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PHD THESIS
- SUMMARY -

A STUDY REGARDING
THE CONSUMER BRAND LOYALTY

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Motto:

„Loving your customer boils down to one thing - creating an almost fanatic sense of loyalty in your customer such that they wouldn't think of buying from anyone else.”

Brad Antin

KEY WORDS

Loyalty, satisfaction, quality, value, trust, risk perception, switching costs, variety seeking, knowledge about the brand, brand identity, situational characteristics, consumer traits, fast moving consumer goods market, durable goods market, service market.

INTRODUCTION

As Antin has noticed (www.common sense marketing.com), loyalty is the element that bonds the customer to the brand or the company. The high majority of the companies admit the importance of customer and its loyalty as the billboards and the slogans are the living proof for this. Moreover a lot of companies have opened special departments aimed at serving their customers and through this building and maintaining loyalty.

Brand loyalty is important as it builds in the consumer mind the idea that their product has the required qualities and thus becomes the base for a future purchase behaviour. In addition, the loyal customers guide themselves by quotes like: “I feel a bond with this brand”, “I am willing to pay a higher price for this brand”, “I will recommend this brand to others”. In figures, the USA statistics show that in order to obtain an annual 1% profit growth the sales need to rise from existing or new customers with 14%. It follows that reducing the loss of current customers by increasing their loyalty is the safe way for a significant growth. Moreover, loyal customers create the premises for applying Premium price strategy, i.e. a higher price paid for the favourite brand (Giddens și Hoffman, 2010).

A constant proof of the importance of customer loyalty are the departments and programs opened in the market research companies which are specially dedicated to this subject. For example IPSOS (www.ipsos.com) the third market research company

worldwide has a special business unit specialized in studies of loyalty and consumer or employee satisfaction. Through this business unit the company has improved and enhanced different metric to measure the complex concept of loyalty.

A company success is linked to its capacity of attracting consumers to their its brands. Moreover it's also proven that the survival of a society depends on the of the way it manages to keep the current customers and in the same time earn new customers. Large companies like Harley Davidson or General Motors spend yearly high amounts of their budget to create loyalty for their brands. Statistically, it has been proven that the companies with a high rate of loyal customers have a real competitive advantage against the competition. (Mellens, 1994).

If we think in numbers, some of the reasons why it pays to invest in loyalty management was identified by Singh (2009) as:

- A cost of 7-10 times highre to recruit a new customer than the cost of maintaining the existing;
- A customer retention rate increased by 5% can increase earnings by up to 85% total;
- An increase of 2% loyalty is equivalent in some sectors with a cost reduction of 10%.

The motivation for choosing this subject matter has its roots in some personal observation and curiosities from the marketing researcher perspective but also from a consumer point of view. Living in a average size town of Romania – Alba Iulia, I have seen the evolution of the retail companies and their way of interaction of the local consumers, myself in particular. Around 10 year ago in Alba Iulia there were not so many supermarkets or self-service stores while the kiosks and the neighbourhood stores were actually the main point of shopping for the residence of that area. Thus, in that period there were very few marketing programs for earning and improving customer loyalty because the proximity seemed the man element that guided the consume in choosing its place of purchase. In 2-3 years time things have changed as a local business man has opened the first and for some time the only supermarket in town called “Discount”. At the being this supermarket had increasing profits being almost all the time crowded but not even in that moment did I felt that any starting any action towards earning the customer loyalty.

After some time other supermarkets and discount stores appeared: multinational ones (Profi, Kaufland) or local ones (Ulpiia Traiana, Dacia, etc). This marked the moment

in which the loyalty programs have started appearing and developing from the way of interaction between salesperson/cashier and the customer towards fidelity cards. In the same time a high number of neighbourhood stores have closed as they were unable to keep their profits. The survival of some of this was due to the tight relation they build and keep with their clients. It seems thus that loyalty was the “gold from their treasure box”. The question that followed in my mind was how expensive is loyalty, what triggers it and how can companies obtain it. In addition to this personal question and motivation, the richness of the loyalty subject matter and its importance in the marketing field, the careful attention given to it by the most important companies of market research has made the perspective of deepening the knowledge in the field a very attractive one.

Taking into account the importance of the brand loyalty in the marketing field it's not surprising that this has received a growing importance in the literature as the first articles have appeared around 90 years ago.

The brand loyalty has become a very popular subject among the researchers of the marketing field when the idea was first identified in the article of Copeland in 1923. It is widely accepted that brand loyalty is a strategic good that constantly feeds the brand equity. This is a complex and multifaceted concept that implies complex methods for measuring it. When developing a marketing study one of the aims is to understand and quantify the way a brand contributes to a product general value. Thus, functional aspects (like performance), emotional one (like affinity) and experiences represent elements that need to be taken into account when included in a system of capital measure in order to appreciate the evolving nature of the brands (Christodoulides and Chernatony, 2010).

“Where does loyalty come from?” is a question that a prestigious scientist has addressed it into one of his works (Oliver, 1999). We refer to this question in order to develop this research with the objective of (1) validating a new conceptual approach towards customer brand loyalty, (2) discovering the triggers of customer loyalty and (3) identifying those repurchase behaviours that pertain to the loyal customers.

The attention given to loyalty by Oliver (1997; 1999) and other researchers is not at all an trivial task. Actually the growing attention given in the marketing literature underlines the idea that companies need to focus not only on the customer needs and desire in order to attract them but also need to focus on creating long-term and quality relationships with the current customers. In literature works is commonly accepted that by creating and maintain long-term loyalty positive results make their appearance (Dick and

Basu 1994; Garbarino and Johnson 1999; Oliver 1999) and the relationships that result can be even more important when we refer to brands (Aaker, 1997).

Even under these circumstances there isn't a general agreement on the processes that consumers undertake to become loyal to a brand or a company and neither on the methods that can be used to measure and quantify this attitude or behaviour. Thus it follows the question: which are the factors that lead to loyalty? Marketing literature suggest the fact the consumer loyalty offer managers a secure way to increasing the profits. But is this valid for all the companies, regardless of the brand? The intention of this research is to develop a theoretics of the existing literature on the matter of brands and customer loyalty and to develop and test a theoretical conceptual model that tries to explain customer brand loyalty. This model stands at the base of the current research assumptions and test the relationship between the drivers (antecedents) of loyalty and the results of loyalty (consequences).

There is a high number of consumers highly loyal to a brand (or even to more than one brand). A good example in this sens are the owners of Harley Davidson motorcycles: the microculture of the motorcycle Harley Davidson is an extremely odd way of expressing customer loyalty. The owners of such kind of motorcycles are well aware of the fact hat his product is fully in line with he standards that other product alternatives offer. Even so the customers have a deep commitment and stand loyal to the Harley Davidson, paying higher prices for it in the conditions in which products with same characteristics exist on the market. Other consumers went even further by body tattooing the Harley Davidson logo.

Examples can go on and some of them might seem illogical. The marketing literature doesn't have an answer to all the managers' questions regarding this paradoxical phenomena. This is mostly due to the lack of a proper technique of measure for customer loyalty (Oliver 1997, 1999). In other researches there have a series of trial for conceptualizing and measuring loyalty (Jacoby and Kyner, 1973; Zeithaml et al., 1996), but none of this has managed to answer to all the questions existing in different fields. Proffs for the "*satisfaction trap*" have been identified by Reichheld (1996), who showed that satisfaction is not sufficient to lead to loyalty. Thus the need for studying the drivers of brand loyalty is necessary in order to identify the additional elements that can lead to loyalty and in order to determine in the case of brands which are the antecedents of loyalty. In addition, the marketing literature hasn't yet identified all the consequences of loyalty.

As we can see from the subjects discussed above the matter of customer loyalty is extremely large and in the same time is contemporaneous subject. Today's companies,

living in a highly competitive environment, place long-term loyalty in the center of their marketing strategies. Brands play an important role thus becoming a clear presence in the economical reality of these days because they represent security, consistency, status, appearance and identity. Brands evolution is astonishing. Today a brand of success tends to be considered a *national treasure* exceeding its mercantile origins. Because brand embeds a promise the brand behaviour will attract or not consumers. Through this research we aimed at contributing to the identification of the drivers' weight and importance in creating customer loyalty, thus increasing the level of understanding of the different consumer behaviours towards brands.

CONCISE PRESENTATION OF THE THESIS CHAPTERS

Despite the wide research on the matter of brand loyalty many questions have remained unanswered or aspects have remained unapproached and loyalty is thus not fully understood. Among these aspects we would like to mention two as having an indisputable importance: (1) improving the measures of brand loyalty by identifying the its drivers (2) building a scale for measuring loyalty, a scale that can be used in the marketing practice. Moreover the literature hasn't identified all the consequences of customer loyalty. More precisely managers should know all the types of behaviours that can be obtained from the loyal customers. Is it reasonable to believe that we should expect loyal customers to buy a higher quantity from a company rather than from other companies that offer goods from the same category? We wonder whether loyal customers create an exclusive bond with the company and give up other attempts to trial different companies.? To these questions we will find answers in the following chapters.

The paper is structured in eight chapter. The first one is an introduction that aims at guiding the reader in the research that follows. This section makes mention to the matter of research, its objectives, the coverage area and the methodology used. Then five theoretical chapters follow, chapters that review the main works and researches from the literature on the subjected approached by each chapter.

The second chapter is dedicated to the concept of loyalty, referring to attitudinal, behavioural and also psychological theories and approaches. Thus we offer few explanations regarding the way loyalty has created, to the types of loyalty and the differences from market to market. The third chapter is strictly linked to the second one and

it refers to the methods of measuring loyalty on the both sides of it: attitudinal and behavioural.

The fourth and fifth chapter unveil the brand and the brand's capital as loyalty is linked tight to this and most of the researchers study loyalty in terms of a brand.

The sixth chapter is a theoretical review of the literature on the subject of the drivers of loyalty. We will refer to the way factors like satisfaction, quality, value, customer commitment influences loyalty directly or indirectly through means of other factors. Cultural impact and demographic aspects are also analyzed with the same objective – impact on loyalty.

The seven chapter is dedicated to the results obtained by means of a survey research among the consumers from Alba county in Romania. In the first phase, starting from the theoretical base given in the previous chapters we have built a conceptual model with the drivers of loyalty and then we tested it in 3 markets: the non alcoholic beverages market, the mobile phones market and the banking service market.

Each theoretical chapter but also the practice one have a section dedicated for the conclusions, thus in the last chapter we did not want to repeat what has already been stated but we preferred to analyze the main findings of the research in comparison with results obtained from other researchers or in comparison with some theories form the marketing literature.

CHAPTER 1: DEFINING THE RESEACRCH CONCEPTUAL FRAME

The general purpose of this study is that of defining loyalty and identifying the drivers of customer loyalty towards brands having has objective (1) understanding the factors that trigger customers to become loyal to a brand and (2) determine the positive behaviours that brands' managers can expect from these consumers.

Reaching this objective implies the fulfilment of some derivate objectives, among which:

1. Defining loyalty in literature;
2. Identifying the drivers of brand loyalty;
3. Identifying the consumer behaviours hat can be associated with the customer brand loyalty;
4. Determining the relations between the identified variables and loyalty.

Creating and maintaining loyalty is a major objective for the companies that want to maintain their competitive position on the market. The importance of loyalty is very often underestimated by those managers that put to the fore the immediate profit in spite of building a long term relation with the customers. A well and good establish long-term relation with the customers can generate company profits and customer satisfaction.

What triggers loyalty? In this area there are controversies in the literature, which is clearly divided in terms of identifying the major forces that lead to loyalty. The researchers have identified numerous factors as antecedents of loyalty, factors that have proven to be, conceptually and practically relevant. Although many proposals have been given arguments to, we believe that a majority of them are contradictory.

In regards to the coverage area of the current research, the large domain of loyalty has allowed us to highlight a number of opinions related to this subject without the current presentation becoming exhaustive. As it follows we intended to put into mark few elements important in the definition of loyalty, to identify the measuring methods most often used in defining the loyalty concept and correlate loyalty with the brand concept. Last but not least, we intended to present a summary of various factors that can determine or influence loyalty and quantify them in a personal conceptual model.

CHAPTER 2: A LITERATURE REVIEW ON THE CONCEPTUAL APPROACH OF BRAND LOYALTY

The scientific study continues in the second chapter with the conceptual approach of loyalty. Due to the complexity of the subject we tried to make the distinction between the conceptual definitions of loyalty which are abstract descriptions of the studied phenomena and the operational definitions which are practical methods of measuring it (Jacoby & Chestnut, 1978; Peter, 1981).

The conceptual definitions are necessary in order to evaluate the validity of the concept in adopting different methods of measure; without their existence we cannot evaluate the correctness of the specific measures of brand loyalty, results thus having the potential of being meaningless (Cucea, 2010).

If loyalty is a subjective and constant response, it is important for researchers and companies to establish the way it forms and evolves. How can the resistance behaviour be explained? In this sense we can appeal to 4 theoretical explanations: (1) loyalty as a result of learning, (2) loyalty as a result of a motivated action, (3) loyalty as a result of commitment and (4) loyalty as an effect of addiction.

A review of the marketing literature on loyalty has revealed the approach of brand loyalty is different from a market to another. This difference is due mostly to the difference between the market characteristics such as frequency of purchase, the possibilities of measuring brand loyalty, the proportion of customers for a certain brand, commitment, purchase intent, perceived risk, inertia, habit, satisfaction and involvement. Fast moving consumer goods, durable goods and services are mutually exclusive categories, since they can only be part of one category as their characteristics are very clearly defined.

Based on the market type, brand loyalty can be classified into three categories: loyalty for fast moving consumer goods brands, brand loyalty for durable goods and loyalty for the brands from the service market. Below, markets will be classified according to transaction value, purchase frequency, final use destination, level of involvement, supplier and the purchasing process.

It is well known that for a company is more than important to have loyal customers, since they provide steady income over a significant period of time. If they are treated with respect and there is an interest in their problems, consumers will not change the brand, but will recommend it further to some other potential customers, thus becoming long-term

“advocators” of the brand. Their word and credibility they have in front of acquaintances is more important than the company’s marketing actions to promote a brand.

On the other hand, marketing practice demonstrates that is less expensive to have loyal customers than to attract new customers. Unfortunately, this is ignored by many companies that focus on expanding the database of clients, rather than expanding the knowledge on the existing customers and then transforming them into loyal customers. On the one hand, it is necessary to mention that consumers who are loyal to a certain brand will not change it simply because under a new name appears a product with a higher performance; instead they will switch the brand if their problems are not resolved and if in the relationship with the brand they feel abandoned, ignored or incorrectly approached.

Chestnut and Jacoby (1978) have defined brand loyalty, trying to highlight it as a result of the decision making process. Thus they tried to find a theoretical justification for the collocation of *brand loyalty* that should be refer to in order to explaining the decision consumers take or their choice alternatives. Brand loyalty represents thus a combination of positive attitude and consistent and repeated purchase of a single brand over time (Day, 1969, Jacoby and Chesnut, 1978; Assael, 1987, Dick and Basu, 1994).

Starting from the major objective of this research which includes defining loyalty and its drivers, we have determined two important perspectives in defining the concept:

- defining the consumer brand loyalty in terms of behaviour;
- defining the brand loyalty in terms of consumer attitudes.

From the marketing literature it seems that the elements that best define loyalty refer to both behavioural and the psychological aspects, loyalty is defined in direct line with consumer aspirations, desires and preferences and it does not depend on situational influences and the marketing actions or efforts that have the potential to induce change.

In our opinion, brand loyalty embeds the highest degree that the relationship between consumer and brand can achieve. Thus, brand loyalty is visible in the consistent behaviour over time, expressed in the decision of selecting a brand among several brands available. This represents a function of a psychological process (evaluation and decision making) that has as a result a high level of commitment to the brand.

CHAPTER 3: MEASURING LOYALTY

The methods of measurement for loyalty are closely linked to how loyalty is defined. A good measurement of loyalty can only occur when there is a correct definition of the concept. Thus, over time, many researchers have developed methods for measuring and assessing the level of brand loyalty in various fields and contexts.

Starting from the definition given to brand loyalty by Jacoby and Chestnut (1978), there are three different approaches to measuring it: the behavioural measurements, the attitudinal ones and the combined measurements. Recently, researchers have improved the methods of measurement for loyalty by extending the notion of loyalty by both behavioural and attitudinal aspects. A critical review of these studies will help develop a better measure for brand loyalty.

Measuring customer brand loyalty has been the subject of numerous studies. In general, brand loyalty has been perceived as a positive effect of the behavioural function of repeated relationship between a buyer and a seller (Ehrenberg, 1991). This led researchers to assess the level of customer brand loyalty based on frequency of purchase and / or brand awareness. This approach neglects the importance of understanding the process by which consumers take the decision of conducting a certain purchase behaviour.

The marketing literature has enough theories that attempt to explain the term of "loyalty". The main advantage of behavioral theory is that loyalty is addressed starting from an existing client, easy to be observed. These real behaviors are the based of the actual turnover and profit and perhaps it is the most important loyalty aspect for the business.

The literature contains seven different approaches to measuring and assessing brand loyalty. These are: (1) market share, (2) probability of making a certain choice, (3) exponential smoothing, (4) Dirichlet model, (5) logistic regression, (6) analysis of historical events and (7) time series.

The marketing literature has identified different methods of measuring the attitudinal loyalty towards the brand, all having as a starting point: (1) attitude of acceptance and rejection, (2) changed attitude of acceptance and rejection, (3) attitude of acceptance and rejection, without commitment, (4) time path analysis model, (5) standard model versus halo model, (6) changing organizational commitment scales based on involvement, (7) model of relationships in services and (8) model satisfaction and loyalty. In summary, all these are approaches related to the measurement of attitudinal loyalty.

However, the attitudes variable selection was based more on operational definitions rather than on theoretical conceptualization. Also, measurement of brand loyalty, based solely on attitude, lacks reliability and validity, because the outcome is not necessarily related to brand loyalty with actual behaviour. It is therefore recommended that both behavioural measurements and the attitudinal brand loyalty should be used with a closer to reality precision in order to overcome the limits and boundaries of a single approach.

Several researchers (Jacoby and Chestnut, 1978; DuWors and Haines, 1990; Stern, 1997) have discussed the need to combine behavioural with attitudinal brand loyalty measurements and thus to develop a new metric for loyalty. These studies have described brand loyalty not only as a result of repeat purchase behaviour, but also as a multidimensional consequence of the cognitive attitudes towards a specific brand.

Previous conceptualizations of loyalty bring into our attention a number of measurement issues pertinent to current research. First, it is necessary a different conceptualizing and measurement of loyalty with respect to the past ones in order to emphasize the distinction between actual loyalty behaviour and loyalty intentions. More specific, the measurement of loyalty addresses customer attitudes towards a certain brand in relation to their attitude to the competing brands. Recommendations and the share of income allocated by the customer are not considered as components of loyalty but rather are seen as beneficial results arising from a loyal behaviour.

The limits of previous researches are the lack of precision because the assumption taken into account was related to the increased purchasing due to brand loyalty regardless of the brand, However, we need to point out the difficulty is assessing the difference between big customers and loyal customers. Most of these measurements have not taken into consideration the behavior tendency and have focused strictly on static behaviour or on the dynamic causal factors.

CHAPTER 4: BRAND – A STRATEGIC COMPANY RESOURCE

Given the critical issue regarding brand practices, scientists began to investigate the characteristics of brand strategy. They have formulated and proposed various definitions and perspectives for the brand area. From this point of view, the brand can be approached differently: as a means of differentiation, as an entity of the stereotype, as a tool for searching and processing information or as a product or management strategy (Cucea, 2009).

Trying to see tangible values and symbols as resources is a necessary step towards orientating the brand. It is necessary that this is conducted as soon as possible by the companies on the market. There have been important steps taken in the research towards the development of the concepts of brand equity and brand loyalty.

Brand orientation aims at developing and protecting its identity in the interaction with the target consumers, in order to attract business advantages pursued by the company. The difference between market orientation and brand orientation is that:

- Market orientation is easier on the short term, at a fundamental level; if the organization is only market-oriented, then the main concern are the products and the markets;
- Brand orientation is more sophisticated and is becoming more difficult, because it is necessary for market orientation to include orientation towards brand and vice versa. An organization cannot have only the brand oriented; this represents a "plus" for market orientation, but it is not sufficient. As marketing subject related to market orientation, also this concept intersects with the question of how brands can be referred to. Market orientation is a central concept of marketing and an organization can address provided that the main objective is to satisfy customers and their needs. Market orientation is not a problem as long as the brand is referred to as a fundamental strategy and as a resource.

Market orientation represents the base of the objectives related satisfying consumers in competition with other companies. Brand orientation approach forms the process of active brand development; most companies try to give significance to this, not only to meet consumer needs. These brands receive the organization emotional and symbolic value, and from this perspective in which brands are seen as resources and as an expression of identity, the brand appears as being integrated into the market orientation concept.

A subject of the strategic marketing is studying the link between the company resources and competences and the development of competitive advantages. Last set mentioned depend on the existing competitors and consumers, the base for a strategic analysis of company resources being thus built from the knowledge on the market consumers and competitors. The question that follows is: are the brands seen in relative shallowness, or are they perceived as a trend? Brand is described as a company resource and its significance for people is not brought into question. Thus arguments referring to how brands were created, developed and maintained are missing. The external perspective on consumers and competition and the market orientation perspective complements the general theory based on company resources.

Brands can be seen as an unconditional response to the consumer's desires and needs. At a higher level, brand is exactly what market orientation theory states. In contrast with this, it is possible that the way a brand is built can be perceived as a symbol that has meaning for the consumers. But final difference is given by the fact that brand identity is or not a platform for the company. From a company perspective it is necessary for a brand to be approached as a strategic resource. For an individual company, this approach may have consequences on the overall marketing and strategy.

Brand concept (Kotler, 1996) was not found by a single scholar and was neither designed by a small number of ingenious entrepreneurs; in fact, since human civilization first developed primitive manufacturing and sales promotion forms, there existed similar practices. French wineries in the first centuries, have tried to ensure authenticity and quality of their product by labelling caps and the bottles in single boxes.

We consider that through all the methods and techniques for collecting and processing data and empirical information, more specifically by observing, sorting, matching, categorizing, comparing and analyzing data so that theoretical premises can be approached, but also by interpreting ideas we will further contribute to identifying the driver impact and contribution to shaping consumer loyalty in order to increase the understanding of consumer behaviour towards brands.

CHAPTER 5: BRAND EQUITY

A first step that marketers should take in order to maintain brand equity is changing the way they think. Many marketers today believe that their companies own the brands they sell. In reality, customers are the real brand owners. Why? Because brand image resides in the minds of consumers (Grossman, 1994). During the first two decades, corporate transactions led to the acquisition and merger of large companies. In addition to the purchase of large assets such as factory equipment, company also acquired the brand name which has a strong capital. For the definition of "equity" is often cited the property value, beyond the total amount of money owed in terms of financing, guarantees, mortgages, etc. Brand equity could suggest the fact that brand name value goes beyond physical property, is more than tangible property. Thus, we can say that acquiring a company could bring in the same time, the prestige (and other positive associations with the brand name) accumulated over time among the market consumers.

Another interesting and demonstrated trend among consumers that appeared in the recent years is the decline in loyalty for the national brands. This trend could be explained by the wide variety of brands available and the boom in the number of product offers with different and various technical characteristics. This advertising school of thought is perceived as a model for power achievement and market leadership and suggests that, despite similarities between features, performance and benefits, marketing needs to engage in positioning brands in consumers' minds on the basis of inexistent differences or insignificant ones. This decreasing trend of loyalty towards national brands indicates that most of the consumers are becoming more "wise" to these practices and start being aware of the equality of the offers coming from different brands. As a result of these trends market share for stores that sell a single brand have increased. Many national brands have chosen to respond to this threat by investing more money in advertising (Aaker, 1996). The reason behind this acts is that the investment activity is a gainful one, on long-term and with lasting effects.

On today's market, the concept of brand equity is essential in the management and success of any brand. Thus, the identification and supervision of any of its elements becomes a mandatory activity. Currently, there is no unique and unanimously accepted definition, but decades of research have led to many theories. Brand equity can be

conceptualized as the added value of a product or company through brand identity, a concept that will also be developed David Aaker (1996) argues that *the most important assets of a company are intangible*. They are a set of associations and behaviours that increase or decrease the value of a brand in comparison with the financial value of its tangible assets. In his book, "Building strong brands", Aaker (1996) identifies the assets included in the brand equity as being:

1. Corporate items such as brand name, symbol and slogan;
2. Consumer issues such as product quality perception;
3. Resources, such as patents and trademark registrations.

Brand equity is the set of assets and liabilities related to brand name or its symbol, that increase or decrease the value offered by a company's product or. This is a unique element in customer loyalty and it is seen as a comparative advantage that brand knowledge has in the customer response to brand marketing. We can say that the brand grounds on positive customer when consumers react favourably to the product (the brand has been identified) and how they way they are marked (compared to the situation when their promotion is not intense). In the case that brand equity grounds on negative customers, they react less favourably to the marketing of the brand, compared with anonymous or fictitious versions of the product. Brands that have a strong equity enjoy a strong customer loyalty. In this context, we can say that brand loyalty is the same time a dimension but also a of brand equity.

Brand equity management is a field with increasing importance in marketing, especially because organizations are moving their attention towards the communication of complex and intangible messages, as part of their strategic management. Marketing managers are concerned with understanding the relationship between brand equity and customer loyalty. Marketing literature suggests that customer brand loyalty is seen as an end result of strategic marketing activities. This statement is based on the growing influence of the relationship between theory and practice of marketing.

In the middle of the strong competition from the modern consumerist market, building an image of the ideal brand by building strong brand associations, is one of the most significant concerns for practitioners. Marketing has starting using advanced and sophisticated techniques in the brand image management. A good example in this sense would be building brand image based on the brand personality traits.

CHAPTER 6. THE CAUSAL FACTORS OF CUSTOMER BRAND LOYALTY

The identification of the drivers of loyalty has been another important topic among researchers of customer loyalty (Dick and Basu, 1994; Anderson, Srinivasan, 2003; Lee, 2003, Chiou, 2004, Agustin and Singh, 2005; Morais, Dorsch, and Backman, 2004). This section begins with a brief history of the studies on loyalty and will continue with a more detailed discussion of some of the most commonly examined customer loyalty factors. It should be noted that some researchers may conceptualize loyalty differently when discussing its drivers. In other words, authors refer to different things when using the term "loyalty".

Dick and Basu (1994) have postulated a series of antecedents such as:

- cognitive antecedents (eg. those associated with informational drivers);
- emotional antecedents (ie those associated with emotions involving a brand);
- conative antecedents (ie those antecedents related to behaviour versus the brand);
- relative attitude, which leads to repeat purchase.

In summary, the drivers of behavioural, attitudinal and cognitive loyalty can be presented as follows:

Table 1. Loyalty Drivers

Behavioural Loyalty	Attitudinal Loyalty	Cognitive Loyalty
Quality		
Value		
Satisfaction	Quality	
Customer Engagement	Satisfaction	Quality
Switching costs	Customer engagement	Value
Lack of suitable alternatives	Trust / affection for the brand	Satisfaction
The economic costs	Switching costs / addiction	Assurance
Brand image	Supplier reliability	Customer involvement
The power of preference	Market Involvement	
Consumer involvement	Altruism	
Satisfaction towards the company		

CHAPTER 7. CASE STUDY ON THE DRIVERS OF CUSTOMER BRAND LOYALTY

The first part of this chapter presents the subject matter and conceptual model developed. Based on results of previous studies in the field, we developed the research hypotheses which were later tested through a sample survey.

The subject matter is represented by the marketing literature review on loyalty. In terms of conceptual model, the large number of loyalty drivers makes us think that perhaps building an integrative or exhaustive model, including all factors studied over time in correlation with brand loyalty, would lead to a complex model, difficult to use, which may not be relevant to this research. Therefore, for building this model, we selected only those factors that in previous research have demonstrated themselves to have the highest influence in creating and maintaining customer brand loyalty.

Thus, for the research model we have selected the following drivers of customer brand loyalty: QUALITY, VALUE, SATISFACTION, TRUST, RISK PERCEPTION, SWITCHING COSTS, VARIETY SEARCH, KNOWLEDGE ABOUT THE BRAND (price, benefits), BRAND IDENTITY (image, credibility, equity), SITUATIONAL FEATURES (location, environment, customers and store schedule, state of mind before purchase), CONSUMER CHARACTERISTICS (age, education, gender, income). These variables were carefully positioned so as to serve the purpose of this research, i.e. to measure the intensity of relations established between them and consumers' brand loyalty.

The research objectives can be summarized as follows while the research hypothesis detailed afterwards in relation with each objective:

O1: Identify the gender influence on customer brand loyalty;

O2: Establishing the level of education influence customer brand loyalty;

O3: Testing the existence of a link between the customer socio-professional and its brand loyalty;

O4: Assessing the influence of income on loyalty;

O5: Analysis of age impact on customer brand loyalty;

O6: The development of a brand loyalty drivers' top starting from the customer opinions and perceptions;

O7: Establishing the intensity of the relationship between the brand loyalty and its drivers;

O8: Measuring customer brand loyalty;

O9: Establishing the relationship length between customers and their brands;

O10: Calculating the purchase frequency for the brands to which consumers are loyal;

O11: calculating of income share allocated monthly to purchase the favorite brands.

O12: Comparison between consumer loyalty for non-durable goods, consumer loyalty for durable goods and consumer loyalty for services;

From the perspective of the first objective related to the gender influence:

I1: Women are more brand loyal than men.

The second objective raises the hypothesis:

I2: The consumer education positively affects brand loyalty.

Objectives 3, 4, 5 and 6 are the starting points for the following assumptions:

I3: Brand loyalty varies by socio-professional profile groups of consumers;

I4: Brand loyalty is positively influenced by consumer income;

I5: The customer age category of influences their loyalty to the brand.

I6: Education level, socio-professional profile and consumer income triggers a differentiation in the way the brand loyalty causal factors are ranked.

On the other hand, the 11th objective is analyzed starting with the following assumptions:

I7: Customer satisfaction is positively influenced by the perception of quality;

I8: Customer satisfaction is positively influenced by the perception of value;

I9: The customer perception of brand value is positively influenced by how its quality is perceived;

I10: The switching costs act as an intermediary on customer loyalty;

I11: The intensity of the relationship satisfaction-loyalty is greater when brand knowledge is wider;

I12: The greater the desire to search the variety the less loyal customers tend to be;

I13: Brand awareness positively influences customers' brand loyalty;

I14: Most consumers (more than 50%) identify quality, value and satisfaction as the most important factors to maintain their brand loyalty;

I15: The product trust is a factor of great influence on loyalty;

I16: The product trust is a factor influenced by consumer satisfaction;

I17: The higher the risk perception the lower the customer loyalty is.

The 8th and 9th objective will be analyzed through the following assumptions:

I18: Customers' brand loyalty is high when satisfaction is also at a high level regardless of the market: durable goods, fast moving consumer goods or services;

I19: Most consumers are loyal to brands chosen at least two years ago;

The frequency of purchase, as a central element of the 10th objective, will be evaluated by two assumptions:

I20: The category of goods or services purchased/used has an influence on frequency of purchase;

I21: The frequency of purchase is positively influenced by income.

The last two objectives are quantified by one assumption each, as follows:

I22: The vast majority of consumers allocate a percentage of 20% of their monthly income to purchase the brands to which they are loyal;

I23: Brand loyalty intensity is similar for durable goods, fast moving consumer goods or services.

Exploratory research was conducted in order to test the initial questionnaire, to identify the categories of fast moving consumer goods, durables goods and services that will be the subject of the research on consumers' brand loyalty through this questionnaire. It will also allow the selection of the best sampling methods within the financial constraints and the limits imposed by the infrastructure. The exploratory research questionnaire was applied in the period of 16.12.2010 - 23.12.2010 and the data obtained was processed using SPSS, version 17. Out of the 200 questionnaires sent by e-mail, 150 questionnaires were completed, thus the response rate was 75%.

The Data Collection Sources & the Sampling techniques start from the definition and delimitation of statistics population and survey unit. Since the research objective is brand loyalty, the population studied is the actual consumers of FMCG, durable goods and services in Alba County (as of 01.01.2010, Alba county population is 373,134 inhabitants, according www.insse.ro). In this study we consider only adults, from age 18 to 70 years. Due to financial constraints and practical reasons the study was limited to the Alba county, although in the previous exploratory research was conducted in almost all Romanian counties which actually confirmed that it is difficult obtain a representative sample of the entire population of our country.

The quantitative marketing research was based on sample survey method with a comprehensive questionnaire comprising of 64 questions. This survey was conducted in the

period of 15 to 25 February 2011, and interviews were directly administrated by the interviewers.

Due to financial & logistics constraints and also because inferential statistics theory and practice enables the application of empirical methods less expensive, but which can lead to representative provided that they follow certain principles, we decided to select the *non-proportional quota sampling* as method and aimed for a sample of 500 questionnaires. To implement this method correctly we followed a work plan as proposed by Pop M (2004).

In the development stage of the questionnaire we establish the questions order, and their scale of quantification. But before applying the questionnaire on the established sample we conducted a pilot test on 50 respondents. The aim of this was a final confirmation and test for the questionnaire and also the identification of any potential problems that may arise during its application.

Following the working plan for non-proportional quota sampling method, we conducted the research among consumers of Alba County. The sample included people aged 18 years (at the time of research) from different towns or villages of Alba County. 630 questionnaires were obtained but following the cancellation of some we arrived at a final database of 593 questionnaires completed on paper and then entered into SPSS. For the analysis we used the functionality offered by SPSS 17 package, mainly:

- univariate analysis - frequency distributions, mean, median, modal;
- bivariate analysis - Kendall coefficient, Chi-Square, ANOVA;
- significance testing: T-test for equality of means and Z-test for proportions;
- linear discriminant analysis for the predictive model.

In the first section of the analysis the intention was to get familiar with consumer preferences. For this we made use of some (1) univariate analysis like averages, standard deviation or median and (2) bivariate analysis to assess the impact of demographic elements.

Thus we discover that:

(1) the preferred brands are:

- Coca-Cola (27.6%) & Fanta (24.5%);
- Nokia (52%), Samsung (17.3%), LG (9.3%) & Motorola (8.4%);
- BCR (31.8%), BRD (31.2%) & Banca Transilvania (21.6%).

(2) Demographics influences the brand choice as follows:

- Age and gender influences all the 3 markets
- Education influences the beverage market influences and less the mobile phone one;
- Income has an influence on the influences the beverage market, but less on banking sector.

The next step was to quantify some effects of loyalty and analyze them on each market separately and in combination with other variables

- (1) *Frequency of brand purchase* - Given the different products markets: products for everyday use (beverages), durable products (mobile phones) and services (banking) the purchase frequency is very different. A T-test for paired samples reveals that the frequency of purchase is significantly different from market to market at a significance level of 95% (Sig. 0.00).
- (2) *The demographic variables influence on purchase frequency* - income and age clearly influences the choice of beverage, cell phone or bank service brand (Chi Square Sig. <0.05). Education is linked at a significant level with the purchase frequency but only on the banking sector or mobile phones market. The respondent status influences the frequency of purchase only on the beverage market and banking sector while gender impacts the mobile phone market.
- (3) *The moment in which the respondent began buying his preferred brand* - for fast moving consumer goods, more than half of consumers have started buying their current brand over five years ago. On the mobile phone market or the banking sector the series distribution is similar: most of the respondents have started purchasing products for the first time 2-5 years ago or 10 years maximum.
- (4) *The income used to purchase the current brand* – the monthly income considered for purchasing the current brand of soft drink is about 1-5% - a percentage selected by the overwhelming majority of over 70%

The third step consisted of the evaluation and analysis of the criteria that influences loyalty to a brand in general:

- (1) Quality, value and price dominate the top 3
- (2) The ads, the store atmosphere and even the received recommendations are among last criteria
- (3) The influence of demographic variables on the criteria selection - men tend to place on the top far more than women the quality offered by the brand and in the same

time they tend to put less on the bottom of the scale, the minimum risk criterion to which the customer is subject when purchasing the product (men are less risk averse).

- (4) The difference in ranking due to brands – on the beverage market almost all 13 criteria differ from one brand to another in importance, on mobile phones category, the number of significant difference is lower as ANOVA analysis hasn't found significant difference due to brand on more than 9 criteria. On the banking sector the significant differences are even lower as only 6 of the 13 criteria differ in ranking by brand.

In the next section we evaluated and analyzed the causal factors of loyalty by:

- (1) The causal factors' *statistical parameters* in each market: regardless of the market the factors with the highest average are related to quality, satisfaction and reputation. On the opposite side of the ranking, i.e. causal factors that are less important, we find statements about the risks: cost, risk of self-image, in short, those statements with negative connotation. The discriminance level of these factors depend upon the market.
- (2) *The comparative analysis of the causal factors on each market* - This shows that on the mobile phone market and on the banking sector the perceived quality is the highest. In contrast, only banking services are those where the quality remains constant. Satisfaction on purchasing the product and brand awareness in Romania, are considered important factors for all 3 markets.
- (3) *Quantifying the factors in compound averages* - To implement the quantitative conceptual model, we chose to create a series of averages of the scores of each statement. Nevertheless, we need to bear in mind that not all statements have the same meaning, some have an opposite meaning versus the rest although being part of the same factor.
- (4) *The influence of demographic aspects on the causal factors of loyalty* - for the beverages market we can see that almost all averages have significantly higher values for men. For mobile phones category, the number of differences based on demographics is lower, and related to the banking services only trust obtains a significantly higher scores for men.
- (5) *The variation of the compound averages based on the purchased brand* – for the beverages market quality, satisfaction, risk perception and switching costs are

influenced by brand used. On the mobile phone market, almost all indexes have significance differences based on ANOVA. Among these, risk perception, opinions about the brand, quality and satisfaction are the factors that differ by brand the most. In the case of the banking services the number of significant correlations is much lower. Risk perception and switching costs tend to differ the most from one bank to another. To these we can add quality, but the intensity of the connection is lower.

The fifth step consists of 4 directions followed in order to quantify the conceptual model:

- (1) The analysis of *Quality-Value-Satisfaction Triangle* – the correlations are moderate in intensity (between 0.3 - 0.7);
- (2) *The analysis of the other factors of the conceptual model* – factors like experience, opinions about the brand and trust have the strongest effect on loyalty, but the correlations does not exceed 50% intensity. Situational elements and brand knowledge also contribute to brand loyalty but in a lower proportion. Risk perception also has an important contribution, the higher the perception of the risk the stronger is the declining trend of loyalty;
- (3) *The impact of demographic variables* - demographic aspects do not significantly influence the loyalty on the beverages market. Age is a variable that influences loyalty and a proof of this is the Significance of 0.05 for the Kendall coefficient. Neither income nor gender significantly influences loyalty.
- (4) Brand Awareness and loyalty impact of different brands.

This step was finalized through a comparative analysis of the level of loyalty on the 3 markets. It results that the level of loyalty and they way it behaves varies significantly from a market to another. Durable goods market is characterized by higher levels of loyalty, due to the long or medium term the use of the goods. Mobile phone market belongs to this category, but the usage time is medium with tendency towards long, that's why it has the main characteristics from the durable goods market, but it also has specific elements from the fast moving consumer goods market. The services market is very diverse and thus the loyalty level is different. However, it tends to be higher than the levels of the fast moving consumer goods market. We also need to note that banking services have very specific characteristics and quite different from other services.

The correlation between the loyalty's levels on the three markets was compared by the procedure called "paired samples t-test" that demonstrated that loyalty is a characteristic of the individual as a person, it's not market specific. People who have high levels of loyalty in a certain market tend to maintain this behaviour on any other market.

In conclusion, we can say that the three markets have similarities, but also features that differentiate them:

- The level of loyalty on the three markets is medium, with a significantly higher level on the mobile phone market, followed by the banking sector;
- If the on the beverages market and the banking sectors factors like experience and confidence have strong impact on loyalty, on the mobile phone market the brand and the situational characteristics have a significant influence;
- Men tend to be more loyal when it comes to the preferred brand of beverages or mobile phone but on the banking sector such a difference is not present;
- Brands influence loyalty on the fast moving consumer goods markets, but do not have a significant impact on the loyalty of the banking sector;
- Age does not have a significant influence on loyalty, except for the mobile phone market, where there is a slight tendency for the younger customers to have a lower loyalty;
- Education affects only the loyalty on the mobile phones market but in the negative direction, i.e. increased loyalty is associated with a lower education level;
- The impact of loyalty on the degree of recommendation is obvious, regardless of the market.

In the last part of the analysis we tried to transpose the conceptual model into a predictive model using discriminant analysis. This is not necessarily the best choice, but is appropriate due to the types of variables used and it also has a lower complexity and fewer statistical assumptions or premises needed to be met. As we selected only a part of the wide range of causal factors of loyalty, the discriminant model level of prediction is medium, located around 65-68%, on all of the three markets. In other words, if we know the value of the causal factors we can be predicted 1 of loyalty with a probability of 68%. This can also be due to multicollinearity, the fact that factors correlate among themselves, and therefore the net impact on loyalty is lower. On the other hand, there may be other factors, not included in the model but whose influence is relevant. Last but not least the challenge

of mathematically quantifying many qualitative aspects played an important role in reducing the power of prediction.

In conclusion, the research assumptions have been tested, some of them have been confirmed others have been rejected. As for the limits of research, using a non-probabilistic sampling method would be among the most important. However this helps to outline the future directions for the study and research of loyalty. Thus, in order decrease the length of the questionnaire, but at the same time, to obtain more information to quantify a conceptual model of loyalty, we will focus only on one product or market.

CHAPTER 8. COMPARATIVE SUMMARY OF THE RESEARCH RESULTS AND FUTURE DIRECTIONS OF STUDY

This section has the role to pin point some of the key results obtained from the quantitative study referring to both the theoretical and practical part of the present study and also to results obtained by other researchers in the field.

First we find similarity with the rankings made by Gardani (2010) for brand awareness. Then, although first used by us as a concept, the triangle Quality-Value-Satisfaction, has put into practice the theories of Lee and Cunningham (2001), or those of Caruana, 2002, Yu et al., 2005. Furthermore, the connection between the triangle and loyalty has been studied by Jones and Sasser, 1995 on the Xerox brand.

Later Moisescu and Allen (2011) studied the correlation between loyalty, satisfaction and recommendation intent. In this study, the Spearman coefficients between satisfaction and recommendation intent are of 0.407, a value very close to that that obtained by us on the fast moving consumer goods market (0.444).

Switching costs studied by Beerli et al. (2004) and Dick and Basu (1994) are considered as an argument for a customer to remain loyal, this was verified by us on the beverages market and the banking sector but not on mobile phones category.

As previously said in order to decrease the length of the questionnaire, but at the same time, to obtain more information to quantify a conceptual model of loyalty, we will focus only on one product or market. This makes it possible to add new factors into the model to increase the predictive power. Moreover the set of questions that quantifies these new factors will be large enough to be put in a different order from one customer to another. This will prevent the situation that per the whole database, answers to the first variables are more accurate (greater attention given by respondent at first statements) and answers given to the last ones to be affected by fatigue / lack of attention. Another potential improved would be adding additional demographic variables to study the correlations with them (eg, city or rural / urban).

In conclusion, the current research verified some assumptions from the literature, has aligned itself with other researches, but also raised questions about certain results or rejected assumptions. In some case, this was due to the peculiarities of the research and the market on which the study was applied, while in other cases the questions remain open for further investigation.

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