

Effect of Brand Experience on Brand Loyalty: Mediating Role of Word of Mouth in the Mobile Money Service Brands

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Abstract: *This study examined the relationship between brand experience and brand loyalty in the presence of word of mouth as the mediator variable. Specifically, the study examined the effect of brand experience on brand loyalty and word of mouth (WOM), determining the effect of word of mouth on brand loyalty, and determining the mediation effect of WOM in the link between brand experience and brand loyalty. The study used an explanatory research design. Random sampling was used to select a total of 299 mobile money services users. This study used a structured questionnaire to collect data. Structural equation modeling was applied for data analysis in which SmartPLS 3 was utilized. The results indicate that brand experience has a positive and significant effect on brand loyalty and WOM. The findings also revealed that WOM had a positive and significant effect on brand loyalty. It was also found out that WOM partially mediated the link between brand experience and brand loyalty. This study concluded that brand experience and WOM were predictors of brand loyalty. It was also concluded that WOM plays a mediating role in the link between brand experience and brand loyalty. Thus, this paper recommended that mobile money network operators (MNOs) should provide a unique experience on every consumer-brand touch-point and devise strategies that would promote WOM recommendations that in turn would generate loyalty.*

Keywords: Brand experience, Brand loyalty, WOM, Mobile money service brands.

INTRODUCTION

Brand loyalty refers to consumers' commitment to continuously repurchase certain brands in the future, irrespective of the situation and marketing intentions of other brands possibly making those consumers switch brands (Semadi and Ariyanti, 2018). The majority of researchers and marketing practitioners have invested interest in this concept for many decades (Ardayan, Kurnianingsih, Rahmawan, Wibisono, & Winata, 2016; Hussein, 2018; Mostafa & Kasamani, 2021; Ong, Lee & Ramayah, 2018; Nysveen, Pedersen, and Skard, 2013). Loyal consumers recommend the firm's brands to other consumers, decrease price sensitivity and raise the market share for the respective firm (Jafari, Forouzandeh, Ghazvini, & Safahani, 2016). A study by Mwai, Muchemi, & Ndungu (2015) found out that loyal consumers decrease the cost used by firms for marketing activities as attracting a new consumer is six times more than the costs associated with retaining the old consumer. For that case, it is important to study the factors influencing the loyalty of consumers towards brands in particular the mobile money brands. Creating a loyal customer base seems to be the best option than using other means such as loyalty programs which are not sustainable and accompanied by short-term benefits. However, firms are facing a challenge in retaining consumers as consumers are still switching from one brand to another (Ndesangia, 2015; Yahia & Massimo, 2016). The switching behavior for example in the mobile money services has been facilitated by the rapid growth of the industry where there are many mobile network operators (MNOs) with

similar offerings. The global report by GSMA (2021) points out that the mobile money service industry has experienced a high growth rate particularly in the COVID-19 pandemic era (GSMA, 2021). People have experienced locked downs in countries hit by the pandemic thereby preventing their free movement and hence mobile money services became the best option for financial services. The report by GSMA (2021) also reveals that there were 1.2 billion registered mobile money accounts globally in 2020 which processed over \$2 billion transactions on daily basis. Sub-Saharan Africa registered 548 million accounts with a transaction value of 490 billion whereas East Africa alone registered 293 million accounts with a transaction value of 273 billion (GSMA, 2021). In Tanzania, the industry is also growing tremendously as of September 2021, there were 33.15 million registered mobile money accounts comprising of 38% M-Pesa, 25% Tigo Pesa, 21% Airtel money, 11% Halotel Pesa, 2% Ezy-Pesa, and 3% TTCL (TCRA, 2021). This notable development of the mobile money industry and the presence of various MNOs has augmented the competition among MNOs (Matonya, Jaensson, & Ngaruko, 2019). On the other hand, the majority of the existing MNOs provide consumers with the same offerings and prices leaving little room for differentiation and hence becomes easy for consumers to switch brands. Consequently, to retain consumers and have inimitable competitive advantages, MONs should cultivate positive brand experience and WOM recommendations which in turn builds stronger ties with consumers and guarantees survival in the marketplace (Matonya, 2018).

Brand experience refers to "subjective, internal consumer responses (sensations, feelings, and cognition) and behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications, and environments" (Brakus, Schmitt, & Zarantonello, 2009, p.53). Brand experience is regarded as a holistic concept involving four dimensions namely; sensory, affective, behavioral, and intellectual facets (Brakus et al., 2009). The sensory dimension refers to the visual and brand features that are experienced by the use of the buyer's sensory body part (Hwang and Hyun, 2012). According to Brakus et al. (2009), the visual features of brands can enhance sensorial experiences since they stimulate consumers' senses encompassing, touch, vision, hearing, and smell. The affective dimension, on the other hand, includes all kinds of consumers' subjective experiences associated with positive emotions and sentiments (Hwang and Hyun, 2012). The behavioral dimension of experience has been defined as the dimension which consists of physical experiences, lifestyles, and contacts with a particular brand (Zarantonello and Schmitt, 2010). Hence, consumers who have experience of a particular brand may continue to buy the products of this brand provided they get physical benefits from the brand. This behavioral facet lasts longer in consumers' minds and is hence regarded as an indispensable marketing practice. Lastly, the intellectual component is linked to consumers' feelings towards a brand (Kang, Manthiou, Sumarjan & Tang, 2017). Consumers approach brands that furnish them with memorable and unique experiences rather than objects (Mostafa & Kasamani, 2021). It is worth noting that, experiences provided by brands such as mobile money services build loyalty through the cognitive and behavioral choices consumers make while they interact with the particular brand (Moreira, Silva, & Moutinho, 2017). Previous studies have shown the major role played by brand experience in influencing the behavior of consumers in various industries (Mostafa & Kasamani, 2021; Yu, Yuan, Kim, & Wang, 2020). However, the brand experience realm is still at its infancy stage (Shahzad, Bilal, Xiao & Yousaf, 2018). Hence more studies are needed particularly in the service industry where there are limited studies (Khan & Rahman, 2015). On the other hand, word of mouth (WOM) is defined as the talks held by

consumers on matters linked to uses, characteristics, and their personal experience regarding a certain product or service (Kumar, 2016). Individuals utilize these dialogs as a means for buying verdicts (Matonya et al., 2019). Assisted by the advancement of technology, WOM has become more influential on marketing outcomes and business operations (Tsai, Kuo & Tan, 2017). WOM is a cost-effective medium of communication as it involves less investment compared to traditional advertising (Ansary & Hashim, 2018; Warren, 2018). It is one of the marketing tools which can promote a company's products and services and build the loyalty of consumers (Ngoma & Ntale, 2019). Indeed WOM eliminates doubt and evokes consumer enthusiasm as well as prevents switching behavior as it stops consumers from breaking the relationship.

Moreover, WOM creates confidence in consumers towards a firm and its service and enables the consumers to feel that they have made the right choice. WOM also catches the attention of new consumers as the majority of consumers greatly depend on what the existing consumers talk about the particular firm and its services (Ngoma & Ntale, 2019). WOM generates a long-lasting relationship with brands as it is the most powerful communication tool to drive consumers' reactions toward a brand. It is established that WOM is a thousand times more influential than traditional marketing (Silverman, 2011). This power can be used either to build or tarnish the brand image. Consumers have more trust in the information given by their friends or relatives than those from the company. Hence, the views of others regarding the product or service or the seller robustly influence an individual's purchase intention (Huete-Alcocer, 2017; Husin, Ismail, & Rahman, 2016). Owing to its importance, studies have been conducted to examine the antecedents and consequences of WOM (Harris and Khatami, 2017). However, there are scant studies in the service industry that have considered WOM as the antecedent of brand loyalty (Matonya et al., 2019) and which regards WOM as the mediator variable in the relationship between brand experience and brand loyalty as with the current study.

It is worth noting that, various studies have been done on the relationship between brand experience and brand loyalty. However, scholars have come up with mixed results. For example, a study by Mostafa & Kasamani (2021) examined the effect of brand experience on brand loyalty for smartphone users in Lebanon and found that brand experience influences brand loyalty. Ong, Lee & Ramayah (2018) in Malaysia also studied the relationship between brand experience and brand loyalty in casual dining restaurants and established that the behavioural dimension of brand experience has no significant effect on repurchase intention. On the other hand, Hussein (2018) studied the influence of brand experience on brand loyalty in Indonesian casual dining restaurants. The findings of this study indicate that brand experience positively influences brand loyalty. Contrary to these findings, Ardyan, Kurnianingsih, Rahmawan, Wibisono, and Winata, (2016) used Samsung Smartphone users to study the relationship between brand experience and brand loyalty in Surakarta city of Indonesia. Their study found out that brand experience does not influence brand loyalty. Similarly, a study by Nysveen, Pedersen, and Skard (2013) found an insignificant relationship between brand experience dimensions and brand loyalty. Forsido (2012) also investigated the influence of brand experience on brand loyalty in Uppsala Sweden in the mobile industry. The findings of this study indicated that brand experience does not affect brand loyalty. However, this study hypothesized that: H1: Brand experience has a positive and significant effect on brand loyalty. On the other hand, studies on the relationship between brand

experience and WOM are scant and equivocal. This calls for more studies to be done to uncover the link between the two constructs. Amongst the few studies is that of Klein, Falka, Esch, and Gloukhovtsev (2016) from the USA and UK for pop-up store brands which found a significant impact of brand experience on WOM. Mukerjee (2018) in the banking industry of India and Gomez-Suárez and Veloso (2020) in Spain hospitality reveals that brand experience has a positive and significant effect on WOM. Contrary to these studies, Almohaimmeed (2020) examined the effect of brand experience dimensions on electronic WOM in Arabic restaurants and found that the intellectual dimension of brand experience does not affect electronic WOM. Ong et al. (2018) in Malaysia reveal that the sensory dimension of brand experience does not have an impact on WOM. Hence, the current study hypothesized that: H₂: Brand experience has a positive and significant effect on WOM.

Scholars have shown different findings regarding the link between WOM and brand loyalty. Some scholars have found out that WOM is an antecedent of brand loyalty while others regard WOM as the consequence of brand loyalty. For example, Matonya et al. (2020) studied the link between WOM and brand loyalty in the mobile money service brands in Tanzania and found out that WOM recommendation builds the loyalty of consumers towards brands. Alhulail, Dick, and Abareshi, (2018) also conducted a study in Australia on social commerce websites and found out that WOM positively influences the loyalty of customers. Different from these studies, Niyomsart and Khamwon (2016) in Thailand studied the link between brand loyalty and WOM and found out that brand loyalty influences WOM. Nandukrishna and Mathew (2019) in India also studied the link between these constructs and established that brand loyalty influences WOM. Thus, it was hypothesized that H₃: WOM has a positive and significant effect on brand loyalty.

In addition, studies involving brand experience, brand loyalty, and WOM jointly are limited. The majority of studies have studied brand experience and brand loyalty or WOM and brand loyalty jointly. However, Mukerjee et al. (2018) studied these constructs jointly in the Indian banking industry while considering brand loyalty as a mediator variable. Their results confirm that brand loyalty mediates the relationship between brand experience and WOM. Murtiningsih, Ridwan, and Retnaningsih (2019) studied the interrelations of these constructs amongst other variables in the fashion brand in Surabaya city of India. The authors examined the relationships between brand experience, brand trust, brand love towards purchase intention in the presence of WOM, and brand loyalty as mediator variables. The findings of this study reveal that brand loyalty and WOM influence purchase intentions. However, contrary to these studies, the current study aimed at examining the mediating role of WOM in the relationship between brand experience and brand loyalty. Hence, the study hypothesized that: H₄: WOM mediates the relationship between brand experience and brand loyalty. It can be seen from the reviewed literature that various studies examined the relationship between brand experience and brand loyalty, brand experience, and WOM, brand loyalty, and WOM. However, the findings of these studies are equivocal. For example, some studies have found out a significant relationship between brand experience and brand loyalty (Mostafa & Kasamani, 2021). Other scholars have found out insignificant relationships between brand experience and brand loyalty (Ardyan, Kurnianingsih, Rahmawan, Wibisono, & Winata, 2016; Nysveen, Pedersen, & Skard, 2013). In addition, the relationship between WOM and brand loyalty has brought inconsistent results amongst researchers. Some scholars claim that WOM is an antecedent to brand loyalty (Alhulail, Dick, & Abareshi, 2018;

Matonya et al., 2020) while others have found that WOM is the consequence of brand loyalty (Niyomsart & Khamwon, 2016). These disagreements amongst scholars create a research gap that needs to be filled by doing more studies regarding the relationship between brand loyalty and WOM. This has helped to establish a theoretical foundation of the relationship between the two constructs. In addition, none of the studies has bothered to study the relationship between brand experience and brand loyalty in the presence of WOM as the mediator variable in the mobile service industry (to the best knowledge of the author). This study aimed at filling this void. On the other hand, the majority of brand experience studies have focused on the developed economies such as; the USA, UK, and Australia leaving the developing economy under-researched (Khan & Rahman, 2015). In addition, there are limited brand experience studies in the service sector (Khan and Rahman, 2015). Thus, this study was an attempt to evaluate the link between brand experience and brand loyalty in the presence of WOM as a mediator variable in the developing economy of Tanzania to add knowledge in the brand management literature.

The current study was guided by the Social Exchange Theory (SET) which elucidates the causal relationship by applying the principle of generalized reciprocity (Lee, Huang, & Hsu, 2007). This principle explicates that people have a mutual sense of indebtedness (Majali & Bohari, 2016) i.e. partners who receive benefits from other people feel the need to pay back for what they have received. Thus, consumers who receive a positive brand experience reciprocate by becoming loyal to the respective brand (Jafari et al., 2016). They also offer positive WOM recommendations to other consumers (Klein et al., 2016) which in turn lead other consumers to be loyal to the brand (Praharjo & Kusumawati, 2016; Ntale, Ngoma, & Musiime, 2013). SET has been used by this study as is amongst the theories that explain well the links between the consumer and the firm, and between the consumer and the product as well as their effects on the outcome (Mabkhot, 2016). This study contributes to the brand management literature by uncovering interrelationships between brand experience, brand loyalty, and WOM. It also contributes to the literature particularly in the area of inspiring purchasing decisions and on how to create demand for goods and services by using WOM. The study also gives insights regarding the moderating role of WOM in the links between brand experience and brand loyalty. Practically, the study provides marketing practitioners and MNOs with a better understanding of how to build the loyalty of customers particularly in the service brands.

Methodology

This study used positivism research philosophy, deductive research approach, and utilized an explanatory research design that aims at establishing the causal relationships among the variables. The study covered two Councils namely; Sumbawanga and Mpanda Municipal Council from Rukwa and Katavi Regions respectively. These areas were characterized by low bank networks compared to other cities like Dar es Salaam, Mwanza, Mbeya, Arusha, and Moshi (BOT, 2015). Hence individuals in these areas were likely to use mobile money services as they are easily accessible and user-friendly. A structured questionnaire was used to gather data from 299 randomly chosen research participants. The collected data were inspected for missing data, outliers, multicollinearity. Mahalanobis D statistic was used to check the data for the presence of outliers as suggested by Mahalanobis (1936). Data values with Mahalanobis distance (D2) value greater than the Chi-square values of the items applied are considered as outliers (DeSimone,

Harms & DeSimone, 2015). On the other hand, multicollinearity was examined using Variance Inflated Factor (VIF). According to Hair, Black, Babin, and Anderson (2010), VIF values greater than 5 suggest a multicollinearity problem. It is worth mentioning that, there were no outliers and multicollinearity problems. The collected data were analyzed using SmartPLS 3.

Results of the Study

Measurement Model

The study assessed the measurement model which explains the association between the constructs and their respective indicators. During the assessment, all indicator variables with factor loading lower than 0.60 were deleted. Using this criterion, one item (WOM8) and three items (BLT3, BLT8, and BL10) from WOM and brand loyalty constructs respectively were deleted. The reliability of the measurement model was assessed by using Cronbach's Coefficient Alpha (CA) and composite reliability (CR). The threshold values of 0.70 by Hair, Celsi, Money, Samoul, and Page (2016) were used for Cronbach's Coefficient Alpha and the cutoff point of 0.70 for CR was applied (Ringle, Sarstedt, Mitchell, & Gudergan, 2018). Appendix 1 revealed that the Cronbach's Coefficient Alpha for brand experience, brand Loyalty, and WOM were 0.930, 0.894, and 0.90 respectively. The CR for brand experience, brand loyalty, and WOM were 0.942, 0.917, and 0.921 respectively. These results revealed that all the constructs attained the required Cronbach's Coefficient Alpha and CR. Convergent and discriminant validity was also considered. Convergent validity was measured by using Average Variance Extracted (AVE) with the threshold value of 0.5 (Ringle et al., 2018). Appendix 1 also indicates that the AVE for brand experience, brand loyalty, and WOM were 0.644, 0.612, and 0.627 respectively. On the other hand, discriminant validity was assessed using Fornell-Larcker Criterion, cross-loadings, and Heterotrait Monotrait (HTMT) ratio. Appendix 2, Appendix 3, and appendix 4 revealed that discriminant validity was attained (Henseler et al., 2015). Thus, the reliability and validity tests guaranteed the next step which was measuring the structural model which aimed at testing the hypotheses of the study.

The Structural Model

The structural model was used to test the hypotheses as it indicates the relationships between the studied constructs. H1 aimed at assessing whether brand experience influences brand loyalty. The results from Table 1 revealed that brand experience had a significant influence on brand loyalty ($\beta = 0.507$, $t = 11.906$, $P < 0.001$). Thus, H₁ was accepted. H₂ examined whether brand experience influences WOM. The findings from Table 1 indicated that brand experience had a significant influence on WOM ($\beta = 0.540$, $t = 9.678$, $P < 0.001$). Hence, H₂ was accepted. H₃ on the other hand assessed the influence of WOM on brand loyalty. Table 1 revealed that WOM had a significant influence on brand loyalty ($\beta = 0.436$, $t = 7.331$, $P < 0.001$). Hence, H₃ was supported.

Table 1: Relationship among Variables

	Path Coefficient	Standard Deviation	T Statistics	P values
H ₁ : Brand experience -> brand loyalty	0.507	0.043	11.906	0.000
H ₂ : Brand experience -> Word of mouth	0.540	0.056	9.678	0.000
H ₃ : Word of mouth -> brand loyalty	0.436	0.060	7.331	0.000

Mediation Analysis

H₄ assessed whether WOM mediated the relationship between brand experience and brand loyalty. The results indicated that the total effect of brand experience on brand loyalty was significant and positive ($\beta = 0.507$, $t = 11.906$, $P < 0.001$). When the mediator variable was added to the model, the influence of brand experience on brand loyalty remained significant and positive ($\beta = 0.272$, $t = 4.247$, $P < 0.001$). The results indicated that the indirect effect of brand experience on brand loyalty was significant and positive ($\beta = 0.236$, $t = 5.250$, $P < 0.001$). Therefore, the findings from this study confirm that WOM partially mediated the relationship between brand experience and brand loyalty.

Discussion of the Findings

This study aimed at determining the relationship between brand experience and brand loyalty with WOM as a mediator variable. The findings indicated that brand loyalty had a direct relationship with brand loyalty, hence H₁ was supported. This connotes that providing unique experiences at all consumer-brand touch points was indispensable for generating strong brand loyalty. The current study confirmed that the experience encountered by consumers from mobile money services brands in the emerging markets builds the loyalty of consumers towards brands. These findings also supported the social exchange theory which asserted that partners who received benefits from other people felt the need to pay back for what they had received. For this study, the findings suggested that when customers were exposed to positive experiences from mobile money services; they felt the need to reciprocate by being loyal to the respective mobile money brands. Similar findings were found by Mostafa & Kasamani (2021) in the Lebanese smartphone industry and by Hussein (2018) in the Indonesian dining restaurant industry.

However, these findings were different from that of Ong et al. (2018) in the Malaysian dining restaurant which found the insignificant influence of brand experience on brand loyalty. The findings of this study were also contrary to the study of Ardyan et al. (2016) in the Smartphone industry of Surakarta city in Indonesia which revealed the insignificant relationship between brand experience and brand loyalty. The findings also revealed that brand experience positively influenced WOM in the mobile money service brands. Thus, H₂ was supported. This suggests that when consumers are exposed to the positive experiences of mobile money services, they tend to show reciprocity which is associated with WOM recommendations. These findings also supported the social exchange theory. Hence, to enjoy WOM which is the cost-effective and most powerful marketing tool, MNOs should offer unique experiences on every touch point of consumer-brand encounters. Previous researchers (Falka et al. 2016; Gomez-Suárez & Veloso, 2020; Mukerjee, 2018) also came up with similar findings. Contrary to these findings, Almohaimmeed (2020) has found out that the intellectual dimension of brand experience does not affect WOM whereas Ong

et al. (2018) has revealed that the sensory dimension of brand experience does not influence WOM. On the other hand, the findings indicated that WOM had a positive and significant influence on brand loyalty. Therefore, H₃ was supported. This implies that WOM recommendations build the loyalty of consumers. Since WOM is a cost-effective and most powerful marketing tool compared with traditional marketing like advertising; it is high time for MNOs to consider investing in this marketing tool as it influences the loyalty of consumers which is important to the growth and success of the business firms. Alhulail et al. (2018) also conducted a study in Australia and found out similar results. However, other scholars have found out different relationships between these constructs. For example, in their study, Niyomsart & Khamwon (2016) in Thailand and Nandukrishna & Mathew (2019) in India confirm that brand loyalty influences WOM. These studies differ from the current study which establishes that WOM is an antecedent to brand loyalty and not a consequence of brand loyalty. The current study also confirmed that WOM partially mediated the relationship between brand experience and brand loyalty in the service industry. This implied that brand experience influences brand loyalty in the presence of WOM. This also connotes that for MNOs to evoke WOM recommendations from their customers, they should invest more in imparting positive experiences on every touch point of their services. This in turn would build the loyalty of customers towards mobile money services.

Conclusion and Recommendations

This paper studied the relationship between brand experience and brand loyalty and the mediating role played by WOM in the relationship between brand experience and brand loyalty. The findings revealed that both brand experience and WOM positively influence brand loyalty. Thus, it is concluded that brand experience and WOM are predictors of brand loyalty in mobile money brands. In other words, if MNOs want to make their customers loyal, they should invest in generating positive experiences from their services and offer services that arouse WOM recommendations. The findings also revealed that WOM partially mediated the relationship between brand experience and brand loyalty. Hence, this study concludes that WOM plays a big role in mediating the link between brand experience and brand loyalty. It is recommended that, for MNOs to have a large loyal customer base, they should invest more in imparting positive experiences from their mobile money services. They should also offer services that arouse WOM recommendations from customers which in turn builds the loyalty of customers.

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Appendices

Appendix 1: Reliability and Validity Test

Construct	Item	Loading	Alpha	rho_ A	CR	AVE					
Brand Experience (BEX)	BEX1	0.686	0.930	0.934	0.942	0.644					
	BEX2	0.797									
	BEX3	0.794									
	BEX4	0.842									
	BEX5	0.841									
	BEX6	0.845									
	BEX7	0.779									
	BEX8	0.793									
	BEX9	0.835									
Brand Loyalty (BLT)	BLT1	0.717	0.894	0.901	0.917	0.612					
	BLT2	0.804									
	BLT4	0.829									
	BLT5	0.865									
	BLT6	0.795									
	BLT7	0.751									
	BLT9	0.702									
	Word of Mouth (WOM)	WOM1					0.801	0.900	0.902	0.921	0.627
		WOM2					0.829				
WOM3		0.855									
WOM4		0.824									
WOM5		0.806									
WOM6		0.697									
WOM7		0.716									

Appendix 2: Cross Loadings

Scale items	BEX	BLT	WOM
BEX1	0.686	0.315	0.329
BEX2	0.797	0.425	0.439
BEX3	0.794	0.436	0.412
BEX4	0.842	0.481	0.481
BEX5	0.841	0.428	0.443
BEX6	0.845	0.428	0.459
BEX7	0.779	0.363	0.427
BEX8	0.793	0.391	0.449
BEX9	0.835	0.372	0.44
BLT1	0.436	0.717	0.542
BLT2	0.44	0.804	0.484
BLT4	0.462	0.829	0.428
BLT5	0.428	0.865	0.475
BLT6	0.348	0.795	0.493
BLT7	0.35	0.751	0.383
BLT9	0.262	0.702	0.33
WOM1	0.354	0.427	0.801
WOM2	0.395	0.455	0.829
WOM3	0.519	0.462	0.855
WOM4	0.469	0.415	0.824
WOM5	0.478	0.499	0.806
WOM6	0.389	0.469	0.697
WOM7	0.358	0.495	0.716

Appendix 3: Fornell-Larcker Criterion

	BEX	BLT	WOM
BEX	0.803		
BLT	0.507	0.782	
WOM	0.54	0.583	0.792

Appendix 4: Heterotrait Monotrait (HTMT) ratio

	BEX	BLT	WOM
BEX			
BLT	0.543		
WOM	0.583		0.638