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MARKETING | RESEARCH ARTICLE

The dynamics of customer value and brand love among shoppers in emerging market

Hayford Amegbe^{1,2}, Charles Hanu^{3,4*} and Nkululeko PraiseGod Zungu¹

Abstract: This study examines customer value, trust, psychological ownership, satisfaction, and brand love among customers of shopping malls. This study employed a quantitative research design. An online questionnaire was used to elicit data from 484 Ghanaian shopping mall customers in Accra, using convenient sampling. Seven hypotheses were developed and tested using structural equation modelling (SEM). The study finds that utilitarian and social values predict trust, while trust influences psychological ownership. Additionally, psychological ownership influences satisfaction and brand love, while satisfaction affects brand love. The study's value rests in introducing relatively new constructs, such as psychological ownership and brand love to understand how customer value can be achieved, especially from a developing country's context, where there is a paucity of such studies.

Subjects: Relationship Marketing; Retail Marketing; Services Marketing

Keywords: customer value; trust; psychological ownership; satisfaction; and brand love



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1. Introduction

Customer value has received much attention from marketing scholars (e.g., Amoako, 2019; Babin et al., 1994; Itani et al., 2019; Picot-Coupey et al., 2021; Rintamäki et al., 2006; Torres et al., 2022; Zeithaml, 1988). The extant literature has shown that customer value plays a vital role in a firm's strategy development and success (e.g., Landroquez et al., 2013). Moreover, customer value is linked to creating and maintaining long-term customer relationships, ensuring customer satisfaction, predicting customer loyalty, and guiding the analysis of customer behaviour (cf. Eggert et al., 2006; Sweeney & Soutar, 2001).

Customers expect value from exchanging relationships with organisations (Landroquez et al., 2013). Drawing on customer value dimensions, this study investigates how utilitarian, hedonic, and social values influence outcomes such as trust, psychological ownership, satisfaction, and brand love among Ghanaian shopping mall customers. Kushwaha et al. (2017, p. 1) define a shopping mall as “a group of retail stores under one roof.” Previous studies on Ghanaian shopping malls mainly investigated consumer purchase behaviour, retail options, and motivation for visiting malls (Aryeetey et al., 2016; Hinson et al., 2012), leaving gaps in understanding customer value (Turkson, 2021). Given the competition with traditional markets and online shopping (Turkson, 2021), additional studies are required to understand how malls in Ghana must strategically create value to build trust, satisfaction, and brand loyalty. This study contributes to the theoretical understanding by testing the relationships between customer value, trust, psychological ownership, satisfaction, and brand love. Besides, the study's findings can guide Ghanaian mall managers in developing strategies to overcome retail challenges and ensure long-term competitiveness.

Drawing from customer value theory (Sheth et al., 1991; Sweeney & Soutar, 2001), this study examines how different aspects of customer value—utilitarian, hedonic, and social—influence psychological ownership, satisfaction, and brand love among shopping mall customers in Ghana (See Figure 1). This study suggests that customer trust results from utilitarian, hedonic, and social values shoppers obtain from the mall. Customers develop a sense of psychological ownership when they believe that promises from the malls are reliable and that managers and staff of the shops in the malls would fulfil their obligations in an exchange relationship (Cheshin et al., 2018). Further, the study examines customer psychological ownership on customer satisfaction and brand love. Customer satisfaction has been a well-researched construct in the marketing literature (e.g., Mursid & Wu, 2021), and it is viewed as an outcome of customer value (Lee & Wu, 2017; Ryu et al., 2010). Based on relevant literature, this study suggests that when customers perceive psychological ownership of the mall, it enhances satisfaction and fosters love for the mall brand, leading to an emotional connection and enthusiasm among satisfied customers (Carroll & Ahuvia, 2006).

Theoretically, the study enriches the literature on customer value dimensions by examining utilitarian, hedonic, and social values in a single study, which is rare in the academic literature (Rintamäki et al., 2006; Torres et al., 2022). Undertaking this study enhances the understanding and generalisation of these dimensions in emerging markets. Trust, satisfaction, psychological ownership, and brand love provide insight into achieving customer value. The study draws from customer value theory to explain achieving trust, psychological ownership, satisfaction, and trust.

Practically, the findings guide shopping mall managers in creating superior value for customers, driving brand love, psychological ownership, trust, and satisfaction, and benefitting mall managers and retail practitioners, especially from an emerging standpoint. The study offers strategies for enhancing customer experience, strengthening brand relationships, and achieving specific outcomes like satisfaction or brand love. The article is structured as follows: literature review and hypotheses, methodology, results discussion, implications, and conclusion.

2. Literature review and hypotheses development

2.1. Customer value theory (CVT)

Customer value theory suggests that customers assess product or service value based on trust, psychological ownership, satisfaction, and brand love (Sweeney & Soutar, 2001; Wallace et al., 2022). Trust is fundamental in how customers perceive a brand's credibility and reliability (Khan et al., 2021). Trust leads shoppers to believe in a brand's ability to deliver on its promises, provide reliable products and services, reduce perceived risks, and encourage repeated brand interaction (Leninkumar, 2017).

Building on the foundation of trust, customer experiences may lead to a sense of psychological ownership. When trust and relationship with a brand develop, customers may feel a sense of possessiveness towards the brand and its offerings Joo & Marakhimov, 2018; Kumar & Nayak, 2019). This emotional link surpasses mere transactions, nurturing a stronger bond with the brand. Various studies show that this ownership increases personal investment and satisfaction (Bairrada et al., 2018; Junaid et al., 2020). Such contentment emerges from personal attachment, reflected in purchases and the overall brand experience. This emotional connection culminates in brand love, where psychological ownership, trust, and satisfaction intertwine, fostering profound loyalty. This affection drives advocacy behaviours, including positive word-of-mouth and repeat purchases, establishing customers as passionate brand promoters.

3. Customer value perception and trust

Customers are driven by value considerations (Çavuşoğlu et al., 2020; El-Adly & Eid, 2015), which stem from a company's proposed values and how these perceived value propositions affect the product or service utilisation (Iyer et al., 2018; Suttikun et al., 2021; Svatwa et al., 2020). Zeithaml (1988, p. 14) defined customer value as the "overall assessment of the utility of a product based on perceptions of what the customer received." Unlike the narrow view of customer value as "a cognitive trade-off of sacrifices and benefits which are associated with consumption" (Zeithaml, 1988, p. 14), Holbrook (1999) envisioned customer value with varying dimensions, describing it as an "interactive, relativistic preference experience" (p. 5). Holbrook's customer value propositions comprise efficiency, excellence, status, esteem, play, aesthetics, ethics, and spirituality, though some have been updated or revised. For example, De Keyser et al. (2019) substituted "efficiency and play" with "convenience and enjoyment," while Gallarza et al. (2017) favoured the term "escapism" in Holbrook's "spirituality" for the business context. Additionally, Leroi-Werelds (2019) introduced positive and negative elements to the customer value indicators. The positive value constructs include "personalisation, control, novelty, relational benefits, and social benefits", while the negative value constructs comprised "price, time, effort, privacy risk, security risk, performance risk, financial risk, physical risk, ecological costs, and societal costs" (p. 662–663). Some empirical studies combined the value propositions for investigation in diverse contexts. For instance, Willems et al. (2016) examined social value in terms of "status" and "esteem". As noted earlier, this study adopts utilitarian, hedonic, and social values to reflect customers' shopping values for clarity and simplicity.

Conventional literature categorises customers' shopping preferences into utilitarian and hedonic (e.g., Babin et al., 1994; Batra & Ahtola, 1991). Utilitarian shopping value corresponds to practical and task-oriented behaviours (Leroi-Werelds et al., 2014; Picot-Coupey et al., 2021), emphasising rational and beneficial aspects (Picot-Coupey et al., 2021). These shoppers prioritise usefulness and functionality (Kim & Kim, 2016).

In contrast, the hedonic shopping value reflects affective, emotional, and entertaining shopping (Leroi-Werelds et al., 2014; Picot-Coupey et al., 2021). The hedonic shopping values refer to seeking happiness, fantasy, and enjoyment through shopping (To et al., 2007). Hedonic shoppers focus on pleasure, freedom, entertainment, praise, escape, and social interaction (Babin et al., 1994; Çavuşoğlu et al., 2020). Thus, while utilitarian value is perceived as an end and influenced by external objectives, hedonic shopping value is seen as a means driven by internal emotions (Kim &

Kim, 2016; Picot-Coupey et al., 2021). Utilitarian shoppers aim to complete tasks, while hedonic shoppers enjoy the shopping experience.

Social value is essential in predicting customers' behaviour (Reyes-Menendez et al., 2022; Rintamäki et al., 2006). It describes the benefits customers obtain from affiliating with social groups (Chang & Tseng, 2010) to enhance social status, prestige, recognition, and approval from referent groups when shopping from the mall (Sheth et al., 2004; Turel et al., 2007). In tandem with the position of Ahmed et al. (2007) that shopping in malls creates opportunities for socialising, To et al. (2007) elucidate that "attracting others' attention, finding time to be with peers, or just simply killing time are other motivations propelling people to shop" (p. 775).

Studies on customer trust in the shopping context have been predominantly conducted on online shopping (e.g., Nghia et al., 2020; Rasty et al., 2021; Wang et al., 2022), leaving a gap for trust in physical malls. Trust reflects shoppers' confidence in malls for social, utilitarian, and hedonic values (Moorman et al., 1993; Nghia et al., 2020). The perception a customer holds about the values of a shopping mall influences the level of trust the customer identifies with the mall. Generally, hedonic and utilitarian shopping values have been found to predict outcomes such as e-satisfaction (Doghan & Albarq, 2022) and purchasing intent (Çavuşoğlu et al., 2020). Evelina et al. (2020) also link hedonic, utilitarian, and social values to customer satisfaction. Scholars confirmed that social value influences trust (Goyal & Dutta, 2021; Sharma & Klein, 2020; Su et al., 2019). Thus, shopping values are hypothesised to impact customer trust as follows:

H1: *Utilitarian Value has a significant relationship with trust*

H2: *Hedonic Value has a significant relationship with trust*

H3: *Social Value has a significant relationship with trust*

4. The relationship between trust and psychological ownership

Psychological ownership (PO) has been defined as "that state in which individuals feel as though the target of ownership (material or immaterial in nature) or a piece of it is "theirs" (Pierce et al., 2001, p. 299). PO is separate and distinct from legal or legitimate ownership (Avey et al., 2009), in that, PO depicts only a mental sense of ownership and the feeling of "this is mine" mentality, which eventually causes the individual to be attached to the object (Lee & Kim, 2020; Pierce et al., 2003). Drawing on the exposition of Pierce et al. (2001), customer psychological ownership emanates from the need to exercise control over a firm's product offerings, invest themselves in the firm's offerings, and have close personal knowledge of them. This ownership process ultimately defines and expresses a customer's self-identity to others, creates feelings of efficacy and pleasure, and establishes a place of belongingness for the customer (Pierce et al., 2003).

Marketing literature has recorded increasing studies on antecedents (e.g., Gineikiene et al., 2017; Joo, 2020; Li et al., 2021; Pino et al., 2022) and outcomes (e.g., Joo & Marakhimov, 2018; Kumar & Nayak, 2019; Lee & Kim, 2020) of customer psychological ownership, and its links to trust are noted (e.g., Khan et al., 2021; Olckers & Enslin, 2016). Trust is critical to building customer satisfaction (Leninkumar, 2017), commitment and customer intimacy (Tabrani et al., 2018), customer engagement (Syahputra & Murwatiningsih, 2019), and shopping intentions (Jiang et al., 2019). This leads to the hypothesis:

H4: *Trust has a significant relationship with psychological ownership*

5. The relationship between psychological ownership, satisfaction, and brand love

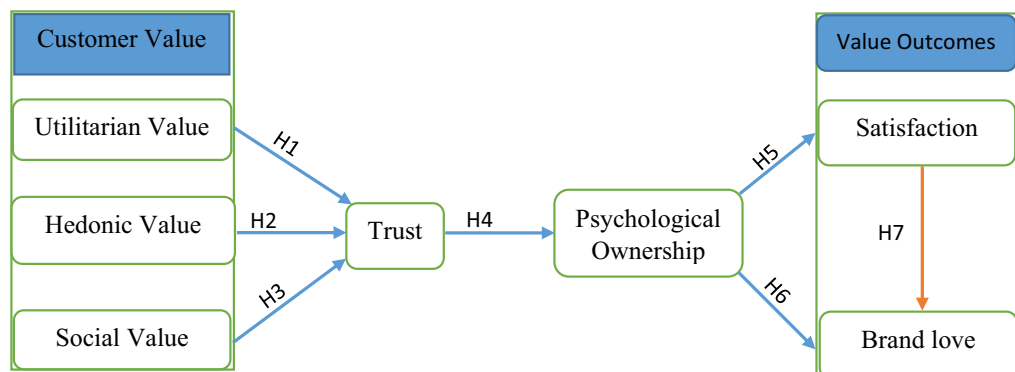
Shopping centers face significant challenges in maintaining customer satisfaction and promoting their brand (Rauschnabel et al., 2015; Rita et al., 2019). Customer satisfaction is the cognitive and emotional assessment of a customer’s experience with a product or service (Oliver, 1999). Customer satisfaction stems from repeated purchases, interactions with the service provider, and anticipated experiences (Bahadur et al., 2018; Lee & Wu, 2017; Ryu et al., 2010). Thus, dissatisfaction or anticipated dissatisfaction will lead customers to stop using a product or service (Sengupta et al., 2015).

Brand love is “the degree of passionate, emotional attachment a satisfied consumer has for a particular trade name” (Carroll & Ahuvia, 2006, p. 81). This goes beyond a transient emotion, comprising cognitive, affective, and behavioural elements (Batra et al., 2012, p. 6). Researchers focus on brand love due to its positive outcomes like word of mouth, brand loyalty, customer well-being, co-creating brand value intention, and customer self-esteem (Bairrada et al., 2018; Batra et al., 2012; Junaid et al., 2020; Le, 2021; Wallace et al., 2022). Its antecedents include customer engagement, perceived value, and brand image (Amaro et al., 2020; Bairrada et al., 2018; Tran et al., 2021). The brand love concept has been applied to both goods and services (Izquierdo-Yusta et al., 2022; Madadi et al., 2022; Nguyen & Nguyen, 2022; Salehzadeh et al., 2021; Talwar et al., 2021; Tiwari et al., 2021). For example, Izquierdo-Yusta et al. (2022) conducted a study by looking at the direct and indirect impact of food values, subjective norms, and brand love on behavioural loyalty in the fast-food industry in the city of Puebla (Mexico) by using 3565 respondents and the finding suggests that brand love predicts positive outcomes such as loyalty. In a similar study, Madadi et al. (2022) studied two high-involvement products and two low-involvement products using 192 respondents, and the findings revealed a positive outcome of brand love. Generally, customers tend to trust, love, and respect brands that offer enabling, enticing, and enriching benefits (Park et al., 2016).

Psychological ownership influences responses like customer satisfaction and brand attachment (e.g., Chang et al., 2015; Huang, 2019; Kumar & Nayak, 2019; Li & Atkinson, 2020; Mustafa et al., 2021). Additionally, brand love can result from customer satisfaction (Al-Haddad, 2019; Arghashi et al., 2021; Cuong, 2020; Torres et al., 2022). Based on these ideas, the following hypotheses are formulated:

- H5:** *Psychological ownership has a significant relationship with satisfaction*
- H6:** *Psychological ownership has a significant relationship with brand love*
- H7:** *Satisfaction has a significant relationship with brand love*

Figure 1. The proposed research framework.



6. Methodology

6.1. Sampling and data collection

This study examines customer value, trust, psychological ownership, satisfaction, and brand love among customers of shopping malls in Accra, which hosts notable shopping malls in Ghana. Although mall development in Ghana dates to the pre-colonial era (Oteng-Ababio & Arthur, 2015), the recent malls serve as hubs of collective consumption, featuring local and global brands (Eduful & Eduful, 2021). The number of malls has increased from seven in 2015 to nine in 2022 (Oteng-Ababio & Arthur, 2015). This study targeted six prominent malls selected for their relevance, high patronage, size, tenant composition, and offerings. For example, these malls are the largest, most popular and representative of the shopping mall landscape in Accra. Furthermore, these malls accommodate international and local tenants, retailers, eateries, and entertainment venues (Eduful, 2021; Oteng-Ababio & Arthur, 2015). For instance, 81% and 29% of tenants in Accra Mall are international and local, respectively. Likewise, West Hill Mall contains 32% local, 39% international, and 29% international franchise tenants. Additionally, these malls are favoured for events due to ample parking space (Eduful, 2021). Despite their popularity, these malls still face stiff competition from conventional supermarkets, retail markets, and online shopping platforms.

This study employed a quantitative research design involving individuals who patronise the six shopping malls as respondents. A structured online questionnaire was used to elicit data from the respondents across myriad social media platforms such as WhatsApp, Telegram, Instagram, LinkedIn, and Facebook. Respondents were assured of confidentiality and invited to participate. Thus, convenient sampling, a non-probability technique, was used to gather responses from those who found it convenient (Saunders et al., 2019). The last part of the questionnaire also contained information encouraging the respondents to share the web link with individuals in their circles who also patronise the shopping malls in Accra. To ensure that only shoppers participated in the survey, the questionnaire incorporated well-crafted screening questions at the outset. These screening questions effectively distinguished between shoppers and non-shoppers of the selected mall. For instance, respondents were asked simple “Yes” and “No” questions about their shopping habits at any of the six shopping malls. If a respondent answered “No,” the survey link automatically prevented them from proceeding further with the survey. This approach helped maintain the survey’s integrity by ensuring only shoppers participated. Out of 621 voluntary responses over three months, 484 valid responses were used (a 77.9% response rate), ultimately forming the dataset. The biographical data of the sample is distributed in Table 1.

7. Measures

The items measuring each construct (see details in Appendix) were adapted from established measurement scales and anchored with a five-point Likert scale, where 1 = strongly disagree and 5 = strongly agree. The number of items measuring each construct, including where the items were sourced, is shown in Table 2.

8. Common method bias and method of analysis

Common method variance (CMV) becomes a concern when data is obtained from the same respondents for dependent and independent variables on a self-report questionnaire (Podsakoff et al., 2012). This was evaluated using Harman’s single-factor test, showing 47.9% variance—below the 50% threshold (Harman, 1976), indicating satisfactory CMV.

The research model was evaluated using SmartPLS, followed by Sarstedt et al. (2016) recommendations. PLS-SEM has been used in previous studies to conduct factor analysis, determine the reliability and validity of constructs, and perform analytic modelling (e.g., Amegbe et al., 2021; Dzandu et al., 2022; Shirazi et al., 2022). PLS-SEM is fitting as it analyses latent variables, assessing hypotheses in a path model without assuming data distribution (Hair et al., 2017, 2019; Sarstedt et al., 2017, 2020). In addition, PLS-SEM reconciles explanation and prediction for managerial implications (Hair et al.,

Table 1. Demographics of the sample

	Frequency	Percentages
Gender		
Male	280	57.9
Female	204	42.1
Age groupings		
Less than 20 years	16	3.3
21–29 years	147	3.3
30–39 years	114	23.6
40–49 years	130	26.9
50-and above years	77	15.9
Educational Qualification		
WASSCE	52	1.7
Diploma	65	13.5
HND	106	21.9
Degree	220	45.5
Masters	34	7.0
PhD	7	1.4
Years of shopping in the mall		
Less than 1 year	22	4.5
1-5years	234	48.4
6–10 years	172	35.5
10 years and above	56	11.6
Preferred shopping		
Achimota Mall	110	22.7
Accra Mall	166	34.3
West Hills Mall	182	37.6
Other Malls	26	5.4

Table 2. Measures

Constructs	Number of items	Source
Utilitarian value	3	Iyer et al. (2018)
Hedonic value	4	Iyer et al. (2018)
Social value	3	Iyer et al. (2018)
Satisfaction	4	Hume and Sullivan Mort's (2010)
Brand love	4	Carroll and Ahuvia (2006).
Customer Trust	4	Abror et al. (2021)
Psychological Ownership	3	Fuchs et al. (2010).

2019, 2019). The analysis examined the reflective measurement model and estimated the structural model as per Hair et al.'s guideline (Hair et al., 2019).

9. Results

The data quality has been assessed based on the indicators of the measurement model. The reliability and validity of the indicators were tested and established based on the outcomes of the reflective items' outer loadings (>0.708), internal consistency (>0.7), composite reliability (>0.7), and the average variance extracted (AVE) (>0.5). Table 3 shows that the values of the

quality criteria exceeded the acceptable thresholds and, thus, confirm the convergent validity of the data.

The Fornell-Lacker and the Heterotrait-Monotrait ratio (HTMT) were used to evaluate the discriminant validity (Henseler et al., 2015). For each construct, the square root of AVE should exceed 0.5, as should correlations with other constructs. Both criteria were met, with values surpassing 0.5. HTMT also satisfied the threshold (<0.90) set by Henseler et al. (2015), confirming valid constructs. The values for both assessment tools are shown in Table 4.

10. Structural model assessment

An analysis of the structural model was performed to test the hypotheses. Figure 2 and Table 5 show the path coefficient of the structural model together with their significance values.

Table 3. Construct reliability and validity

Constructs	Indicators	Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Brand Love			0.759	0.862	0.675
	BL2	0.773			
	BL3	0.856			
	BL4	0.834			
Hedonic Value			0.781	0.872	0.696
	HV2	0.787			
	HV3	0.879			
	HV4	0.833			
Psychological Ownership			0.815	0.890	0.731
	PO1	0.890			
	PO2	0.874			
	PO3	0.797			
Satisfaction			0.827	0.885	0.658
	SAT1	0.776			
	SAT2	0.806			
	SAT3	0.842			
	SAT4	0.819			
Social Value			0.818	0.891	0.733
	SV1	0.847			
	SV2	0.894			
	SV3	0.825			
Trust			0.824	0.895	0.740
	TRUS1	0.824			
	TRUS2	0.884			
	TRUS3	0.871			
Utilitarian Value			0.765	0.894	0.809
	UV1	0.884			
	UV2	0.915			

Table 4. Fornell-larcker criterion

Constructs	1	2	3	4	5	6	7
Brand love (1)	0.822						
Hedonic Value (2)	0.549	0.834					
Psychological Ownership (3)	0.601	0.660	0.855				
Satisfaction (4)	0.551	0.500	0.482	0.811			
Social Value (5)	0.426	0.351	0.396	0.493	0.856		
Trust (6)	0.553	0.531	0.552	0.787	0.497	0.860	
Utilitarian Value (7)	0.504	0.462	0.489	0.492	0.573	0.510	0.899

Heterotrait-Monotrait Ratio (HTMT)							
Brand love							
Hedonic Value	0.710						
Psychological Ownership	0.760	0.832					
Satisfaction	0.691	0.605	0.576				
Social Value	0.544	0.439	0.487	0.597			
Trust	0.699	0.657	0.669	0.848	0.602		
Utilitarian Value	0.678	0.625	0.662	0.598	0.809	0.634	

The outcome of the analysis revealed that the relationship between utilitarian value and trust was rejected ($\beta = 0.176, t = 1.717, p > 0.087$). Thus, H1 was denied. The outcome further shows that hedonic value ($\beta = 0.432, t = 6.259, p = 0.000$) and social value ($\beta = 0.670, t = 3.481, p < 0.001$) were found to be significantly related to trust, thus confirming H2 and H3. Again, how trust is related to psychological ownership ($\beta = 0.380, t = 15.108, p = 0.000$) was significant and positive, confirming H4. Similarly, psychological ownership is positively related to satisfaction ($\beta = 0.580, t = 12.301, p = 0.000$) and brand love ($\beta = 0.536, t = 7.343, p = 0.000$), giving credence to H5 and H6, respectively. Finally, the relationship between satisfaction and brand love ($\beta = 0.380, t = 5.379, p = 0.000$) was positive and significant, supporting H7.

11. Discussion of results

Based on the customer value theory(CVT), this study examined how utilitarian, hedonic, and social values influence trust, psychological ownership, satisfaction, and brand love among customers of shopping malls in Accra, Ghana. The results from the SEM analysis revealed support for six formulated hypotheses (H2-H7) with one exception. The details are explained below.

The study revealed a significant positive relationship between hedonic value and trust (H2), consistent with earlier research (e.g., Bilgihan, 2016, Kim & Peterson, 2017; Nghia et al., 2020).

Figure 2. Path coefficient of the models.

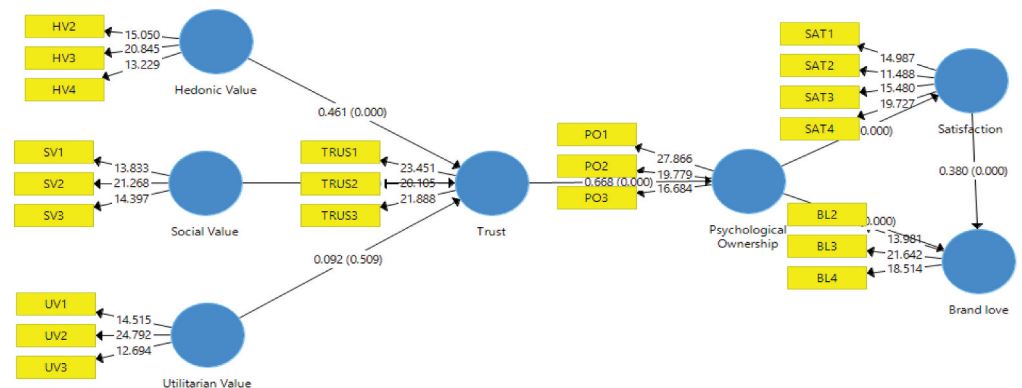


Table 5. Path coefficient, T-Values, P-Values

Hypotheses	Path Analysis	Original Sample (O)	T Statistics (O/STDEV)	P Values	Decision
H1	Utilitarian Value -> Trust	.176	1.717	.087	H1= Not Supported
H2	Hedonic Value -> Trust	.432	6.259	.000	H2= Supported
H3	Social Value -> Trust	.287	3.481	.001	H3= Supported
H4	Trust -> Psychological Ownership	.670	15.108	.000	H4= Supported
H5	Psychological Ownership -> Satisfaction	.580	12.301	.000	H5= Supported
H6	Psychological Ownership -> Brand love	.536	7.343	.000	H6= Supported
H7	Satisfaction -> Brand love	.380	5.379	.000	H7= Supported

However, unlike previous findings, the utilitarian value did not influence trust (H1) (Bilgihan, 2016; Nghia et al., 2020). This finding highlights the need for mall managers to review utilitarian features, as they do not build customers. Earlier studies suggest that utilitarian value influences trust online, where user-friendly websites and updates make the shopping experience less stressful (Kim & Peterson, 2017; Bilgihan, 2016). Based on these outcomes, this study recommends incorporating utilitarian values into shopping malls in Ghana. Additionally, the study supports the relationship between social value and trust, consistent with previous studies (Goyal & Dutta, 2021; Sharma & Klein, 2020; Su et al., 2019). Social value relates to self-image and importance within social networks (Iyer et al., 2018). Customers seek to enhance their professional reputation and knowledge (Packard & Wooten, 2013); thus, incorporating these values into shopping can enhance customer trust.

The findings also supported the relationship between trust and psychological ownership (H4), as established in prior research (Khan et al., 2021; Olckers & Enslin, 2016). This indicates that when shopping malls develop trust among their customers, it could lead to customers' sense of ownership of these malls, which would develop into other important marketing outcomes.

Additionally, the study explored the influence of psychological ownership on satisfaction (H5) and brand love (H6), finding support for both, reflecting the outcomes of related studies (e.g. Al-Haddad, 2019; Arghashi et al., 2021; Cuong, 2020; Li & Atkinson, 2020; Torres et al., 2022). For example, Mustafa et al. (2021) linked psychological ownership influences middle-managers satisfaction in Malaysian hotels. Developing psychological ownership in mall customers is pivotal for enhancing satisfaction and fostering affection for the malls.

The final interest of this study is also to examine how satisfaction leads to brand love (H7) in a physical shopping environment. The study confirmed (H7), aligning with past studies (Arghashi et al., 2021; Cuong, 2020; Kumar & Nayak, 2019; Mustafa et al., 2021; Torres et al., 2022). These outcomes are essential for mall managers, as satisfied customers tend to develop affection for the mall over time.

12. Theoretical implications

This research is built on customer value theory to expand the understanding of customer value. It combined multiple value dimensions to investigate trust and psychological ownership in

a customer-centric framework. The study tested these ideas in a physical shopping mall in a developing country. While previous research highlights the diverse roles of value dimensions (Sweeney & Soutar, 2001), this study treated them as complementary and examined them in a different context. Unlike the vast literature on utilitarian and hedonic value (Martín-Consuegra et al., 2019, Lee et al., 2021; Picot-Coupey et al., 2021), the influence of social value on customer behaviour is less explored (Alnawas & Aburub, 2016; Shankar et al., 2016) Therefore, by including social values alongside utilitarian and hedonic aspects, this study context enriched the body of knowledge. Exploring how customer value could influence trust and shape psychological ownership, satisfaction, and brand love enriches understanding of these constructs, especially in emerging shopping mall settings of developing countries. This research lays the foundation for future studies in similar contexts.

13. Practical implications

One of the primary practical contributions of this study resides in its exploration of the relationship between customer value, trust, psychological ownership, satisfaction, and brand love within the context of shopping malls. This investigation provides valuable insights for mall managers by elucidating the interconnected dynamics of these variables.

The study underscores the significance of customer value as a catalyst for fostering trust, psychological ownership, satisfaction, and brand loyalty. Empirical support is found for the influence of hedonic and social values, while utilitarian value lacks substantiating evidence. Consequently, this study guides shopping mall managers to cultivate utilitarian values within their establishments. Effective cultivation of utilitarian value complements hedonic and social values, augmenting customer trust. This, in turn, translates into enhanced marketing performance outcomes within shopping malls. Central to this process is psychological ownership, which emerges as a pivotal factor in shaping customer satisfaction.

Furthermore, the study accentuates the role of brand love in facilitating psychological ownership, underscoring the importance of nurturing trust and meaningful engagement. Psychological ownership is a critical driver of customer satisfaction and brand love. Based on these findings, managers must comprehensively understand psychological ownership, enabling strategies that promote ownership and positive outcomes such as satisfaction and brand love within the mall context.

The results also demonstrate that satisfaction also leads to brand love. For mall managers, the result indicated that effective trust is essential in building psychological ownership. Therefore, managers of shopping malls should effectively build customers' trust by demonstrating that they care and are more than willing to serve, assist, and support them promptly. These would help customers trust their brand more and develop psychological ownership of the malls. Also, the study found that hedonic shopping values impact trust, which is very important for managers to pay attention to and enhance customer hedonic benefits. For example, customers would see hedonic value when the entire atmosphere at the mall is more entertaining, like music, recreational areas, refreshment facilities, gaming areas, and events, which makes shopping at the mall more memorable, entertaining, and enjoyable. The findings also reveal how vital managers put in other attractions such as aroma, bright colours, lighting, luxurious sitting places, air-cooling, and promotional events to excite customers and make shopping at the mall more enjoyable and relaxing. In addition, the study did not find support for utilitarian value leading to trust. Therefore, managers need to work on utilitarian value by ensuring that customers are assured of the quality of their products and pricing their products competitively to enable customers to see the utilitarian value when shopping at the mall.

14. Limitations and future studies

Although the study contributes to customer value, trust, psychological ownership, satisfaction, and brand love, the outcomes must be considered with some limitations. Irrespective of these limitations, they are still relevant to academic scholarship. The first limitation identified in the study is that it was conducted in a single developing country. Generalising the study's findings to

developed countries is not advisable. Future studies could look at a multi-county examination of this study to further strengthen the outcome of this study and make generalisation possible. Also, the study employed cross-sectional data for the analysis, and the result may change over a long period, so the study recommends longitudinal studies to resolve this. In addition, other variables, such as word-of-mouth and loyalty, could have been included in the conceptual framework but were not because their practical considerations can be examined in future studies. It would be interesting to see future studies comparing Ghanaian shoppers with either African or European shoppers based on the same shopping values. Researchers can investigate this study's applicability in other retail formats such as supermarkets, departmental stores, and hypermarkets. Another avenue is for researchers to apply this framework in an online environment to target customers who shop online for various brands. Researchers could also collect longitudinal data on shoppers to learn and trace value influencing customer experience dynamics widely. The conceptual framework could also be expanded to incorporate factors such as privacy and information security and moderate it with gender, age, and its outcomes on the customer shopping experience.

15. Conclusion

This study provides insight into the complex relationship between customer value, trust, psychological ownership, satisfaction, and brand love. This study guides shopping mall managers, especially in developing countries, to develop strategies for creating value among their customers, leading to trust, psychological ownership, satisfaction, and brand love, as confirmed by the study. For instance, the study did not support the utilitarian value of trust. This information is vital for managers of the shopping mall to start considering features that would create utilitarian value for customers during the shopping experience. Therefore, this study contributes to the retail and shopping literature and enriches the marketing literature in general.

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Appendix

Constructs	Items	Source
Utilitarian	I accomplished just what I wanted to on this shopping trip.	Picot-Coupey et al. (2021)
	I found just the item(s) I was looking for while shopping.	
	I feel this shopping trip was successful.	
Hedonic Value	Shopping at the mall makes me feel good about myself.	Iyer et al. (2018)
	Shopping at the mall makes me feel a personal connection with the malls.	
	I feel better after shopping at the mall.	
	Shopping at the mall gives me more pleasure.	
Social Value	Shopping at mall is a symbol of my social status.	Sweeney and Soutar (2001).
	Shopping at mall helps me fit into social groups	
	Shopping at the mall will me feel acceptable by my peers	
	Shopping at the mall will make a good impressions on other people.	
Customer Satisfaction	I am satisfied with my decision to visit the shopping mall	Hume and Sullivan Mort's (2010)
	I believe that purchasing from the mall is a wise choice	
	I like the services I receive at shopping from the mall	
	I was happy with my shopping mall experience	
Brand Love	I am so passionate about shopping at the mall.	Carroll and Ahuvia (2006).
	I am in love with shopping at the mall.	
	I am extremely attached to the mall.	
	This brand is a pure delight.	
Trust	The shopping malls demonstrates consistent reputation for honesty	Abror et al. (2021)
	I feel secured shopping at the mall.	
	I get along well with shopping malls as they fulfil their obligations.	
	I feel that I can depend on shopping malls because they are reliable	

(Continued)

(Continued)

Constructs	Items	Source
Psychological Ownership	Although I do not legally own the shopping malls, I feel they are mine.	Fuchs et al. (2010).
	The feel the shopping malls are part of me.	
	I feel a strong sense of closeness with the shopping malls	