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LINKING CORPORATE TRUST, CORPORATE IMAGE, AND CUSTOMER LOYALTY: THE MEDIATING ROLE OF PERCEIVED DECEPTION

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ABSTRACT

Deceptive advertisement is a primary factor affecting customer loyalty because when people do not receive what they expect from advertisements, they tend to avoid using those brands. Although past researches have addressed the perceived deception in advertisements and its impact on customer loyalty, there is a lack of studies focusing on the mediating role of corporate trust, corporate image, and perceived deception in relation to customer loyalty. Household consumers were chosen as the target population due to their exposure to advertisements. A sample of 250 individuals participated in this study. Smart PLS was used for data analysis. This study confirms that perceived deception, corporate trust and corporate image play a significant mediating role in establishing customer loyalty. The findings of this study can assist marketers in developing new designs and strategies that do not mislead customers. It will also help marketers to identify the factors that should be considered when designing advertisements.

Keywords: Perceived deception, customer loyalty, corporate image, trust, brand recall.

INTRODUCTION

Deception is defined as a message intentionally delivered by a person who knows that the information given out is false, with the intent to deceive the receiver of the message (Vrij et al., 2010). Deception, from a legal perspective, is sanctioned by law (Chaouachi & Rached, 2012). Several critics claim that social problems such as deception and indifference towards minorities, have been exacerbated by advertisements (Maciejewski, 2005; Rawan & Bibi, 2019). Advertisements are often considered deceptive when they over-exaggerate certain features of products that are not actually present, leading customers to disengage with such brands (Bari & Abbas, 2011). Deceptive advertisement persuades customer by depicting features that are either absent in the product or cannot be fully experienced, resulting in loss of customer loyalty (Iqbal & Siddiqui, 2019; Kustura & Duman, 2012). Despite having a negative impact on customers and being prohibited by law, deceptive advertisements increase sales, motivating brands to adopt this strategy (Khan et al., 2015).

In addition to customers losing money on such products, companies also lose customer loyalty, rendering such advertisements detrimental to their brand and leading to negative behavioral outcomes (Abbasi et al., 2011; Iqbal & Siddiqui, 2019). Deceptive advertisements not only influence customer loyalty but also affect the platforms where customers encounter such advertisements (Abdulbaqi, 2020; Shahzad

& Kausar, 2016). Previous research has explored and investigated the influence of various antecedents on customer loyalty (Iqbal & Siddiqui, 2019). However, there is a need to study other factors alongside perceived deception that can influence customer loyalty (Afzal et al., 2021; Iqbal & Siddiqui, 2019).

Building upon existing literature, this study aims to deepen our understanding of the interplay between necessity, brand recall, corporate image, stimulus, perceived deception, corporate trust, and customer loyalty. Moreover, the primary objective of this research is to explore the mediating roles of perceived deception, corporate image and corporate trust in the relationship between customer loyalty and its antecedents.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

In today's world, no business can lead the market without investing thousands or even millions in advertising and marketing (Raja et al., 2020). The purpose of this study is to foster a positive impact in the minds of customers and create an ethical brand image (Ahmed, 2016). This section begins by discussing the meanings and definitions of the variables used in this study, leading to theoretical underpinnings and hypotheses development.

Customer Loyalty

Customer loyalty is a behavior exhibited by customers through regular purchases from a brand, which necessitates continuous efforts by the brand (Akin, 2012). Stimulation refers to the encouragement to develop or the real cause behind an activity. Stimulus denotes the action that arises in response to the occurrence of an activity (Gogan et al., 2018). Necessity refers to the need for something. Brands have been addressing this since time immemorial by developing products that are fulfill customer needs (Madu & Madu, 2002; Thangeda et al., 2016). Customer loyalty signifies that a customer is satisfied with the brand, leading to repeated usage. Not only does the frequency of purchase contribute to a brand's success, but a loyal customer also serves as the best form of marketing, capable of generating more loyal customers for the brand. This is why brands prioritize customer satisfaction (Ramish et al., 2019).

Perceived Deception

Perceived deception refers to a false set of beliefs held by a customer, instigated by a marketer's portrayal in its advertisements (Chaouachi & Rached, 2012; Román et al., 2019). Customers perceive that the brand is attempting to manipulate them, as brands often present their products in a manner different from reality (Iqbal & Siddiqui, 2019; Zafar & Lodhi, 2016). Customers are frequently drawn to the features, specifications, and benefits of a particular brand through its advertisements. However, this inspiration turns into a perception of deception when customers discover that the product does not match the attributes defined in the advertisements (Chaouachi & Rached, 2012). Customers consider the brand deceptive due to its misleading claims, false portrayal of features, and dubious endorsements.

Corporate Trust

Corporate trust is defined as the belief in the ability of something or someone. Similarly, corporate trust refers to the trust that a corporation builds over time through ethical practices and safe financial management, inspiring trust among other corporations (Van Der Merwe, 2013). Corporate trust is also known as brand trust and sometimes as customer trust. These concepts explain the notion of trustworthiness associated with a brand based on customers' experiences. If a customer does not perceive the brand as reliable and trustworthy, they will refrain from recommending it to others and may avoid purchasing from that brand (Abdullah, 2015; Xie et al., 2015). Hence, customer loyalty towards that brand may never be established.

Corporate Image

Corporate image is widely recognized for its ability to influence purchase decisions and enhance customer loyalty. Brands make significant investments over the years and establish customer service departments to maintain a consistent corporate image, which also contributes to customer loyalty (Cheng, 2011; Igbudu et al., 2018).

Corporate image is also known as brand image and is often used interchangeably. Scholars define corporate image as the perception that customers hold about a particular brand. These perceptions are shaped by the brand's positioning and the customers' experiences with the brand. If customers do not perceive the brand as it was positioned, they may develop a negative image of the brand (Ailawadi & Keller, 2004; Kuhn & Alpert, 2004; Lee & Johnson, 2005).

Necessity

Necessity refers to the needs of customers, often established by brands through their marketing and advertising campaigns. Advertisements often create an appeal that generates a need for the product among customers or brands associate themselves with other needs of people, leading customers to use the brand when those needs arise. Several brands address the basic needs of customers, making them a top priority. These brands target customers with products related to food, clothing, medicine, and other items that assist customers in their daily lives (Abt, 2017a; Gawel, 1997; Needs, 1976).

Brand Recall

Brand recall is a marketing strategy that indicates whether a brand occupies a prominent position in the minds of customers. Sometimes, a brand is not be at the top of the customers' minds but a stimulus can help customers recall that brand (Davtyan et al., 2016; Needs, 1976). Usually, a brand's marketing strategy aids in establishing a positioning statement that facilitates easy brand recall for customers. However, brands also focus on maintaining positive experiences, a negative experience can lead customers to remember the brand unfavorably and recall it when exposed to stimuli related to negative perceptions. Moreover, catchy taglines and captions are used by brands to aid in brand recall when necessary (Khurram et al., 2018b, 2018a; Lee & Johnson, 2005).

Stimulus

A stimulus serves as a reference point for customers, viewers or respondents. When presented with a stimulus, respondents can provide relevant answers about any brand or product. Brands use stimuli such as images, videos, free samples, brief introductions, and other elements to create a reference image in the minds of customers for their brand (Leckenby & Plummer, 2012; Wu & Li, 2018). Positioning strategies are often incorporated into advertisements by brands to act as stimuli, aiding customers to remember the brand. Additionally, bakeries and restaurants often use smell as a key stimulus to promote their products, inspiring customers to purchase their brand. Similarly, specific music is used as a jingle in advertisements so that customers can recall a particular brand whenever they hear the jingle (Raja et al., 2019).

Theoretical Underpinnings

Advertising and its effects on human behavior have been explored by several theories, including the Theory of Reasoned Action, Theory of Planned Behavior, and the Elaboration Likelihood Model (Ajzen, 1991; Ajzen et al., 1980; Petty & Cacioppo, 1986). However, Theory of Reasoned Action and its extension, the Theory of Planned Behavior, are commonly used in consumer behavior research (Ansari, 2020). The Theory of Planned Behavior posits that customer behavior is influenced by various factors, including intention, attitude, beliefs, and subjective norms (Ajzen & Fishbein, 1975). In the context of the Theory of Planned Behavior, the relationships between necessity (Haustein & Hunecke, 2007), brand recall (Pinasthika et al., 2021), stimulus (Pinasthika et al., 2021), corporate trust (Spiekermann et al., 2019), and perceived deception (Alqaysi & Zahari, 2022) have already been well-established. Numerous marketing studies have used the TRA and TPB to develop their theoretical and conceptual models, many of which incorporate customer loyalty as the outcome variable (Ansari, 2020; Lodorfos et al., 2006; Ramish, 2020). While customer loyalty has been addressed by other theories, such as Brand Equity Theory, the focus of that theory centers on overall brand equity and its other antecedents, such as brand image, perceived quality, and brand association (Aaker, 1991; Keller, 1993). This study develops the conceptual framework based on the variables outlined by the Theory of Planned Behavior and Brand Equity Theory by establishing a relationship between the two theories.

Customer loyalty is not solely determined by customer attitudes, but most importantly by the efforts made by the company to retain customers and foster loyalty. This includes surprises, great after-sales service, proactive resolution of customer issues and prompt responses (Akın, 2012). Brands that recognize this and invest in their customer service departments have been found to be more successful than those that do not (Román, 2003). The literature extensively discusses perceived deception in advertising (Chaouachi & Rached, 2019; Joseph & Nimako, 2014; Park et al., 2017). Some studies also explore customer perspective and the consequences faced by companies due to deceptive advertisements (Abdulbaqi, 2020; Park et al., 2017). However, the mediating effects of corporate trust and corporate image on perceived deception, leading to customer loyalty and its consequences, have not been thoroughly discussed. This research aims to address this gap identified in the literature.

The variables and factors addressed by the literature regarding misleading customers include perceived deception (Chaouachi & Rached, 2019), value corruption (Yaseen et al., 2020), and falsity/no-sense (Tan & Chia, 2007). The concept has also been studied in relation to religious and ethical norms practised in society (Ansari, 2020; Khan et al., 2015; Ramish, 2020). For information to be considered deceptive, it must create false beliefs in the minds of customers (Carson, 2010; Rawan & Bibi, 2019). On the other hand, implicit deception involves the use of techniques that subtly leads customers to form false beliefs about the product or services (Xie & Boush, 2011).

Mediating Effect of Corporate Trust

Corporate trust is established based on how brand companies treat their customers. The presence of corporate trust indicates that the company has successfully met customers' expectations (Minton, 2019; Sharma et al., 2020). Brand Trust has been studied as a mediator in relation to its connection with brand image and brand loyalty (Abdullah, 2015). The significant mediating role of trust has been studied in the context of loyalty and other factors (Vlachos et al., 2009). Corporate brand trust has also been examined as a mediator in the relationship between consumer perception of CSR and corporate hypocrisy, resulting in full mediation (Kim et al., 2015). Furthermore, the mediating role of trust has been supported in the context of corporate citizenship (Goyal et al., 2013).

Necessity refers to the need for something. Brands have been addressing this since the beginning of time by developing products that meet customers' needs (Madu & Madu, 2002; Thangeda et al., 2016). Many brands worldwide have developed their own product development departments dedicated to fulfilling customers' necessities and creating new products accordingly. As time progresses, people's necessities evolve. Things that were once deemed necessary for existence have either been replaced by new inventions or are no longer deemed necessary (Abt, 2017b). Based on the literature review concerning necessity and trust, this study posits the following hypothesis:

Hypothesis 1_a: There is a mediating effect of corporate trust between necessity and perceived deception.

If customers can easily recall a particular brand in a communication or in a place where many other brands are also present, then the brand is already on the road to success. This indicates that it is an integral part of the brand consumer buying process, giving the brand an edge over other competitors in the market (Lehu & Bressoud, 2008; Moisescu, 2013). The first type of brand recall is aided brand recall, in which consumers are provided with a small hint or cue to which they can respond and identify their brand (Moisescu, 2013). Another type is unaided brand recall, in which consumers directly identify the brand without a hint (Till & Baack, 2005).

Hypothesis 1_b: There is a significant mediating effect of corporate trust in the relationship between brand recall and perceived deception.

Stimulus refers to the sensory trigger or the excitation in the form of energy that propels us toward an activity. Sensory receptors are distributed throughout the body, including photoreceptors, touch receptors, hearing receptors, chemical receptors and many others located in our muscles and joints, which respond to specific situations. Perception, which people develop with time, is considered conceptualized stimulation (Leckenby & Plummer, 2012; Wood et al., 2005). Brands have been working on this for years, experimenting with strategies and various marketing techniques to stimulate their consumers to purchase their products or services (Needs, 1976). Based on the literature review, the following hypothesis is proposed in this study:

Hypothesis 1_c: There is a significant mediating effect of corporate trust in the relationship between stimulus and perceived deception.

Mediating Effect of Corporate Image

Corporate image has been significantly identified as a mediating variable due to its association with customer loyalty and other factors. Corporate image has a high impact when exposed to CSR activities (Ali et al., 2020; Lee et al., 2020). Another study substantiated the mediating role of corporate image on customer retention (Nguyen & Leblanc, 1998). Regarding customer loyalty, the mediating role of corporate image has been supported in the context of the telecom sector (Goyal et al., 2013). Necessity for goods and services has been described as the motivation behind people's choices (Maslow, 1943). It is further explained that consumers tend to prioritize necessary products but are less likely to forego hedonic products (Kivetz, 1999; Okada, 2005). In this study, necessity has been prioritized in relation to corporate image. Based on the literature review, the following hypothesis is proposed:

Hypothesis 2_a: There is a significant mediating effect of corporate image in the relationahip between necessity and perceived deception.

Brand image is what consumers perceive when the name or existence of the corporation or brand is mentioned. Companies and their brands expend efforts trying to build an effective corporate image so that their brand remains at the top of customers' minds (Cheng, 2011; Igbudu et al., 2018). Customers perceive the brand image based on their experiences and expectations (Abdullah, 2015). In practical terms, brand recall refers to the association a customer has with a brand. Whenever an element or product of the brand is presented to the customer, they easily recognize it as is the brand they use or are inspired by (Khurram et al., 2018b). Simply put, it is the qualitative measure of one's ability to remember a brand in a given situation or context (Davtyan et al., 2016). Brands strive to be at the forefront of consumers' minds, through various techniques and marketing strategies. It has been observed that the brand recall percentage of the top three brands is three times higher than that of other brands (Khurram et al., 2018b). Based on the literature, the following hypothesis is proposed:

Hypothesis 2_b: There is a significant mediating effect of corporate image in the relationship between brand recall and perceived deception

A stimulus can be anything; it can be the visual or smell of a product when you enter a grocery store or the aroma of a food brand as you pass by, prompting you to consume or purchase it (Needs, 1976; Silver et al., 2007). Stimulus can also be visual, such as an advertisement that motivates you to visit the nearest outlet and purchase the product directly. Emotional stimuli are also utilized by brands in today's world to influence their customers' purchasing decisions (Merhi, 2016; Ramish, 2020). Based on the literature, the following hypothesis is postulated:

Hypothesis 2_c: There is a significant mediating effect of corporate image in the relationahip between stimulus and perceived deception.

Mediating Effect of Perceived Deception

Perceived deception refers to a false set of beliefs held by customers, created by marketers through their communication and strategies. It implies that customers perceive the product or marketing technique as misleading or distorted (Chaouachi & Rached, 2012; Román et al., 2019). A customer perceives that a particular brand is attempting to manipulate them by presenting false information to persuade them to buy the product. This not only results in the loss of the customer but also risks losing other customers through negative word of mouth. It reflects consumers' perceptions about a brand (Joseph & Nimako, 2014; Park et al., 2017). Many brands are observed to follow such guidelines and norms that may deceive their customers, especially in the food and restaurant industry. Brands have been observed to portray their products very differently from what they actually are (Iqbal & Siddiqui, 2019; Zafar & Lodhi, 2016).

The literature suggests that deception leads to poor customer retention and may result in low customer loyalty. Results indicate that perceived deception work as a key indicator for customer loyalty and satisfaction (Park et al., 2017). Perceived deception has been studied as a mediator in past researches based on consumers (Fang & Li, 2014). Considering satisfaction with tea, another study identified the full mediation of perceived deception (Held & Germelmann, 2019).

The significant mediating role of perceived deception was identified in a consumer-based study (Ketron, 2016). Perceived deception has also been established as a mediator influencing customer loyalty in the context of an e-commerce related study (Park et al., 2017).

Customer loyalty is defined as the relationship between a customer and the brand. Researchers have found that customer loyalty plays an important role in both the brand and the customer's life (Ailawadi & Keller, 2004; Smith & Aaker, 1992). Brand loyalty can be described as the consistent purchasing decision of a particular brand by a customer, reflecting their values and attitude (Buil et al., 2013; Liu et al., 2012). When an experiment was conducted to investigate the impact of joint collaborations and strategies, the results indicated a better brand image and greater customer engagement (Singh et al., 2020). Corporate image has also been considered in this study in relation to perceived deception and customer loyalty. Corporate image is usually associated with huge organizations, but even small companies have their own corporate image. Findings suggest that corporate image has a significant impact on the competitiveness of surveyed enterprises in the world of interior design (Kyurova & Yaneva, 2017). Based on the literature, the following hypothesis is postulated:

Hypothesis 3_a: There is a significant mediating effect of perceived deception in the relationship between corporate image and customer loyalty.

Both large and small corporations understand the value of corporate trust as a basic requirement for their existence, and they continuously work to enhance their corporate trust (Gustafsson, 2005). The literature suggests that good corporate trust not only attracts great investors and corporations to do business but also motivates employees (Han & Rhee, 2021; Sharma et al., 2020). An advertisement becomes deceptive when unethical values and wrong stances are used to attract customers (Abbasi et al., 2011; Chaouachi & Rached, 2012). According to Iqbal and Siddiqui (2019) deceptive advertisements have been created by the telecommunications industry of Pakistan and the results indicate that customer satisfaction impacts customer loyalty. However, the results also conclude that deceptive advertisements have a negative influence on customer loyalty. This study examines the relationship between corporate trust, customer loyalty and perceived deception. Based on the literature, the following hypothesis is postulated:

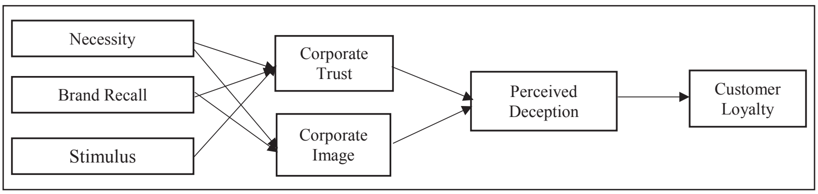
Hypothesis 3_b: There is a mediating effect of perceived deception between corporate trust and customer loyalty.

Conceptual Framework

Figure 1 depicts the research framework illustrating that necessity, brand recall, and stimulus have a significant and positive influence on corporate trust and corporate image, respectively. These two variables, corporate trust and corporate image, in turn, have a significant and direct effect on perceived deception. Ultimately perceived deception influences customer loyalty.

Figure 1

Conceptual Framework of Study



METHODOLOGY

This research employed a quantitative approach to test the hypotheses (Aspers & Corte, 2019). Non-probability convenience sampling was used in this research (Noor et al., 2013), with the population under consideration being the 30 million household consumers being susceptible to deceptive advertisements (Ansari, 2020; Ramish, 2020). As household consumers typically have TV sets, this sampling technique was deemed appropriate (Ansari, 2020; Ansari et al., 2022).

A sample size of 250 respondents was considered suitable for a multivariate analysis (Hair et al., 2010). Additionally, Sekaran (2000) suggested that a sample size of 30 respondents per variable should be used for sample size calculation, resulting in a sample of 210 for this study. Moreover, it was recommended that the sample should be at least 10 times of the largest number of paths towards constructs (Hair et al., 2014). Considering these criteria, the minimum sample size for this study was determined to be 250 respondents. Statistical analysis was conducted using SPSS 23 and Smart PLS 3.0, as the PLS SEM approach is suitable for small sample sizes (Hair et al., 2014, 2018).

Measurement and Instrumentation

The questionnaire comprised 42 questions, covering various constructs: 5 items on brand recall (Balakrishnan et al., 2012), 5-items on necessity (Wehmeyer, 2007), 3 items on stimulus (Awan et al., 2016), 4 items on corporate image, 5 items on perceived deception, 4 items on corporate trust, and 4 items on customer loyalty (Shahzad & Kausar, 2016). A 5-point Likert scale ranging from 1 (strongly agree) to 5 (strongly disagree) was used for all items. To ensure reliability and validity, Cronbach's Alpha was calculated for each construct, with values exceeding 0.7, and the Average Variance Extracted (AVE) was computed, with values exceeding 0.5. Additionally, demographic questions regarding age, gender, and educational level were included in the questionnaire.

RESULTS

Out of the total respondents, 98 (37%) were male and 166 (63%) were female. The majority of respondents fell within the age group of 21 to 30 years comprising 152 (56.9%) of the sample. Additionally, 91 (34.1%) respondents were aged between 31 to 40 years, 11 (4.1%) were aged between 41 to 50 years, and only 5 (1.9%) were aged 51years and above. Regarding educational qualifications, 14 (5.2%) respondents held intermediate level qualifications, while the majority, 181 (67.8%) were degree holders. Furthermore, 68 (25.5%) respondents held master's degrees and 4 (1.5%) had PhDs or higher degrees. In terms of income levels, 14 (5.3%) respondents earned between Rs. 20,000 and below, while 72 (27.5%) earned between Rs. 21,000 and Rs. 40,000. Additionally, 104 (39.7%) respondents earned between Rs. 41,000 and Rs. 60,000, 41 (15.6%) earned between Rs. 61,000 and Rs. 80,000 and 31 (11.8%) earned over Rs. 81,000.

Descriptive Statistics

Before conducting regression analysis, it is essential to ensure that the data is normally distributed. According to Kline (2011), skewness ($-3 < SK < +3$) and kurtosis ($-3 < KT < +3$) indicate that data is normally distributed (Kline, 2011). Table 1 shows the overall mean, standard deviation, skewness and kurtosis for the univariate descriptive statistical analysis.

Table 1

Descriptive Statistics

Construct	Mean	Standard Deviation	Skewness	Kurtosis
Necessity (N)	1.87	0.77	1.44	1.77
Brand Recall (BR)	1.96	0.83	1.20	1.10
Corporate Image (CI)	2.06	0.92	1.05	0.51
Stimulus (S)	2.06	0.91	1.16	0.96
Perceived Deception (PD)	2.00	0.81	0.90	0.15
Corporate Trust (CT)	2.19	1.03	0.81	-0.02
Customer Loyalty (CL)	2.09	1.00	1.11	0.67

Construct Reliability, Correlation, and Validity Analysis

The constructs are considered as reliable if the value of Cronbach's Alpha is more than 0.7 (Garson, 2016; Hair et al., 2010). Sample adequacy was tested using the Kaiser-Meyer-Olkin (KMO) test that is acceptable if KMO > 0.6 (Ansari, 2020; Vidal-Alaball et al., 2020). For confirming convergent validity constructs must be reliable and variance explained should be greater than 0.5 (Hair et al., 2010; Moore & Benbasat, 1991). The correlation analysis is conducted to cross out the condition of multi-collinearity. The condition to clear correlation analysis is for the value of r to be in between 0.2 and 0.9 (Ansari, 2020; Bryman & Bell, 2012). Discriminant validity determines the uniqueness of the constructs. To calculate the discriminant validity, the square root of variance explained is taken which should be greater than each value of the correlation coefficient (Ab Hamid et al., 2017). Table 2 shows that the constructs meet the criteria for discriminant validity and correlation.

Hypotheses Testing

The overall test was run on PLS-SEM using the bootstrapping test with 2000 subsamples (Hair et al., 2017; Vinzi et al., 2010). Table 3 presents the summary of hypotheses testing results.

Table 2

Reliability, Validity, and Correlation

Construct	Item	Ca	Ave	Kmo	Btos	Pd	N	Br	Ci	S	Ct	Cl
Perceived Deception (PD)	5	0.87	0.66	0.84	594.72	0.81						
Necessity (N)	5	0.83	0.6	0.81	461.26	0.74	0.78					
Brand Recall (BR)	3	0.77	0.69	0.7	200.24	0.76	0.77	0.83				
Corporate Image (CI)	4											
Corporate Image (CI)	4	0.91	0.78	0.85	657.31	0.77	0.77	0.77	0.88			
Stimulus (S)	3	0.83	0.75	0.72	284.32	0.75	0.75	0.77	0.77	**0.87**		
Corporate Trust (CT)	4	0.92	0.81	0.86	752.29	0.69	0.63	0.69	0.72	0.67	**0.90**	
Customer Loyalty (CL)	4	0.92	0.80	0.85	703.73	0.69	0.68	0.71	0.69	0.64	0.83	**0.89**

Note: CA= Cronbach's Alpha, AVE= Average Variance Extracted, KMO = Kaiser-Meyer-Olkin, BToS= Bartlett's Test of Sphericity

Table 3

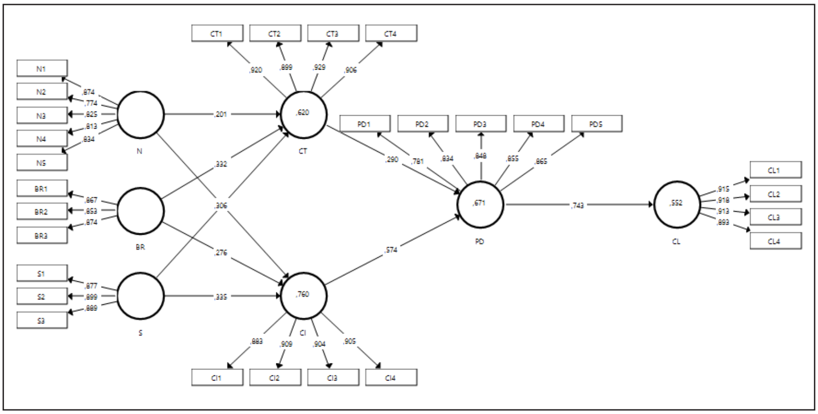
Hypotheses Testing Results

Hypothesis	β	T Statistics	Significance
H1a: Necessity → Corporate Trust → Perceived Deception	0.058	2.455	0.014
H1b: Brand Recall → Corporate Trust → Perceived Deception	0.097	3.202	0.001
H1c: Stimulus → Corporate Trust → Perceived Deception	0.089	2.554	0.011
H2a: Necessity → Corporate Image → Perceived Deception	0.184	3.528	0.000
H2b: Brand Recall → Corporate Image → Perceived Deception	0.158	2.801	0.005
H2c: Stimulus → Corporate Image → Perceived Deception	0.192	4.064	0.000
H3a: Corporate Image → Perceived Deception → Customer Loyalty	0.426	8.904	0.000
H3b: Corporate Trust → Perceived Deception → Customer Loyalty	0.216	3.988	0.000

This mediation analysis was conducted using the bootstrapping test in Smart PLS. The results of the study show that corporate trust, corporate image, and perceived deception act as a mediating variable (refer to Figure 1).

Figure 2

Model Depicting PLS Algorithm Results



DISCUSSIONS

This study investigated the issue of deceptive advertising in Pakistan, examining the mediating effects of perceived deception, corporate trust, and corporate image. Through this research, the study aimed to explain the impact of corporate image and corporate trust on necessity, brand recall, and stimulus. Additionally, the study sought to explore the significance of perceived deception and its effects on customer loyalty and its consequences.

This study substantiated the Hypothesis 1, which was related to the mediating role of corporate trust between: H_{1a}: Necessity ($\beta = 0.058$, $p < 0.05$) and perceived deception, H_{1b}: brand recall ($\beta = 0.097$, $p < 0.05$) and perceived deception, and H_{1c}: Stimulus ($\beta = 0.089$, $p < 0.05$) and perceived deception. The significant mediating effect confirms the theoretical groundings established in this study, consistent with previous literature. The significant mediating effect of corporate trust has previously been substantiated by marketing researchers in customers-oriented studies (Tsai et al., 2015; Yoon & Kim, 2014).

Findings of this study establish that necessity, stimulus, and brand recall play significant roles in advertisements, indicating that brands need to establish trust through their advertisements (Minton, 2019; Sharma et al., 2020). The majority of respondents in this study were young and educated females. Therefore, the level of customers surveyed in this study is likely to be at a higher level (Garbarino & Johnson, 1999; Shahzad & Kausar, 2016). The breach in trust is a consequence of necessity related claims, leading customers to perceive the brand as deceptive. Once customers start trusting the brand, perceived deception may diminish.

This study substantiated Hypothesis 2, which pertains to the mediating role of corporate image between: H_{2a}: necessity ($\beta = 0.184$, $p < 0.05$) and perceived deception, H_{2b}: brand recall ($\beta = 0.158$, $p < 0.05$) and perceived deception, and H_{2c}: Stimulus ($\beta = 0.192$, $p < 0.05$) and perceived deception. The significant mediating effect confirms the theoretical groundings established in this study, consistent with previous literature on customer loyalty (Cheng & Rashid, 2013; Igbudu et al., 2018). Participants in this study may believe that advertisements from brands with a good image are less likely to deceive customers. Establishing the mediating role of corporate image confirms that brands need to position themselves as trustworthy brands that do not deceive their customers (Nguyen & Leblanc, 1998). The majority of respondents were young undergraduates with low incomes, suggesting they may hold positive perceptions of brand image. Once a positive image is established in customers' minds, the brand is likely to flourish, facilitating long-term customer loyalty (Abdullah, 2015; Huang & Ku, 2016).

This study confirmed Hypothesis 3, which examines the mediating effect of perceived deception between: H_{3a}: corporate image ($\beta = 0.426$, $p < 0.05$) and customer loyalty, and H_{3b}: Corporate trust ($\beta = 0.216$, $p < 0.05$) and customer loyalty. The significant mediating effect of perceived deception aligns with the theoretical foundations established in this study and is consistent with previous literature (Azam & Abbas, 2018; Park et al., 2017). The findings validate that brand loyalty is established through customers' regular purchasing decisions and extends to uphold their values (Buil et al., 2013; Liu et al., 2012). The younger generation perceives deceptive branding as a barrier to both customer loyalty and corporate image. Additionally, customer trust is undermined when a brand is perceived as deceptive by customers (Boudewyns et al., 2021; Held & Germelmann, 2019).

Practical and Theoretical Implications

Marketing managers, brand managers and advertisement makers should consider this study vital for their campaigns. The results indicate that whenever there is deception in advertisements, customer loyalty gets affected. Consequently, not only the brand loses its trust among customers but also the brand image it has established will be affected. By making deceptive claims in advertisements, brands face dire consequences. Brands should design advertisements which depict true claims for products. When customers buy the product, they must not feel that the brand is a fraud because of its advertisement. Consumers should feel good while buying the product which will build customers' trust as well as loyalty. This study helps marketers to identify the importance of corporate image, corporate trust, necessity, brand recall, and stimulus while designing and developing advertisements to increase their market share, secure higher profitability, and customer loyalty.

This study develops the conceptual framework based on the variables addressed by the Theory of Planned Behavior and Brand Equity Theory by establishing a relationship between the two theories. Using the variables backed by two theories is one of the contributions of this study. Therefore, scholars should use these two theories by selecting the variables and relationships that have been validated in this study. Considering the significant mediating effects of corporate trust, corporate image, and perceived deception, this study opens new doors for scholars to select these variables in relevant studies, particularly their mediating influence in the context of customer loyalty.

CONCLUSION, LIMITATIONS, AND DIRECTIONS FOR FUTURE RESEARCH

This study underscores the importance of avoiding deceptive advertisements, as they foster false customer expectations that can eventually damage customer loyalty. Moreover, the study confirms the mediating effects of corporate image, corporate trust, and perceived deception. Researchers and practitioners can use these findings as a guide to refrain from incorporating deceptive claims and to prioritize considerations of necessity, stimulus, and brand recall. These concepts serve as triggers in consumers' minds, influencing their perception of a brand's trustworthiness and honesty.

The findings of this study are based on data collected using convenience sampling from citizens of Pakistan. In the future, it would be beneficial to target both rural and urban areas for data collection to enhance the generalizability of research findings. While this study has considered a sufficient number of variables and explored their theoretical relationships, there remain several variables that could be investigated as potential mediating factors. These may include attitude towards advertising, irritation, and advertising intrusiveness. Furthermore, future research could explore demographic and psychographic factors to further understand their impact on perceived deception and customer loyalty. Consideration of demographics as moderators in future research could provide valuable insights into the relationship between perceived deception and customer loyalty.

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