun et al., 2009). Loyal customers play a vital role to develop best designed e-business model. Businesses spend most of their time in creating loyal customers so as to gauge maximum profit from them (Anderson & Srinivasan, 2003). E-loyalty has been defined as a state when one would like to revisit the website again due to the trust and satisfaction that has been developed (Cyr, Hassanein, Head, & Ivanov, 2007).

The relationship between satisfaction and loyalty has been studied by many researchers during different periods of time (Newman & Werbel, n.d.). Oliver (1999) elaborated that loyalty is a result of satisfaction, but loyalty is dependent on inclusion of social networks. Keeping in context of electronic media e-satisfaction has a great impact on E-loyalty; the relationship between the two is a result of consumer individual level factors and business factors - which is a result of trust and perceived value that is developed to create a positive image (Anderson & Srinivasan, 2003; Oliver, 1999). Jin and Park (2006) also elaborate E-satisfaction as a process of evaluations across different attributes available.

Offline Brand Dimensions

A brand with strong brand equity attracts customers' benefits through trust, loyalty, spreading positive word of mouth and intentions for re-use (De Chematony & McDonald, 2003; Keller, 2007). For brands

that are operating online it is more important for development of trust as compared to the brands working offline (Rubinstein & Griffiths, 2001).

Offline Brand Trust

Online shopping involves risk, even for experienced customers (Li & Zhang, 2002), which includes; financial risk, product risk and the most vital risk regarding privacy and security of the customer's information (Winch & Joyce, 2006). For evaluation of the attributes of online operations customers are expected to benefit from their offline trust (Kuan & Bock, 2007).

Trust is an important element towards building strong long term relationship between business and customer satisfaction (Al-hawari & Mouakket, 2012). Trust has been defined as the readiness to rely on the business one has full faith on (Ribbink et al., 2004). Buyers to remove the signs of uncertainty look for quality within services (Zhou, 2011; Coulter & Coulter, 2002). The service quality as suggested by Coulter and Coulter (2002) should not only raise comfort level but also reduce the perception of rick within the customers. Doney and Cannon (n.d.) elaborates that trust is a five staged process: calculative process, prediction process, capability process, intentionality process, and transfer process.

Offline Brand Satisfaction

Brand Satisfaction is defined as the pleasure received on the fulfillment of customers requirement (Sondoh Jr, Omar, Wahid, Ismail, & Harun, 2007). It analyzes the variables that are important for a customer and how does a customer measures those variables towards their intention fulfillment. According to Shankar, Smith, and Rangaswamy (2003), the impact of satisfaction is higher offline than online. Satisfied customers not only have a higher usage of services but they also tend to spread a positive word of mouth within their acquaintance group (Ghane et al., 2011).

Attitudinal Brand Loyalty

Attitudinal brand loyalty measures the customer behavior to purchase and use the brand; it shows the commitment and trust that leads towards brand loyalty which in turn improves brand standing and reputation (Selnes, 1993). Trust is core ingredient for any brand imbedded in any product, which enables customer to face any risk associated with the product/brand. Brand loyalty once created it becomes unending bond that has been created with the customer and the customer ready to give premium because of the attitude developed for the brand and satisfaction he/she is getting on purchase and use of the brand.

Behavioral Brand Loyalty

Repurchasing attitude and commitment determine behavioral brand loyalty (Oliver, 1999). This can be measure by the customer attitude from intention to immediate buying. Repeated buying behavior is defined by many researchers as behavioral brand loyalty. Customer found opportunistic often but their firm bonding for continuous use of particular brand and purchase process are the drivers of behavioral brand loyalty. Keller (2007) proposed that loyalty exist when positive attitudes for a brand are exhibited in repeated buying behavior. Researchers investigated that behavior can not only be judged with the attitude but also the context in which are always ready to purchase the commodity/brand.

Hypothesized Model and Hypothesis

The hypothesized model along with the hypothesized paths is formulated in Figure-2. The given paths will be tested in the study to analyze the impact of the variables under study.

H1: Website Trust has a significant impact on Website Satisfaction.
H2: Website Satisfaction has a significant impact on Website Loyalty.
H3a: Offline Brand Dimension has a significant impact on Website Trust.
H3b: Offline Brand Dimension has a significant impact on Website Satisfaction.
H3c: Offline Brand Dimension has a significant impact on Website Loyalty.
H4a: Website Trust mediates the impact between Offline Brand Dimensions and Website Satisfaction.

Figure 2: Hypothesized Model
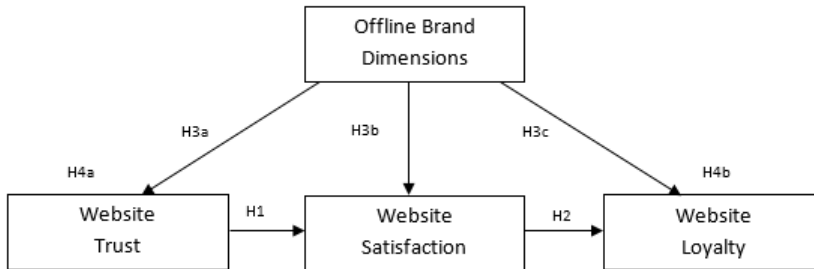
H4b: Website Satisfaction mediates the impact between Offline Brand Dimension and Website Loyalty.

Research Methodology

Sample and Data Collection

Questionnaire was distributed among 400 respondents out of which 321 responses were received back. Data was collected through convenience sampling; and the respondents were those people who are the readers of online newspapers from Karachi. The data has been collected through primary source i.e. by filling up questionnaires from the respondents via online and offline mediums. For the said purpose different areas of Karachi were targeted and the responses were gathered from the respondents.

Measures

The questionnaire included 7 variables for study: Brand Trust, Brand Satisfaction, Attitudinal Brand Loyalty, Behavioral Brand Loyalty, Website Satisfaction, Website Trust and Website Loyalty Table-6.

Offline Brand Dimensions

The measurement of Offline Brand Dimensions was based on five dimensions; Brand Satisfaction extracted from Lau and Lee (1999); Horppu et al. (2008), Brand Trust extracted from Delgado-Ballester and Luis Munuera-Alemán (2005); Horppu et al. (2008), Behavioral Brand Loyalty extracted from Quester and Lin Lim (2003); Horppu et al. (2008) and Attitudinal Brand Loyalty extracted from Quester and Lin Lim (2003); Horppu et al. (2008) . Sample items include: "I have truly enjoyed reading this newspaper" (Brand Satisfaction), "This newspaper is a brand that never disappoints me" (Brand Trust), "I pay more attention to this particular brand of newspapers that to other newspapers" (Attitudinal Brand Loyalty), and "I always buy the same brand of newspaper because I really like this brand" (Behavioral Brand Loyalty). The Cronbach Alpha Value for Offline Brand Dimension was 0.894. The items were measures through a five point Likert Scale from 1 = Strongly Disagree to 5 = Strongly Agree. The Cronbach Alpha for the variables that explains Offline Brand Dimension is given in Table-3.

Website Trust

The items for Website Trust were adopted from Flavián, Guinalíu, and Gurrea (2006); Horppu et al. (2008). Sample items include "This newspaper web site does not make false statements". The Cronbach Alpha Value for Website Trust was 0.899, given in Table-3. The items were measures through a five point Likert Scale from 1 = Strongly Disagree to 5 = Strongly Agree.

Website Satisfaction

The items for Website satisfaction were adopted from Flavián et al. (2006); Horppu et al. (2008). Sample items include "The experience that I have had with this newspaper web site has been satisfactory". The Cronbach Alpha Value for Website Satisfaction was 0.914, given in Table-3. The items were measures through a five point Likert Scale from 1 = Strongly Disagree to 5 = Strongly Agree.

Website Loyalty

The items for Website satisfaction were adopted from Anderson and Srinivasan (2003); Horppu et al. (2008). Sample items include "I have seldom considered using other web sites focusing on this same subject". The Cronbach Alpha Value for Website Loyalty was 0.844, given in Table-3. The items were measures through a five point Likert Scale from 1 = Strongly Disagree to 5 = Strongly Agree.

Descriptive Statistics and testing the Assumptions of Multivariate Analysis

Data analysis was carried out through SPSS 21 and AMOS 21 software. Sample size was N=321. Table-1 elaborates the demographics and the composition of the data used in the study. Before carrying out the data analysis assumptions of SEM were checked; sample size, normality within the variables, outliers, scales of the variables and multicollinearity (Hair, Black, Babin, Anderson, & Tatham, 2006; Fotopoulos & Psomas, 2009). Initially sample was detected. According to Hair et al. (2006) for a study the adequate sample size is 50 to 400 observations; in the given study the sample size is N=321 which is adequate as per the requirement. For analysis of normality the acceptable range of Skewness and Kurtosis is ± 1, which indicates a symmetric distribution (Fotopoulos & Psomas, 2009). Table-1 indicates that the data is normal as the values lie between desired ranges. Univariate outliers were removed from the data set using mean method; so as to fulfill the assumptions of SEM.

Exploratory Factor Analysis

For extraction of dimensions of each construct, EFA with Varimax was performed. Kaiser-Meyer-Olkin measure of sampling adequacy was 0.840 which is more than the desired level 0.70, which depicts that the sample is sufficient for performing factor analysis (Barkus, Yavorsky, & Foster, 2006; Leech, Barrett, & Morgan, 2005). The Bartlet Test of Sphericity is also significant (Chi-Square=8364.037, df=561, p<0.05); which shows that correlation between variables are equal to zero (Leech et al., 2005). The 33 items explains 67.180% of total variance. Rotated component matrix doesn't show any factor loading among the variables used in the study, which helps to indicate that there exists Discriminant validity, shown in Table-3.

Discriminant validity was also checked through Component Transformation; all the values are below the threshold value 0.70 (Tharenou, Donohue, Cooper, et al., 2007) as shown in Table-2.

Common Method Bias

For analysis of common method variance bias among the variables Harman's one factor model was performed (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003); using principal axis factoring and promax and fixing the number of factors to 1. The analysis shows that the total variance explains is 8.99% which is less that 50%; therefore there doesn't exist any concern of common method bias.

Table 1: Descriptive Statistics

		Frequency	Percent	Valid Percent	Cumulative Percent
	21-30	227	70.7	70.7	70.7
	31-40	74	23.1	23.1	93.8
AGE	41-50	15	4.7	4.7	98.4
	50 and above	5	1.6	1.6	100.0
	Total	321	100.0	100.0	
	Female	237	73.8	73.8	73.8
GENDER	Male	84	26.2	26.2	100.0
	Total	321	100.0	100.0	
	Daily	154	48.0	48.0	48.0
HOW OFTEN YOU	Weekly	87	27.1	27.1	75.1
READ NEWS PAPER	Occasionally	80	24.9	24.9	100.0
	Total	321	100.0	100.0	
	Jang	81	25.2	25.2	25.2
	Others	22	6.9	6.9	32.1
	Dawn	133	41.4	41.4	73.5
BRAND OF NEWS-	Express	25	7.8	7.8	81.3
PAPER YOU READ	The News	2	.6	.6	81.9
	Business Recorder	9	2.8	2.8	84.7
	Express Tribune	49	15.3	15.3	100.0
	Total	321	100.0	100.0	

Source: Authors' Estimation

Table 2: Component Transformation Matrix

Component	1	2	3	4	5	6	7
1	.584	.452	.356	.242	.450	.252	.054
2	.195	-.490	.247	.462	.105	-.607	.260
3	.000	.114	-.610	.690	-.169	.249	.218
4	-.504	.459	.364	.423	-.137	-.249	-.379
5	-.436	-.050	.420	.017	-.021	.380	.698
6	.066	.573	-.206	-.270	-.114	-.536	.501
7	.416	.007	.298	.016	-.852	.111	-.006

Extraction Method: Principal Component Analysis
Rotation Method: Varimax with Kaiser Normalization
Source: Authors' Estimation

Table 3: Rotated Component Matrix

Latent Construct	Indication on EFA Model	Component							Cronbach Alpha α
		1	2	3	4	5	6	7	
Attitudinal	ABL2	.793							0.898
Brand	ABL6	.781							
Loyalty	ABL5	.777							
	ABL3	.767							
	ABL4	.707							
	ABL1	.693							
Brand	BT5		.883						0.885
Trust	BT7		.880						
	BT4		.683						
	BT3		.618						
	BT1		.590						
	BT2		.577						
	BT6		.505						
Website	WSL3			.796					0.835
Loyalty	WSL4			.767					
	WSL5			.747					
	WSL2			.735					
	WSL1			.688					
Website	WST2				.914				0.899
Trust	WST1				.912				
	WST3				.860				
	WST4				.743				
Website	WSS2					.714			0.869
Satisfaction	WSS1					.706			
	WSS4					.695			
	WSS3					.621			
Behavioral	BBL4						.856		0.835
Brand	BBL3						.841		
Loyalty	BBL1						.677		
	BBL2						.676		
Brand	BS2							.823	0.652
Satisfaction	BS4							.768	
	BS1							.614	
	BS3							.510	

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Rotation converged in 6 iterations

Source: Authors' Estimation

Confirmatory Factor Analysis - 2nd Order

The measurement model is tested using AMOS 21. The measurement model comprises of 34 items that helps to explain 7 factors namely; Brant Trust, Brand Satisfaction, Attitudinal Brand Loyalty, Behavioral Brand Loyalty, Website Satisfaction, Website Trust and Website Loyalty. The measurement model has been tested to evaluate the construct validity and the reliability of the given scales. As compared to Cronbach Alpha, composite reliability which is taken into account as more suitable indicator for construct validity helps in measuring the reliability of the overall scale being used (Fornell & Larcker, 1981; Lin & Lee, 2005; Molina, Lloréns-Montes, & Ruiz-Moreno, 2007). Table-6 indicates Composite Reliability (CR) and Average Variable Explained for each of the variable used in the model and it indicates that the model is a good fit model. The issue of multicollinearity was also studied and it was analyzed that no issue of multicollinearity exists as all the Pearson r values are below threshold point of 0.90 (Hair et al., 2006), as shown in Table-4.

Table 4: SEM Correlation

	OBD	WST	WSS	WSL	Mean	S.D	Skewness	Kurtosis
OBD	1.000				3.0389	0.61295	-0.525	-0.605
WST	.345	1.000			1.7012	0.65571	0.124	0.255
WSS	.948	.275	1.000		3.3173	0.71914	-0.634	-0.541
WSL	.607	.106	.621	1.000	2.9608	0.64439	-0.028	-0.848

Source: Authors' Estimation

CFA model is a link between the observed and the unobserved variable (Byrne, 2013). Table-5 illustrates the measures used to access the goodness of fit of the developed model.

Table 5: Measures of Model Fit (CFA, 2nd Order CFA & SEM)

	CMIN/DF	TLI	CFI	RMSEA
Recommended Value	$< 5^a$	$\geq 0.95^b$	$\geq 0.95^c$	$\leq 0.05^d$
Null Model	15.498	0.000	0.000	0.213
One Factor Model	11.173	0.298	0.341	0.178
Hypothesized Model (1st Order)	1.682	0.953	0.96	0.046
Hypothesized Model (2nd Order)	1.718	0.951	0.957	1.718
SEM Model	1.842	0.952	0.958	0.05

a=(Byrne, 2013); b=(Bentler, 1990); c=(Bagozzi & Yi, 1988)
d=(Browne, Cudeck, Bollen, & Long, 1993)
Source: Authors' Estimation

For measurement of goodness of fit of the measurement model, four common measures have been used; CMIN/DF as proposed by Byrne (2013), TLI as proposed by Bentler (1990), CFI as proposed by Bagozzi and Yi (1988) and RMSEA as proposed by Browne et al. (1993).

As shown in Table-5 the CMIN/DF value of our CFA model (1st order) is calculated as 1.682, TLI value is 0.953, CFI value is calculated as 0.96 and RMSEA value is measured to be 0.046 which is satisfied cut-off level values described by different authors.

2nd Order CFA model was developed so as to develop a new latent variable Offline Brand Dimension which describes the variables named Brand Trust, Brand Satisfaction, Attitudinal Brand Loyalty and Behavioral Brand Loyalty. The model was measured for its goodness of fit, Table-5, CMIN/DF value is calculated as 1.718, TLI value is 0.951, CFI value is 0.957 and RMSEA value is calculated to be 1.718.

Structural Relationship between Offline Brand Dimension, Website Loyalty, Website Satisfaction and Website Trust

Table-5 shows results of Structural analysis model. It has been analyzed that the model is a good fit model, Figure-3. The Chi-Square of the model is measured to be 922.930, CMIN/DF value is calculated as 1.842, TLI value is 0.952, CFI value is 0.958 and RMSEA value is calculated to be 0.05.
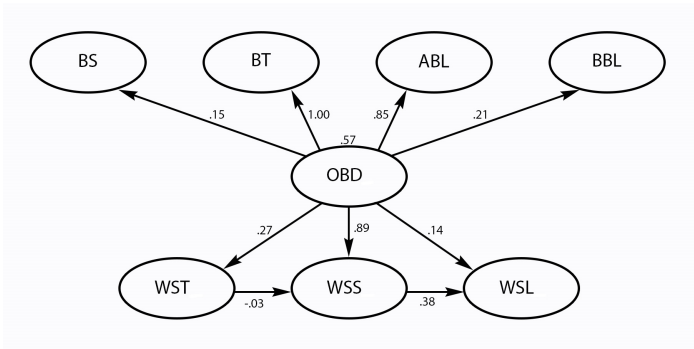
Figure 3: Structural Equation Modeling (SEM)

Table 6: Measured Items, Composite Reliability and Average Variance Explained

Indication in CFA Model		Adapted From	Alpha CR, AVE
	Brand Satisfaction		
BS1	I am satisfied with my decision to read this newspaper.	Lau and Lee (1999)	CR = 0.813
BS2	I have truly enjoyed reading this newspaper.	Horppu et al. (2008)	AVE = 0.676
BS3	I feel bad about my decision to read this newspaper.		
BS4	Reading this newspaper has been a good experience.		
	Brand Trust		
BT1	The newspaper guarantees satisfaction.	Delgado-Ballester and Luis	CR = 0.854
BT2	This is a newspaper that meets my expectations.	Munuera-Alemán (2005);	AVE = 0.562
BT3	I feel confidence in this newspaper.	Horppu et al. (2008)	
BT4	This newspaper is a brand that never disappoints me.		
BT5	I believe that, this newspaper would be honest and sincere in addressing my concerns.		
BT6	I could rely on this newspaper.		
BT7	The newspaper would make every effort to satisfy me.		
	Attitudinal Brand Loyalty		
ABL1	I am committed to this newspaper.	Quester and Lin Lim (2003)	CR = 0.890
ABL2	I pay more attention to this particular brand of newspapers that to other newspapers.	Horppu et al. (2008)	AVE = 0.575
ABL3	I am more interested in this particular brand of newspaper than in other newspaper.		
ABL4	I say positive things about this newspaper to other people.	Zeithaml, Berry, and Parasuraman (1996)	
ABL5	I recommend this newspaper to anyone who seeks my advice.	Horppu et al. (2008)	
ABL6	I encourage relatives and friends to read and buy this newspaper.		
	Behavioral brand loyalty		
BBL1	It is very important for me to buy this particular brand of newspaper rather than another brand.	Quester and Lin Lim (2003)	CR = 0.832
BBL2	I always buy the same brand of newspaper because I really like this brand.	Horppu et al. (2008)	AVE = 0.583
BBL3	I am going to read this newspaper in the future.		
BBL4	I am going to subscribe to this newspaper in the future.		

Indication in CFA Model		Adapted From	Alpha CR, AVE
	Website Satisfaction		
WSS1	I think that I made the correct decision to use this newspaper web site.	Flavián et al. (2006)	CR = 0.873
WSS2	The experience that I have had with this newspaper web site has been satisfactory.	Horppu et al. (2008)	AVE = 0.633
WSS3	In general terms, I am satisfied with the way that this newspaper web site functions.		
WSS4	In general, I am satisfied with the information I have received from this newspaper website.		
	Website Trust		
WST1	I think that the information offered on this newspaper web site is sincere and honest.	Flavián et al. (2006)	CR = 0.899
WST2	This newspaper web site does not make false statements.	Horppu et al. (2008)	AVE = 0.699
WST3	I think that the news given on this newspaper web site is made in the interests of mutual benefit.		
WST4	I do not think that this newspaper web site would intentionally do anything that would discriminate the user.		
	Website Loyalty		
WSL1	As long as the present service continues, I doubt that I would switch web site.	Anderson and Srinivasan (2003)	CR = 0.834
WSL2	I have seldom considered using other web sites focusing on this same subject.	Horppu et al. (2008)	AVE = 0.505
WSL3	I like using this newspaper web site.		
WSL4	To me this is the best newspaper web site.		
WSL5	I actively use several newspaper web sites.		

Source: Authors' Estimation

Path analysis and Hypothesis Testing

Path analysis was carried out to test the significance of hypothesized regression paths. Byrne (2013) emphasizes that for making the hypothesized part supported the value to C.R should be $>$ that ± 1.96. Table-7 indicates the path coefficient, critical ratio, standard error and significance value of each path; which helps to support the hypothesis.
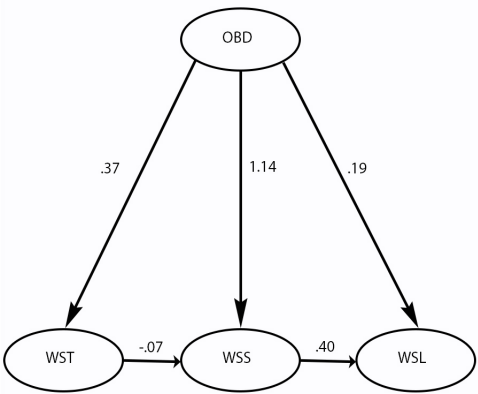
Table 7: Hypothesis Testing

Hypothesis	Hypothesized Path	Path Coefficient	S.E	C.R	P-Value	Remarks
H3a	WST ← OBD	0.37	.056	6.578	***	Supported
H1	WSS ← WST	-0.07	.020	-3.201	.001	Supported
H3b	WSS ← OBD	1.14	.022	51.900	***	Supported
H2	WSL ← WSS	0.40	.123	3.279	.001	Supported
H3c	WSL ← OBD	0.19	.144	1.312	.190	Not Supported

Source: Authors' Estimation

The result indicates that Offline Brand Dimension (OBD) has a positive and significant impact on Website Trust (WST) (β=0.37, p $<$ 0.05) and Website Satisfaction (WSS) (β=1.14, p $<$ 0.05); whereas Offline Brand Dimension (OBD) does not have a significant relationship with Website Loyalty (WSL) (β=0.19, p $>$ 0.05). Hence hypothesis H3a and H3b are supported whereas H3c is not supported.

On the other hand the result indicates that Website Trust (WST) has a negative and significant impact on Website Satisfaction (WSS) (β=-0.07) and Website site Satisfaction (WSS) has a positive and significant impact on Website Loyalty (WSL) (β=0.4, p $<$0.05). Table-7 shows the hypothesis results.

Figure 4: Path Analysis Model

Hypothesis Testing for Mediation using AMOS

Mediation hypothesis has been created to test the mediating effect of Website Satisfaction and Website Trust in the given model. The mediating hypotheses created are:

H4a: Website Trust mediates the effect between Offline Brand Dimension and Website Satisfaction.

H4b: Website Satisfaction mediates the effect between Offline Brand Dimension and Website Loyalty.

For testing Hypothesis 4a the Total effect, direct effect without mediator and Indirect effect with mediator was tested using AMOS. Table-8 shows the mediating effect of the given hypothesis. It has been analyzed that Website Trust positively mediates between Offline Brand Dimension and Website Satisfaction. Hence showing partial mediation between the two variables, Figure-5. Whereas, Website Satisfaction also positively mediates between Offline Brand Dimension and Website loyalty, hence showing a total mediation in the given model, Figure-6.

Table 8: Mediation Analysis

Hypothesized Path	Direct Effect without Mediator	Indirect Effect with Mediator	Total Effect	Mediation Type
OBD → WST → WSS	1.136***	-0.024**	1.112***	Partial Mediation
OBD → WSS → WSL	0.189	0.449***	0.638***	Total Mediation

Source: Authors' Estimation
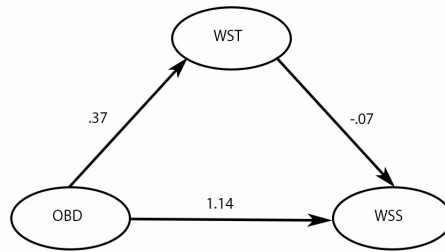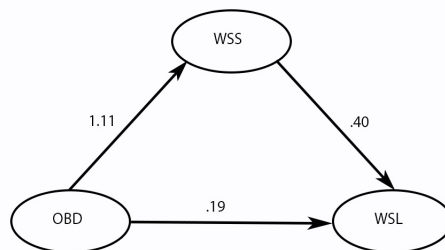
Figure 5: Partial Mediation

Figure 6: Total Mediation

Discussion and Conclusion

Brand Satisfaction is six times as expensive to engage with new customer to retain a relationship. When a consumer is satisfied with a brand, he/she will ultimately start trusting the brand which leads to customer loyalty, which is supported by the studies conducted by Anderson and Srinivasan (2003); Garbarino and Johnson (1999); Gefen and Straub (2000); Zeithaml et al. (2006). Satisfaction towards brand creates trust which is multiple of customer loyalty as researched by previous researchers (Ghane et al., 2011; Razzaque & Boon, 2003; Sun et al., 2009). Online Marketers have developed different tools and apps to gain customer satisfaction through speedy response and quick service. Various brands in Pakistan working to build and regain customer satisfaction through linkage with renowned website hosts to developed the trust. For creation of loyal customers it is important to create trust within the individuals, which in turn would help in creating customer satisfaction, also supported by the studies conducted earlier (Eggert, 2006; Shankar et al., 2002).

Reading habits of people is declining which has caused a decline in newspaper reading habits, which supports the studies conducted previously (Orr, 1997). For readers, trust and satisfaction towards the newspaper plays a vital role towards their reading inclination, which also supports an earlier study (AlShehri & Gunter, 2002). The Trust and satisfaction created towards the newspaper plays a positive role in increasing reading habits and loyalty towards the newspaper.

With the introduction in technological era, the consumption behaviors of the people are shifting towards internet. The trust, satisfaction and loyalty towards the physical newspaper positively impact the attitude of the reader towards the online world, supporting the study conducted by earlier researcher (Ghachem, 2011). For creation of online loyalty it is important to develop trust and satisfaction within the individual, as also discussed by former researcher (AlShehri & Gunter, 2002).

Managerial Implication

This research paper will help the newspaper industry in devising strategies to increase the readership of the newspaper and also to analyze how to develop trust among the readers for the online world. It will also help in understanding the mind frame of the readers towards the website they use and what are the important variables which inclines them towards its use. For newspaper industry it is important to work on Brand Satisfaction and Brand Trust. The newspaper needs to guarantee satisfaction and the reader should enjoy reading the newspaper. The news printed needs to be reliable and the reader needs to be confident that they are up to date with the newspaper they read.

Readers are now getting more inclined towards online news medium, therefore it becomes incumbent on the industry to develop and devise such strategies which makes the reading experience enjoyable. A reader should be satisfied with the information present in the website for them. They need to develop a feeling that the decision made by them for adopting a given newspaper brand is correct. Website interface should be user friendly and easy in navigation so that information is provided easily and the reader does not takes burden in digging out the required information.

Research Limitations and Further Areas of study

Although the research provides an in-depth analysis towards online newspapers, there exist certain limitations of the study. The first and foremost limitations of the study includes that the data has only been collected from Karachi market, the sample size can be increased and data can be collected from across Pakistan in further research.

The study only emphasizes on three factors of website; in further research website loyalty needs to be studied through other factors as well so that an in-depth analysis can be conducted and it can also help companies to analyze the requirements of the customers once moving towards online world.

The habit of reading newspapers is declining with the passage of time, therefore finding the number of respondents for the given research was a bit tough.

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