

Impact of Complaint Handling, Brand Credibility & Brand Commitment on Brand Trust- Evidence from the Telecom Sector of a Developing Nation

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The present work is dedicated to examining the statistical analysis of three different topographies of brand (complaint handling, brand credibility, brand commitment) to enhance brand trust among consumers in the telecommunication sector. It also examines the mediating role of customer satisfaction on brand trust and its antecedents. The study was conducted in twin cities of Pakistan; primary data was gathered through a structured questionnaire. The population of the study comprised of telecom subscribers residing in Islamabad and Rawalpindi. 450 questionnaires were distributed among users of mobile phones whereas, 384 of them were completed and returned producing a response rate of 83%. The relationships among the variables were tested using SPSS-20, to get results for reliability, correlation, and regression analysis. The underlying theories employed to support variables in the research framework were Marketing Relationship Theory and Signaling Theory. The results revealed a significant influence of complaint handling, brand credibility, and brand commitment on brand trust. Customer satisfaction mediated the relationship between complaint handling, brand credibility, and brand commitment with brand trust. The study holds future implications for researchers and practitioners to enhance customer trust through complaint handling, brand credibility, and brand commitment to improving customer services.

Keywords: *Complaint Handling, Brand Commitment, Brand Credibility, Customer Satisfaction, Brand Trust, Telecom Sector.*

1. INTRODUCTION

Satisfied customers have remained the most valuable asset for organisations across all service sectors. To delight their customers, organisations enhance customers' experience with their products and services. Improved customer experiences not only attract new customers but also help organisations to retain an existing customer. However, it has been observed that when organisations fail to fulfill their promise or raise customers' expectations too high and fail to fulfill them, it turns out to be unfavourable for them, affecting their brand credibility (Zafar, Niazi, Qazi, & Basit, 2019). Besides, improper handling of customers' complaint affects the trust that may produce undesired consequences for the organisations. To reduce the risk perception, brand credibility is critical for service sectors as customers require a higher level of believability in the absence of a tangible product (Brady, Bourdeau, & Heskell, 2005). According to Erdem and Swait (2004), brand credibility is defined as a brand's ability to handle customer's issues and willingness to meet their expectations. Complaint handling pertains to areas such as delivery, exploration, and clearance, it anticipates customer complaints and reclamation of the customer to retain the existing telecom customer for the long term. Quality services attract potential users. Brand trust is a phenomenon used to retain customers and to make them dependable on a product or service for future purchases (Bougoure et al., 2016).

When customers are not satisfied with the brand, they complain and spread negative WOM, which plays a critical role in altering customers' trust in the brand (Kaun & Bock, 2007; Seifert & Kwon, 2019). It is important to address and to examine issues related to brand trust as it harms customers' purchase decisions (See & Ho, 2014). If brands do not meet the brand credibility criteria and fail to fulfill brand commitments it leads to loss of brand trust among customers. It becomes important to examine antecedents of brand trust as it is positively linked to purchase intention, brand loyalty, and brand love (Xiaorong, Bin, Quinghong, Liuli and Yu, 2011, Ercis, Unal, Candan & Yildirim, 2012; Ahuvia & Bagozzi, 2012). Brand trust is gaining popularity across all service sectors, including hospitality (Kang, Manthiou, Sumarjan & Tang, 2017; Rather, Tehseen, Itoo & Parrey, 2019), Airline (Saleem, Zahra & Yaseen, 2017), hotel (Tatar & Eren-Erdogmus, 2016) restaurants (Jin, Line & Merkebu, 2016), banking (Ali, 2017), etc. Like all service sectors, the telecom sector is not an exception. The sector has shown considerable growth in the last few decades in developed as well as developing countries. The Telecom sector is continuously upgrading and making efforts to overcome the issues related to offering value-added services (Mahmoud, Hinson, & Adika, 2018).

Mahmoud, et al., (2018) suggested that brand credibility may be tested with other variables such as brand trust and customer satisfaction. However, with the addition of value-added services, technical complications are increasing in the telecommunication operators. Telecommunication firms are attempting to overcome customer complaints by wisely handling customer complaints resulting in increased brand trust. Some organisations fail to deliver as per their commitment, hurting customer satisfaction that depends on effective communications, positive interaction with customers, timely delivery of information related to innovation in

technology, and complaints handling. Complaints have to be viewed constructively and professionally to build strong customer relationships to brand trust. The telecom sector invests a large percentage of their operations budget to satisfy customers (Khan & Nusratullah, 2018). Telecom companies are struggling to build a long-term relationship with end-users by offering better services to retain customers and strengthen their business growth.

According to Pakistan Telecommunication Authority (2019), the total number of cellular subscribers in Pakistan is 161 million among which 67 million users are 3G/4G subscribers and 3 million are basic telephone subscribers. These numbers are further expected to grow, making extremely important for the telecom service providers. However, the telecom sector of Pakistan has also witnessed an increasing number of complaints e.g., consumers are facing some issues related to network coverage, incorrect billings, slow internet speed and increasing cost of data and packages (PTA, 2019). Due to increasing competition in the Telecom sector of Pakistan, organisations are facing pressure to deliver quality service. Organisations are not only attracting and retaining customers but also providing support to handle customer complaints. The telecom provider is well aware that if customer complaints are not well addressed, they may switch to other service providers to ensure quality service. This makes complaint handling critical for service providers as it directly affects customer satisfaction and their continuous intention to use the telecom service. Customer handling is broadly defined as the handling of an annoyed customer by providing a prompt solution to failures in the delivery of service.

The purpose of this study is to examine if complaint handling, brand credibility, and brand commitment effects brand trust among telecom customers. There exists very limited studies to examine the determinants of brand trust that is becoming popular among organisations focusing on customers' enhanced experiences. The study attempts to assess the mediating role of customer satisfaction in telecommunication companies in Pakistan. The research paper is subsequently organised as follows: Section 2 covers the literature review describing complaint handling, brand credibility, brand commitment, their relationships with brand trust, and hypotheses formation. Section 3 sheds light on the adopted research methodology, section 4 details the findings and discussion, and the last, section 5 concludes the paper along with some future implications.

2. Theoretical Lens and Development of Hypothesis

The study has considered the findings of previous studies to form a better understanding of the antecedents of brand trust from the consumer's perspective. The study employed the Relationship Marketing (RM) theory proposed by Berry and Parasuraman (1991) to examine customer relationships in the telecom sector and Signaling theory presented by Boulding et al.,(1993). Relationship Marketing theory is an understanding of relationship, collaboration, and dealings between the company and its customers. Gronroos (1996) described Relationship Marketing as recognising, beginning, maintaining, and enhancing customer relationships that

directly affect the company's profit. The purpose is to benefit all stakeholders through mutual understanding. Scholars in Relationship Marketing theorise its measurement as follows: Brand trust (Moorman et al., 1993; Morgan & Hunt, 1994; Ndubisi, 2007), brand commitment (Morgan and Hunt, 1994; Ndubisi, 2007), complaint handling (Chan 2004). The framework of this study is supported by the Relationship Marketing theory for complaint handling, brand commitment, customer satisfaction, and brand trust. Trust and commitment are known as special building blocks of relationship marketing.

The Signaling theory emerged from the study of the information under conditions in which buyers and sellers possess distorted information when interacting. Taj (2016) emphasised the importance of developing a robust signalling environment to ensure a proficient and effective flow of signals between a company and its stakeholders. Brands use different strategies to convey correct information to customers regarding the quality and worth of brands. Companies use signals to convince customers through advertising e.g a telecom brand shows an ad regarding easy internet 4G packages to customers at affordable cost, the signal used here is the speed of the internet and price which convince customers to purchase and use the service. In the proposed framework of the study, Signaling theory is linked to brand credibility, as brand credibility is all about truthful information conveyed to customers.

Brand Trust

Through making promises and fulfilling them, organisations develop brand trust between the company and its customers that is considered to be essential for all organisations (Krugman and Hayes, 2012). For businesses, brand trust has proved to be an effective driver to enhance customer relationships (Ngo, Liu, Moritaka & Fukuda, 2020) and brand success (Brown, 2015). Brand trust is defined as the customers' confidence in the brand that it will perform up to their expectations (Gefen, 2000). Brand trust plays a significant role in enhancing social and economical relationships and affects organisational performance (Moulard, Raggio & Folse, 2016). Integrity and benevolence are considered to be key dimensions of trust. Higher brand trust leads to long-term customer retention i.e. if the trust level of a customer increases, he will be more favourable for that brand and will purchase without any ambiguity. Brand trust is considered vital as it is associated with purchase intention (Cheng and Loi, 2014). In simple words, it is considered to be a prerequisite for brand purchase.

Brand trust for the telecom sector in Pakistan refers to the quality of services offered by a telecom brand to perform beyond the customers' expectations. It increases trust in the quality of service provided by the telecom brand as per their brand equity. The consumption experience of the consumer is the most important and significant source of brand trust. Thereby, it is an appropriate quality that every brand needs to build as part of its brand trust to fulfill customer expectations (Michele Laure et al., 2016).

Organisations exert effort to enhance brand trust in an attempt to create mutually beneficial

relationships with their customers and to improve their confidence in their products and services to make customers repurchase. According to Agustin and Singh (2005), brand trust endowed to a product leverages its credibility that subsequently reinforces customer repurchase behaviour. Brand trust among customers is gaining popularity in recent literature and is an important consequence of customer satisfaction. Among other antecedents, customer satisfaction has a direct influence on brand trust i.e. the higher the satisfaction, the greater the brand trust among customers (Bolton, 1998). Brand trust depends on customers' past experiences and their satisfaction with the services. The same notion is endorsed by Azize, Cemal & Hakan, 2012), highlighting the positive significant relationship between customer satisfaction and brand trust. Brand trust is built by making customers believe in the credibility and reliability of the product and their belief that the brand will meet customers' expectations form a specific brand and is considered as an important determinant of brand loyalty (Ercis, Unal, Candan & Yildirim, 2012). It is critical to meet or exceed customers' expectations and make them satisfied to gain their trust. Many studies have established customer satisfaction as a predictor of brand trust, meaning a satisfied customer will show greater brand trust (Yoon, 2002, Mahmoud et al., 2018). This study considered brand trust as a dependent variable and examined the influence of complaint handling, brand commitment, and brand credibility as antecedents of brand trust. The study also examined the mediating role of customer satisfaction between brand trust and its antecedents.

Complaint Handling, Satisfaction, and Brand Trust

In an era of competition and a large number of fluctuations in the economy, different firms adopt diverse tools and techniques to acquire maximum market share. Customer feedback may affect a brand's market standing and aids in brand expansion; including both; positive comments and complaints. Negative feedback and customer complaints are very useful for organisations as they provide room for improvement and opportunities for new product development. If customer complaints are handled carefully, it may result in building long-term customer relationships (Mahmoud et al., 2018). With the increase in competition, customers' complaints handling has become critical for organisations, particularly in the service sector, as failing to address the complaints may lead to losing customers. Organisations have started focusing on individual complaints, launched by customers on priority. Like other service sectors, for the telecom industry too, the complaint handling is considered to be critically important. Telecom companies have created dedicated departments to handle complaints to retain customers and to enhance their overall brand name. Any kind of failure to address complaints may result in damaging the brand name, spread negative word of mouth, and cause customers to switch to competing brands. Service failure is defined as a problem occurring at any time between company and customer during an interaction mainly due to failing to meet expectations that result in dissatisfied customers (Michel & Meuter, 2008; Bhandari, Tsarenko, & Polonsky, 2007). According to Lapidus (1994), complaint management is comprised of two key parts: individual complaint handling (individual consumer) and aggregate complaint

handling (companies and groups). Service sectors attempt to address customers' complaints on the highest priority that also leads to high customer satisfaction. Customer satisfaction refers to the positive customer experience with a product or service and is a result of consumers' evaluation of a brand (Kasmer, 2005). Based on the critical discussion related to complaint handling, customer satisfaction, and brand trust, the following hypotheses are developed.

H1: Complaint handling has a significant impact on brand trust.

H2: Complaint handling has a significant impact on brand trust with the mediating role of customer satisfaction.

Brand Commitment, Customer Satisfaction, and Brand Trust

Brand commitment is one of the key concepts in relationship marketing and refers to the psychological attachment of an individual to a specific brand (Burmam and Zeplin, 2005). It is the consumers' persistent desire to continue their relationship with a brand, reflecting that brand commitment is the central concept of creating long-term customer relationships. According to Rauyyuen and Miller (2007), brand commitment is a response of an emotional feeling of customers which encourages long-term relationships with customers to achieve an organisational goal (Sallan, 2015; Rauyyuen & Miller, 2007). Consumers want to enhance and maintain an affective relationship with their preferable brand that provides warmth and gives them an enjoyable feeling. Consumers show strong levels of brand commitments and emotional feelings with the brands resulting in the generation of brand attachment and brand love (Ahuvia & Bagozzi, 2012). Organisations are ensuring continuity to perform as per their promise. In the telecom sector, if the company fails to deliver quality services, causing false commitment, the customers will switch to other service providers. Such mis-commitment will also harm customer satisfaction. To fulfill their commitment, service providers require sound background knowledge. The stance is endorsed by Jeng (2016), stating that brand commitment in the service sector requires a firm to demonstrate technical knowledge and skills to prove their expertise in the relevant field and gain customer trust. Researchers have established a significant association between brand commitment and brand trust (Hidayanti & Nuryakin, 2018; Hassan, 2019). Literature has also shown support for the relationship between customer satisfaction and brand trust (Sahin, Zehir & Kitapci, 2011). To conclude, by maintaining a positive relationship with satisfied customers, organisations can achieve a higher level of brand trust. Based on the above literature, the following hypotheses are developed.

H3: Brand commitment has a significant impact on brand trust.

H4: Brand commitment has a significant impact on brand trust with the mediating role of customer satisfaction.

Brand Credibility, Customer Satisfaction and Brand Trust

Although brand credibility has mostly focused on tangible products, however, it is equally important for the service firms. According to the definition proposed by Erdem and Swait (2004), brand credibility is the customers' belief in the information contained in a specific brand that is frequently referred to as 'confidence' in the brand. Literature reveals that brand credibility leads to brand trust. Customers' perceptions about the quality of products affect their satisfaction positively which leads to enhanced brand trust (Amott, Wilson & Sichtmann, 2007), however, customers' negative emotions hurt brand trust (Moon, Costello and Koo, 2017). Realising its importance, An, Do, Ngo, & Quan (2018) suggested to invest in brand credibility by making financial efforts to convey accurate information at the right time and ensure that the brand keeps its promise.

Literature also showed that customer satisfaction acts as an essential component of brand trust (Gefen, et al., 2003). Trust is customers' belief in the brand's competency and integrity in the hope to receive positive value (Luarn & Lin, 2003). In the telecom sector, the quality of services rendered to customers plays an integral role. For instance, if the brand fails to deliver the promised service to its customers, it will not be able to retain customers and result in dissatisfaction, thus harming trust.

According to Ngo, Liu, Moritaka & Fukuda (2020), brand credibility acts as a key dimension that significantly contributes to explain brand trust. This reflects that consumers' trust will increase if the brand holds trustworthy information about it. However, it is important to examine the antecedents of brand trust as it is considered to be the key ingredient for evoking a strong bond between the customer and the brand, however, there exists scarce literature to examine the antecedents of brand trust across different settings (Lou & Yuan, 2019). In the research framework, brand credibility is supported by Signaling theory, which suggests that incorrect or misleading information regarding the quality of service and packages offered by the telecom service provider is annoying and leads to dissatisfaction and mistrust (Bougoure, Russell-Bennett, Fazal-e-Hasan & Mortimer, 2016). The truthful information related to the brand offering ease consumers to choose the brand. Delgado-Ballester and & Munuera-Alemán (2005) discovered that a major determinant of brand trust is the overall customer satisfaction. That guides to assess the mediating role of customers' satisfaction between brand trust and brand credibility. Hence, there exists a need to examine the effect of brand credibility and brand trust with the mediation of customer satisfaction leading to the formation of the following hypotheses:

H5: Brand credibility has a significant impact on brand trust.

H6: Brand credibility has a significant impact on brand trust with the mediating role of customer satisfaction.

Based on the extensive literature review, the research framework of the study is presented in Figure 1.

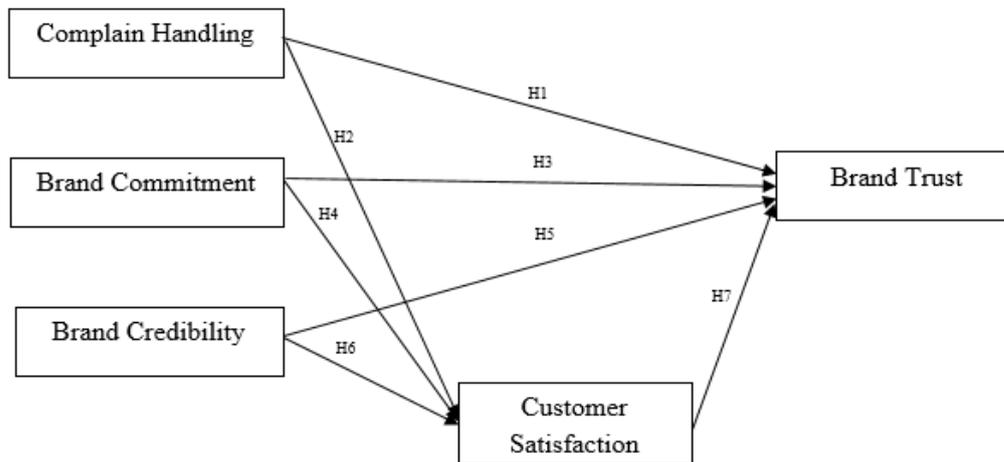


Figure 1 Research Framework

3. Methods

To represent the service sector, telecom firms were selected to empirically examine the impact of complaint handling, brand commitment, and brand credibility on brand trust with the mediating role of customer satisfaction. The Telecom sector is a relational service sector where the brand focus is on consumer experiences and brand interactions. A survey method was employed to collect data using a structured questionnaire. Primary data was collected from the telecom users residing in the twin cities of Pakistan i.e. Islamabad-Rawalpindi. After taking their willingness to participate, the respondents were briefed about the study and requested to keep their existing telecom brand in mind while answering the questions. The questionnaires were distributed among 500 respondents out of which, 384 usable questionnaires were utilised for data analysis giving a response rate of 77 % i.e. considered appropriate (Sekaran & Bougie, 2016). The convenience sampling technique was employed for the selection of respondents. To measure the main constructs, multiple- item scales were adopted from the existing literature.

For brand commitment, the 4-item scale was adopted from Morgan and Hunt (1994) and Ndubisi and Wah (2005). The complaint handling scale was also adopted from Ndubisi and Wah (2005). To measure the brand trust and brand credibility 4-item scale each was adopted from Erdem et al., (2002) and the customer satisfaction scale was adopted from Millan and Esteban (2004). Overall there were 20 items to represent all constructs. The reliability of constructs was tested using Cronbach alpha. Data was collected over a time frame of six months and as analysed using SPSS version 20 to analyse for the results of the study to find reliability analysis, frequency analysis, correlation matrix, and regression analysis. Mediation analysis was tested using Hayes (2009) process.

4. Findings

This section is dedicated to present the findings of the study along with discussions. Data was gathered from 390 respondents in which 6 responses were excluded, showing missing or incorrect data. The respondents comprised of 253 males and 131 females. The summary of respondents' profile is reflected in Table 1, whereas graphically the respondents' demographics are shown in Figure 2.

Table 1 – Demographic Profile of Respondents

		Frequency	Percent
Gender	Male	253	65.9
	Female	131	34.1
	Total	384	100
Age	Less than 20	63	16.4
	21-35	269	70.1
	36-45	46	12
	46+	6	1.6
	Total	384	100
Qualification	Intermediate	72	18.8
	Bachelors	151	39.3
	Master	146	38
	Doctorate	15	3.9
	Total	384	100
Profession	Student	244	63.5
	Job	95	24.7
	Business	35	9.1
	Other	10	2.6
	Total	384	100
Amount spend on monthly usage of telecom service	0-1000	132	34.4
	1001-2000	68	17.7
	2001-5000	66	17.2
	Above 5001	118	30.7
	Total	384	100

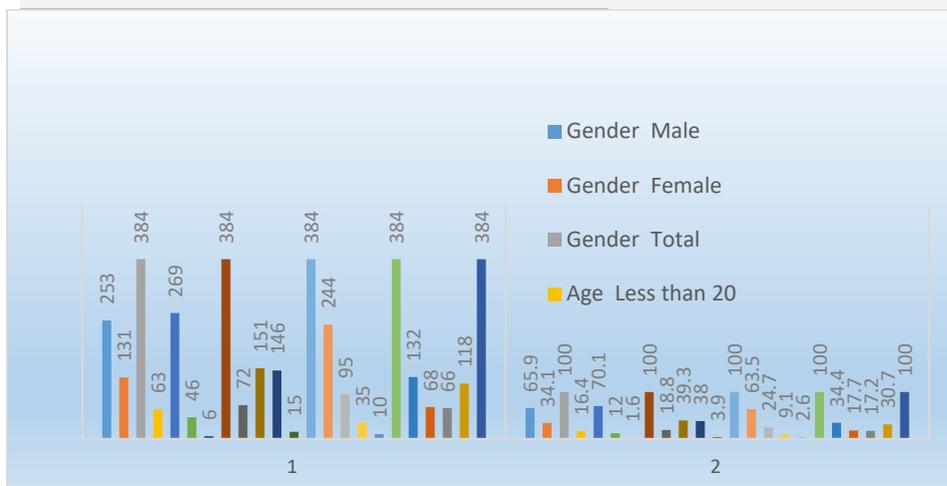


Figure 2 – Respondents' Demographical Representation

Table 2 shows Cronbach's alpha values for all constructs of the study. The Cronbach's alpha for complaint handling is 0.781, for brand credibility 0.790, for brand commitment it is 0.794, for customer satisfaction 0.835, and for brand trust it is 0.665. According to Develles (2003), values within the range of 0.6 and 0.7 are considered acceptable, between 0.7 and 0.8 good, and between 0.8 and 0.9 are considered excellent.

Table 2 – Cronbach Alpha

Variables	No. of Items	Cronbach's Alpha
Complaint Handling	4	0.781
Brand Credibility	4	0.790
Brand Commitment	4	0.794
Customer Satisfaction	4	0.835
Brand Trust	4	0.665

Table 3 represents the descriptive statistics for all the constructs. It covers the mean and standard deviation of the data obtained. Also refer to Figure 3 for a scattered diagram of mean and standard deviation.

Table 3 – Descriptive Statistics

	Mean	Std. Deviation
Complaint Handling	3.55	0.80
Brand Credibility	3.64	0.81
Brand Commitment	3.58	0.87
Customer Satisfaction	3.60	0.92
Brand Trust	3.38	0.72

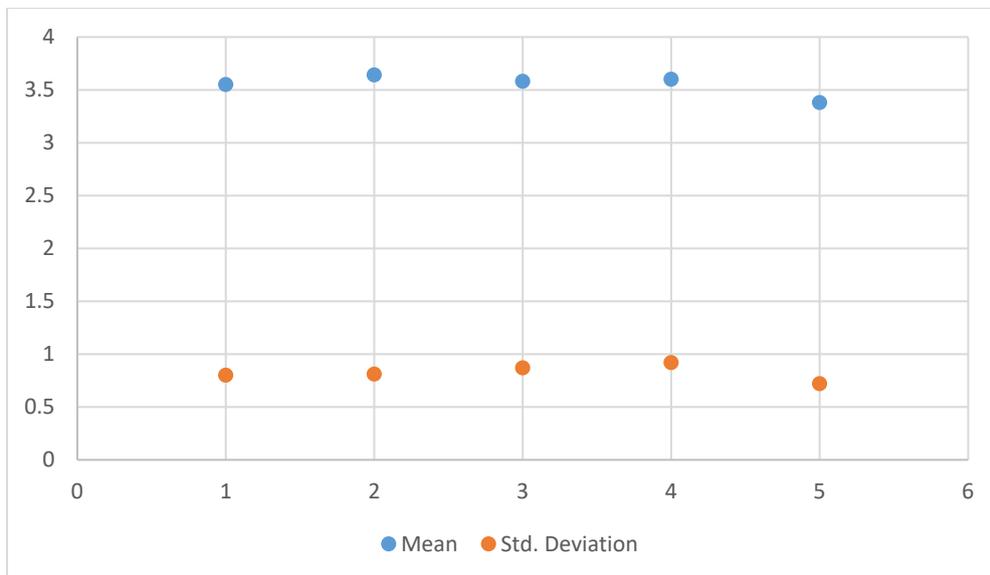


Figure 3 – Plotting of Mean and Standard Deviation

To measure how well the variables are related to each other i.e. to investigate the effect of complaint handling, brand credibility, and customer satisfaction on brand trust, the Pearson correlation matrix was performed using SPSS. A positive association was expected between the dependent and independent variables. The results revealed that brand trust is significantly related to complaint handling (0.456**), brand credibility (0.631**), and brand commitment (0.807**). Out of the three independent variables, brand commitment showed the strongest impact on brand trust, followed by brand credibility and complaint handling. There also exists a significant association between customer satisfaction and brand trust (0.774**) reflecting the importance of customer satisfaction as a means to develop brand trust in the telecom sector. The findings supported the hypotheses to test the linear relationship between the selected variables (see Table 4 for Pearson correlation values). All the proposed relationships were found to be statistically significant. Figure 4 represents the correlation assessment of all

variables. Brand credibility has the strongest association with brand trust, followed by customer satisfaction and then brand credibility. Complaint handling has the lowest association with brand trust as compared to other variables, however the relationship is moderate and statistically significant.

Table 4 - Correlation Matrix

	Complaint Handling	Brand Credibility	Brand Commitment	Customer Satisfaction	Brand Trust
Complaint Handling	1				
Brand Credibility	.595**	1			
Brand Commitment	.510**	.694**	1		
Customer Satisfaction	.511**	.718**	.750**	1	
Brand Trust	.456**	.631**	.807**	.774**	1

** . Correlation is significant at the 0.01 level (2-tailed).

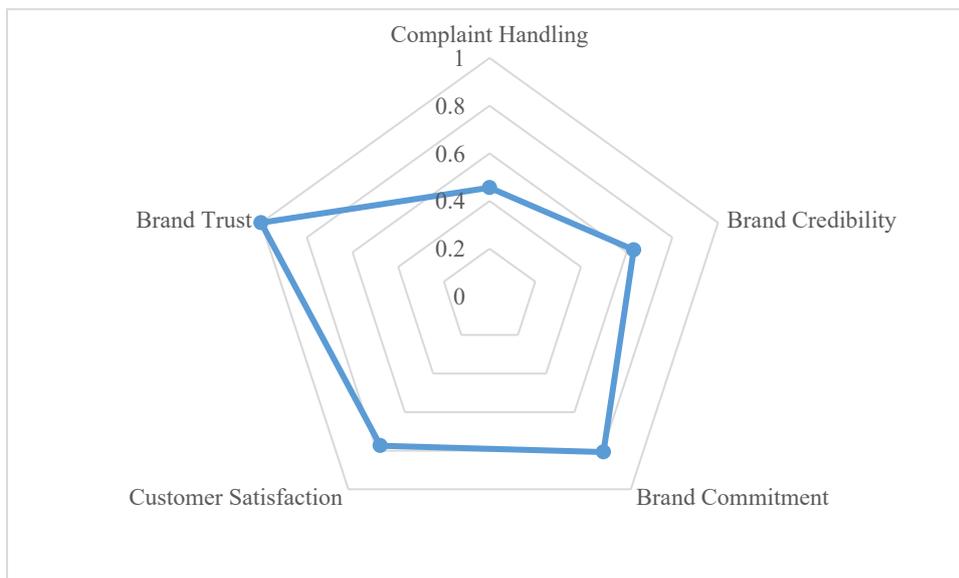


Figure 4 – Correlation Assessment

The indirect effect of customer satisfaction between the independent variables and brand trust was tested using Hayes (2009) Process macro in SPSS. The finding showed a significant mediating role of customer satisfaction between complaint handling and brand trust (beta=0.732 **, t value=19.5), brand commitment and brand trust (beta=0.390 **, t value=9.3), and among brand credibility and brand trust (beta=0.662 **, t value=14.04) (see Table 5). The findings support the mediation of customer satisfaction of complaint handling, brand commitment, and brand credibility with brand trust, reflecting that customer satisfaction plays among the telecom users enhance their trust in brands.

Table 5 -Testing Indirect Impact of Customer Satisfaction

	Beta Value	SE	T-value	P-value
CH-->CS--> BT	0.732	0.029	19.5	0
BCo-->CS-->BT	0.390	0.032	9.3	0
BCr-->CS-->BT	0.662	0.036	14.4	0

CH- Complaint Handling, BCo –Brand Commitment, BCr – Brand Credibility, BT- Brand Trust

Discussion

Overall 7 hypotheses were developed to assess the direct and indirect relationship of complaint handling, brand commitment, brand competency on brand trust. All seven hypotheses were accepted (see Table 6). Satisfied customers' trust brands that address their complaints and suggestions. The results discovered a positive association between complaint handling and brand trust. Bhandari and Rodgers (2018) support these findings, suggesting that if complaints are not handled properly it can affect customers' satisfaction level and their repurchase decision. Thus, addressing customers' complaints are acritical for the telecom sector. Due to technological advancement and a focus on relationship building between the seller and buyer, it has become easy for customers to launch their complaints, likewise, organisations have more sensitive data relevant to complaints to discourage customers to switch to competing brands (Mahmoud et al., 2018).

Table 6 – Summary of Results

Hypothesis	Statement	Comment
H1	Complaint handling has a significant impact on brand trust.	Accepted
H2	Complaint handling has a significant impact on brand trust with the mediating role of customer satisfaction.	Accepted
H3	Brand Commitment has a significant impact on brand trust.	Accepted
H4	Brand commitment has a significant impact on brand trust with the mediating role of customer satisfaction.	Accepted
H5	Brand credibility has a significant impact on brand trust.	Accepted
H6	Brand credibility has a significant impact on brand trust with the mediating role of customer satisfaction	Accepted
H7	Customer satisfaction has a significant impact on brand trust	Accepted

Brand commitment and brand credibility also result in enhancing brand trust, resulting in the acceptance of both hypotheses. The relationship between brand commitment and brand trust is also endorsed by Jeng (2016), stating that service firms are required to demonstrate technical expertise to gain customer trust. Most complaints faced by the telecom sector are technical and require quick solutions and commitment from organisations. Findings proved the relationship between commitment and brand trust through the mediation of customer satisfaction, reflecting that customer satisfaction w.r.t brand commitment enhances their brand trust. The notion is supported by Sahin et al., (2011), concluding that a satisfied customer shows a higher level of trust in the brand.

Brand credibility and brand trust also showed a significant association and customer satisfaction showed partial mediation between the two variables. Among all independent variables, the study showed the strongest relationship between brand credibility and brand trust. Past research has reinforced the association between brand credibility and brand trust. The relationship is empirically supported by Sichtmann (2007) and Costello and Koo (2017). An et al., (2018) also suggested to invest in building brand credibility as it leads to brand trust.

Conclusion and Future Implications

The research was conducted to assess the impact of independent variables including complaint handling, brand commitment, and brand credibility on brand trust. It also examined the mediating role of customer satisfaction, the independent variables, and brand trust among



customers. Data was gathered from telecom users in Pakistan using a convenience sampling technique. The study established the role of customer handling, brand commitment, and brand credibility to enhance brand trust. Among all independent variables, brand credibility proved to be the strongest predictor of brand trust. Trustworthy information and reliable services enhance customers' trust in the brand. Brand credibility and customer handling are also critical determinants of brand trust and must be taken well care of by the telecom firms. All these determinants are positively linked to customer satisfaction, hence if ignored will result in customer dissatisfaction and may affect brand trust negatively.

The telecom sector of Pakistan is growing, however, to capture the greater market, share and gain competitive advantage, the firms need to improve their customer services. The telecom sector needs to create a higher level of customer satisfaction through effective complaint handling, enhancing brand commitment, and improving brand credibility by fulfilling customer expectations and providing quality services. The study provides useful insights into consumer behaviour concerning brand trust among telecom consumers through improved complaint handling, brand credibility, and brand commitment. It will help the telecom sector to know the actual issues faced by customers to upgrade their service quality, assist in responding to complaints and efficiently handle a complaint to boost brand trust. The study also helps to minimize brand switching of customers and help retain them for the long term. It will also help us understand how to increase the number of new customers.

Future researchers may examine brand trust as an antecedent and study its influence on variables such as brand loyalty and brand love.

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