Brand Loyalty: Impact of Cognitive and Affective Variables

Mourad TOUZANI
mourad.touzani@isg.rnu.tn
ISG, Marketing Department, University of Tunis
Institut Supérieur de Gestion de Tunis, Tunisia

Azza TEMESSEK
Institut Supérieur des Etudes Appliquées en Humanités du Kef
URM, Institut Supérieur de Gestion de Tunis, Tunisia

Abstract. Studies on brand loyalty typically focus on the behavioural side of brand loyalty or on the attitudinal side. Rare are the studies that examine simultaneously both components of brand loyalty. The present study was performed to describe the conjoint contribution of cognitive and affective variables in the formation of brand loyalty. A questionnaire was administered to 400 shampoo users. A confirmatory analysis was performed to test the conceptual model presented. The results provide a better knowledge about the role played by each factor in brand loyalty formation and emphasises the major role played by affective factors.

Keywords: brand loyalty, repetitive buying behaviour, true loyalty, commitment, brand attachment

JEL Code: M00, M31

1. Introduction

Developing and maintaining long-term relationships with customers are important concerns to marketing managers. In this context, brand loyalty helps with a better understanding of the link between consumers and brands. Brand loyalty is a strategic objective in marketing management especially for consumer goods. As a matter of fact, conquering a new customer becomes more and more problematic and costly (Rosenberg and Czepiel, 1983), and it is often the loyal customers that assure the growth and the survival of the brand for the years to come. Henceforth, it is important to define and better understand brand loyalty. The beginning of the 1950s marked the departure point of the publications on this concept, but “although it is an old idea, central to marketing practice, brand loyalty remains a poorly understood and measured construct” (Dubois and Laurent, 1999). Many studies consider only one of the multiple facets of the construct. The first research studies about brand loyalty analysed this phenomenon in a restrictive way, reducing it to a buying behaviour. According to this approach, consumers can be considered as loyal when they buy a brand in a repetitive way. Progressively, researchers became aware that the loyalty phenomenon is much more complex and subtle than this operational definition. These limits led the researchers to consider attitude as a proxy of brand loyalty (Dick and Basu, 1994; Baldinger and Rubinson, 1996). A second approach focusing on the attitudinal dimension of brand loyalty emerged. Here, consumers are loyal when they have a feeling of commitment to the brand. Then some researchers combined both the behavioural and the attitudinal approaches. For these researchers, true brand loyalty involves simultaneously a repetitive buying behaviour and a positive attitude towards the brand (Dick and Basu, 1994; Bladinger and Rubinson, 1996). Much more complete, this approach
seems to contribute to a better identification of the antecedents of brand loyalty. Brand loyalty can be the result of situational factors (store loyalty, available time for buying, reductions in prices) as well as the result of affective predispositions towards the brand. Understanding the mechanisms of the formation of brand loyalty helps to build strong marketing plans to make customers more loyal. However, the marketing literature approached this problem in a partial way often reducing loyalty to a cognitive decision process (Dick and Basu, 1994). Affective elements were introduced by Aaker, (1991), McQueen et al., (1993) and Lacoeuilhe (2000). These former elements deal essentially with brand attachment. In addition, rare are the authors who integrated simultaneously several antecedents of brand loyalty. Thus, the adoption of an approach which integrative and accounting for the two dimensions of the concept helps better understand the respective role of each factor in the formation of brand loyalty. The objective of this paper is to propose a conceptual model that takes into account the different sources of brand loyalty and that combines the behavioural and the attitudinal approaches.

2. Approaches of brand loyalty

One of the first definitions of brand loyalty was given by Jacoby and Kyner, (1973): “the biased (i.e., non random) behavioural response (i.e., purchase) expressed over time by some decision making unit with respect with one or more alternative brands out of a set of such brands, and is a function of psychological (decision-making, evaluative) process”. This definition is one that is broadly shared across the literature (Bozzo et al., 2003). It insists that consumers have the choice between several alternatives. It also emphasises the fact that, beyond the behavioural aspects, the psychological dimension of brand loyalty is crucial. Hereunder, a presentation of the three major approaches of brand loyalty is presented. Next, the central role of brand commitment is discussed.

Three major approaches of brand loyalty exist (figure 1): the behavioural approach, the attitudinal approach, and the composite approach. According to the behavioural approach, brand loyalty is defined as consumer’s repetitive and systematic purchasing behaviour of a given brand. The repetitive buying behaviour over a period of time then constitutes an indication of the loyalty of the consumer (Brown, 1952). Several alternative operationalisations are proposed in order to assess brand loyalty: purchase sequence, (Brown, 1952; McConnel, 1968; Tucker, 1964), purchase proportion assigned to a given brand within a product class (Cunningham, 1956), purchase probability (Maffei, 1960), and, more recently, the number of brand purchase occurrences (Uncles et al., 1994). The behavioural loyalty approach have provided several measures and modelling techniques to assess the effective pattern of brand loyalty and to improve brand repurchasing predictability. Nevertheless, there is a big controversy about this vision of brand loyalty. Researchers have focused on the description and prediction of consumer behaviour but they failed to explain such behaviour and to provide details on the real motivations behind the observed purchase patterns (Raj, 1985; Botton et Cegarra, 1990; Amine, 1998; Uncles et al., 2003). Besides, when different measures of brand loyalty are taken (e.g. brand proportion vs. purchase sequence), it leads to differences in the findings of the research studies (Filser, 1994). Finally, the affective aspects of brand loyalty are absent from this approach. This absence led researchers to develop the attitudinal approach.

Much of the research studies on loyalty in the 1970’s have taken another orientation to assess the brand loyalty phenomenon trying to operationalise brand loyalty through consumers’ attitudes (Day, 1969, Laban, 1979). The loyalty attitudinal facet refers to consumer’s positive beliefs and feelings toward a brand among a set of competing brands (Dick et Basu, 1994). Brand loyalty is considered as an attitude expressed mainly by brand preference or a psychological predisposition towards a given brand (Day, 1969; Jacoby and Chestnut, 1978; Mellens et al., 1996; Reichheld, 1996; Simon, 2002). The measurement of brand loyalty through the attitudinal approach allows taking into account the intentional character of such a
phenomenon (Odin et al., 1999). The attitudinal approach was extended in the early 1990’s in a way to take into account the fact that consumers may form relationships with a given set of brands (Fournier, 1998). “Loyalty is a committed and affect-laden partnership between consumers and brands” (Fournier, 1998). The main contribution of this approach is a better understanding of the motivations of consumer brand loyalty and a deeper insight on the relationship between consumers and brands. However, despite its conceptual richness, this measurement is not very reliable to predict the effective repurchasing behaviour (Dubois and Quaghebeur, 1997; N’goala, 2003). As a matter of fact, it seems difficult to use brand attitude scores to apprehend the concept of brand loyalty (Fournier and Yao, 1997). This approach also ignores all that comes under the effective buying behaviour and focuses only on the strength of the attitude as an indicator of loyalty.

The third approach is the composite approach. A conciliation of the two aforementioned approaches has generated the most agreed upon definition of brand loyalty among marketing researchers. This definition was provided by Jacoby (1971) and suggests that brand loyalty is “an effective buying behaviour of a particular brand, repeated over time, and reinforced with a strong commitment to that brand”. This conceptualisation includes a behavioural and an attitudinal component. A good illustration of this approach is the integrative model developed by Dick and Basu (1994), which consider both relative consumer attitude and repetitive buying behaviour. Working on this basis, several authors introduced the central construct of commitment in order to better understand the attitudinal dimension of loyalty. A simultaneous integration of buying behaviour and attitude in the measurement of loyalty allows obtaining better predictors (Bladinger and Rubinson, 1996). This approach has the merit to take into account the complex nature of loyalty concept and to enrich and integrate the conceptual and operational body of literature consecrated to brand loyalty. In this research study, the composite approach is adopted in order to avoid the limits of the two first approaches. Loyalty is then defined as the degree to which a consumer committed to a given brand and exhibits a repeat purchasing behaviour towards the same brand.

**Figure 1. The three approaches of brand loyalty**
3. The central role of brand commitment

The integration of commitment in the brand loyalty literature contributes to a better understanding of this phenomenon and spreads its definition beyond its behavioural aspect (Samuelson and Sandvik, 1997). Commitment has generally been conceptualised as an intention and a desire of continuity in the relationship. Kiesler (1971) defines it as “the link that exists between an individual and his acts.” Johnson (1973) has conceptualised commitment as “the extent to which an action is dedicated to the completion of a line of action.” Hence, committed consumers are ready to undergo several change costs and sacrifices to maintain the relationship with the brand. Researchers in the consumer behaviour area have adopted this concept to explain the stability of the preferences and the resistance to the persuasive communication (Beatty et al., 1988; Ahluwalia et al., 2001). In the brand context, commitment is defined as the consumer’s strong willingness to maintain a durable relationship with the brand (Robertson, 1976; Morgan and Hunt, 1994; Dholakia, 1997; Ahuluwalia et al., 2000). More recently, Gurviez and Korchia (2002) defined this concept as follows: “commitment from the consumer standpoint is defined as the implicit or explicit intention to maintain a durable relationship.”

In organisation theory and relationship-marketing fields, researchers underline the double nature of commitment: they distinguish between a calculated commitment and an affective commitment (Allen and Meyer, 1984; Kumar et al., 1994; Morgan and Hunt, 1994). Calculated commitment expresses the extent to which consumers “maintain consistent purchasing behaviour as long as benefits attached to the brand exceed the costs of switching to another brand” (Amine, 1998). It is necessary to underline here the opportunistic character of such a commitment. Consumer’s belief in the superiority of the brand (McQueen et al., 1993), perception of differences among the brands, and notably perceived risk during the purchase (Amine, 1998; Lacoeuilhe, 2000) are the major motivations of such a dimension.

The other form of commitment, which is prevalent in the literature, is called affective commitment. It is based on the pleasure to maintain a relationship with a partner and on the development of an emotional attachment. From the consumers’ standpoint, affective commitment refers to their devotion and their identification to the brand without any material consideration. Of these two views of brand commitment, affective commitment is the most effective factor in predicting the willingness to maintain the same purchasing behaviour. At this time, researchers have recognised the double nature of brand commitment. However, earlier and even current literature do not provide an instrument to measure affective and cognitive brand commitment in the field of consumer behaviour, even though it exists in human resource or service marketing theories.

4. The conceptual model

Cognitive factors leading to brand loyalty are very important. However, the empirical studies on this subject seem to suggest that these cognitive factors have a secondary or a mediator role. The models which incorporate brand commitment as a central element of brand loyalty allowed a better knowledge of the cognitive and affective factors in the formation of this phenomenon. The antecedents of loyalty can be cognitive or affective and can also have a direct or indirect influence on the process bringing to loyalty. The distinction between indirect and direct antecedents emphasises the existence of factors that are prerequisites to brand loyalty but not sufficient for the occurrence of this phenomenon (involvement and satisfaction). Only factors which have a direct influence on brand loyalty are taken into account in the research framework: perceived risk, brand sensitivity, perceived differences among the brands, brand trust and brand attachment.
Research studies about brand loyalty allow making the distinction between two main sources of loyalty (Aaker, 1991). The first source refers to the cognitive factors affecting loyalty such as the functional benefits that the consumer can get from the purchase and the usage of the brand. The second explanation of the existence of brand loyalty is related to the emotional and affective link between the individual and the brand. The literature about loyalty allowed putting emphasis on many cognitive antecedents. Only those that seem to be the object of a consensus among researchers were kept in the present study.

**Perceived risk and brand loyalty.** The most quoted definition of perceived risk is Bauer’s according to whom (1960) “it is arising from unanticipated and uncertain consequences of an unpleasant nature resulting from the product purchase”. Loyalty seems to be one of the strategies adopted by consumers to reduce perceived risk. The choice of a familiar brand is considered to be a risk reducer (Ring, 1980; Derbaix, 1983; Sheth and Parvatiyar, 1995), whether the risk element may be functional, financial, psychological or related to social acceptance (Gounaris and Stathakopoulos, 2004; Moulins, 2004). Conversely, a consumer who is not very sensitive to risk has a greater probability to switch brands (Derbaix, 1983). Commitment is another strategy of risk reduction. Generally, the more consumers will perceive risk for a specific product, the more their brand loyalty is important (Derbaix, 1983; Amine, 1998; Lacoeuilhe, 2000; Greenleaf and Lehmann, 1995).

**H1:** Perceived risk has a positive impact on brand commitment.

**Brand sensitivity and brand loyalty.** Brand sensitivity refers to a psychological, not directly observable pattern, reflecting the importance of the brand in the decision process. In contrast with loyalty which is based on past consumer purchases, brand sensitivity is a cognitive process that precedes the purchasing act. “A consumer is sensitive to the brands, if he is bent on consulting the information about the brand name, and if he takes into account the brand in his decision process” (Kapferer and Laurent, 1992). Not all consumers integrate the brand in their buying decision process. Only, those ranking high in brand sensitivity do it (Kapferer, 2004). Thus, consumers are brand sensitive, if all things being equal, their choice will change according to the nature of the brand, and to whether the product is branded or not. Consequently, brand sensitivity allows making the distinction between true brand loyalty and inertia behaviour. Indeed, if a consumer chooses to always buy a given brand without being sensitive to brands, it is rather inertia behaviour (Odin et al., 2001). At the opposite, if consumers are brand sensitive and repurchase the same brand, it is possible to talk about true brand loyalty. Previous research studies showed that brand sensitivity is an antecedent of brand loyalty (Kapferer and Laurent, 1992; Dubois and Laurent, 1999; Simon, 2002; Guo, 2005).

**H2:** Brand sensitive has a positive impact on brand commitment.

**Perceived differences among brands and loyalty.** During the buying decision making process, consumers assess how well the attributes provided by the different alternatives will satisfy their needs. There is a situation of perceived differences between brands “when one or more brands are perceived as higher in quality or need fulfilment than others” (Van Trijp et al., 1996). This concept is the opposite to the concept of brand parity, the belief that the differences between the major brand alternatives in a product category are small (Jensen and Hansen, 2006). Consumers who perceive wide differences among the brands are more likely to be loyal (Jacoby, 1971; Anderson, 1974). When they are aware and convinced that the brand corresponds for the better to their expectations, they will refer to this brand every time they will need a product in a given product category (Dick and Basu, 1994; Muncy, 1996). The perception of differences among the brands on the basis of functional or symbolic attributes drives the consumer to form a preference for brands offering unique attributes. This preference
can progressively generate brand loyalty. From another point of view, brand loyalty is perceived as a process that reduces the ambiguity and the complexity coming from the subtle differences among the brands (Amine, 1998; Huffman and Kahn, 1998). The perception of differences among the brands influences positively, directly or indirectly, brand loyalty. Indeed, the belief in the existence of differences among the brands induces the perception of a high-risk level linked to the choice of these brands. This perceived risk has a positive impact on brand loyalty (Emmelheinz et al., 1991; Jensen and Hansen, 2006). This finding seems to be the same whatever the products are (Chaudhuri, 1988).

**H3:** Perceived differences among the brands have a positive impact on brand commitment.

**H4:** Perceived differences among the brands have a positive impact on brand commitment via the perceived risk.

**Brand trust.** Trust is “the consumer presumption that the brand, as a personified entity, commits itself to have a predictable action, in accordance with his expectations, and to maintain this orientation in the length.” (Gurviez, 1998, 2002). Trust has been found to be a significant predictor of commitment (Frisou, 2000; Hess and Story, 2005). Brand trust has two components: cognitive and affective. The cognitive component of trust refers to credibility. It can be found when consumers consider as credible the information on the brand, its performance, and its aptitude to satisfy them. The affective component of trust is integrity. It is the consumers’ evaluative judgment related to brand motivations toward them (Gurviez, 1998). In other words, consumers wonder whether the brand, as a personified entity favour their best interests. In summary, brand credibility results from a rational and cognitive process based on the assessment of brand performance and reputation, whereas integrity is an affective and social trust outcome built on consumer perception of brand orientation, and intentions toward him. Both credibility and integrity seem to be predictors of brand loyalty. Integrity seems to influence positively affective commitment and negatively calculated commitment (De Ruyter et al., 1998). Besides, brand credibility is a factor which predicts significantly long-term orientation and commitment, and consequently, brand loyalty (Ganasan, 1994).

**H5:** Brand trust has a positive impact on brand commitment.

**Brand attachment.** In contrast with the different factors contributing to the explanation of brand loyalty formation, attachment allows accounting for the intentionality of repetitive buying behaviour. Brand attachment can be considered as “a psychological variable that refers to a durable and inalterable (the separation is painful) affective reaction towards the brand, and that expresses a relationship of psychological proximity with this one” (Lacoeuilhe, 2000). Brand attachment results from the role played by the brand in maintaining consumer identity. Indeed, the brand constitutes a means of communicating about one’s self-concept. Brand usage is a way for consumers to express themselves, to meet a need of singularity and affiliation, and to interact with others. When the brand is charged with positive emotions, consumers become attached to it, especially when these emotions are linked to lived events or dear persons: brand attachment reflects the desire to maintain, through the consumption experience, an emotional link with some persons or pleasurable situations (Lacoeuilhe, 2000). This strong feeling that unites the consumer and the brand is independent from purchasing situations as it constitutes a barrier to brand switching, and a pledge of brand loyalty. Brand attachment influences the behavioural dimension of loyalty through brand commitment (attitudinal dimension). This issue shows that the affection developed by the consumer towards the brand, can be materialised as a fixation in the choice and the purchase of this brand. Furthermore, brand attachment appears as a factor of affective commitment towards the brand (Aaker, 1991; Mc Queen, 1993; Amine, 1998; Lacoeuilhe, 2000; Belaïd et Lacoeuilhe, 2005; Kim et al.,
Consequently, it is expected from brand loyalty to be strong, when brand attachment is important.

**H6: Brand attachment has a positive impact on brand commitment.**

*Attitudinal and behavioural loyalty.* In conformity with the composite approach adopted in this research study, the relationship between the two components of brand loyalty was studied. As mentioned above, the true brand loyalty comes from a strong commitment to the brand that leads to brand repetitive buying behaviour. Commitment appears to be a *sine qua non* condition of true brand loyalty (Bloemer and Kasper, 1995). Committed consumers are more likely to show high degrees of resistance to brand switching and to exhibit a more favourable brand attitude (Mattila, 2001). Several research studies showed that the impact of brand commitment on repetitive buying behaviour is generally weak but significant (Fullerton, 2005; Hennig-Thurau et al, 2002; Pagani, 2004; Pura, 2005; Simon, 2004; Wang et al, 2004).

**H7: the more consumers are committed to a brand, the more they tend to have a repetitive buying behaviour of this brand.**

The different concepts of the conceptual model of this research are presented in table 1 and the hypotheses are summarised in figure 2.

**Table 1. Major concepts of the conceptual model**

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Definition</th>
<th>Response type</th>
<th>Authors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand loyalty</td>
<td>A consistent and repetitive purchasing behaviour of a brand driven by consumers’ commitment to this brand.</td>
<td>A psychological and behavioural outcome.</td>
<td>Jacoby (1971)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Dick and Basu (1994)</td>
</tr>
<tr>
<td>Brand commitment</td>
<td>A consumer’s desire to maintain a long term relationship with a given brand (loyalty intention).</td>
<td>A psychological state that come from cognitive and affective sources</td>
<td>Robertson (1976)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Morgan and Hunt (1994)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cunningham (1967)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Derbaix (1983)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Kapferer (2004)</td>
</tr>
<tr>
<td>Perceived differences between brands</td>
<td>Consumers’ perception of functional or/and symbolical differences between brands in a given product category.</td>
<td>An evaluative process: a comparison of brand attributes</td>
<td>Anderson (1974)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Muncy (1996)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Van Trijp et al., 1996)</td>
</tr>
<tr>
<td>Brand trust</td>
<td>Consumers’ assumption that the brand acts in a way that meets their expectations.</td>
<td>Cognitive (brand performance) and affective (brand honesty) expectations</td>
<td>Gurviez (1998)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Gurviez and Korchia (2002)</td>
</tr>
<tr>
<td>Brand attachment</td>
<td>A sustainable affective link between the consumer and his brand.</td>
<td>A long-lasting affective reaction</td>
<td>Lacoeuilhe (2000)</td>
</tr>
</tbody>
</table>
5. Research design

To estimate the model presented below, data were gathered through a survey questionnaire. The product selected for this study is hair shampoo. The selection of this product for the study is based on some conditions driven from true brand loyalty prerequisites. The use of such a product is personal, involving several affective considerations (Duffer and Moulin, 1989). It is also a product for which it is possible to observe a real relationship between consumers and brands of shampoo. Henceforth, the variance of the observed behaviours and attitudes can be large for such a product. Its purchase frequency is quite high and makes it possible to measure repetitive buying through remembrance recordings. It is also possible to find several brands, which means that consumers’ choice is unhindered and free (Salancik, 1977). In addition, this product was used several times in the loyalty studies (Brown, 1952; Duffer and Moulin, 1989)

Given the refusal of the firms commercializing shampoo in Tunisia to give us access to their databases, a non probabilistic sample had to be used. A quota sample of 400 housewives living in the area of Tunis and its surroundings has been selected. The sampling method is based upon age and occupation quotas as supplied by the Tunisian National Institute of Statistics. The questionnaire includes a set of questions intended to measure the different variables of the model. The scales were selected so as to take into account reliability and validity criteria, as well as the suitability to the Tunisian context. All the scales were developed and used in contexts that are culturally close to the Tunisian one. Behavioural brand loyalty was measured by two indicators. With reference to brand proportion measure of Cunningham, (1961), respondents were asked about their four past purchases of shampoo. Then, another question was used to assess the degree of mono-loyalty of consumers in this market. Brand commitment items were driven from the scale developed by Cristau (2006). Perceived risk and brand sensitivity items were selected from Laurent and Kapferer’s scales (1983, 1985, 1992). To measure perceived differences among brands, the brand parity scale of Muncy (1996) was adopted. Brand trust was assessed through the scale of Gurviez and Korchia (2002) and finally brand attachment items are provided from Lacoeuilhe’s scale (2000). All items were assessed on a five-point Likert scale, which is the most appropriate in the Tunisian context. The respondents could refer to the items either in French or in Arabic. The French-versions of the scales are available in the literature. The Arabic translation was based both on the English and the French original versions. It was worked out according to the back translation method. In order to assess the dimensionality of the scales, a step-by-step principal component analysis was carried out on each of them. Bartlett’s test of sphericity showed that the data is factorable.
Eigenvalues equal or over 1 have been specified (Kaiser criterion). Items with low communalities (less than 0.4) and weakly discriminating items have been removed in order to improve the psychometric properties of the scales. Internal consistency of each factor has been evaluated by the calculation of coefficient \( \alpha \). The concepts, the scales used to operationalise them, their dimensionality (obtained after factor analysis), and their internal consistency is presented in table 2.

### Table 2. Operationalisation and psychometric properties of the concepts

<table>
<thead>
<tr>
<th>Concept</th>
<th>Operationalisation</th>
<th>Dimensionality</th>
<th>Internal Consistency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behavioural component of brand loyalty</td>
<td>Brand buying proportion (Laurent and Kapferer, 1983)</td>
<td>Unidimensional</td>
<td>__________</td>
</tr>
<tr>
<td>Attitudinal component of brand loyalty</td>
<td>(Cristau, 2001)</td>
<td>Unidimensional</td>
<td>( \alpha = .84 )</td>
</tr>
<tr>
<td>Perceived risk</td>
<td>Kapferer (1985)</td>
<td>Bidimensional</td>
<td>( \alpha = .47 )</td>
</tr>
<tr>
<td></td>
<td>• importance of negative consequences</td>
<td></td>
<td>( \alpha = .70 )</td>
</tr>
<tr>
<td></td>
<td>• subjective probability to make a bad choice</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand sensitivity</td>
<td>Kapferer and Laurent (1992)</td>
<td>Unidimensional</td>
<td>( \alpha = .73 )</td>
</tr>
<tr>
<td>Perceived differences among brands</td>
<td>Muncy parity scale (1996)</td>
<td>Unidimensional</td>
<td>( \alpha = .70 )</td>
</tr>
<tr>
<td>Brand trust</td>
<td>Gurviez (1998)</td>
<td>Bidimensional</td>
<td>( \alpha = .80 )</td>
</tr>
<tr>
<td></td>
<td>• credibility</td>
<td></td>
<td>( \alpha = .75 )</td>
</tr>
<tr>
<td></td>
<td>• integrity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand attachment</td>
<td>Lacoeuilhe (2000)</td>
<td>Unidimensional</td>
<td>( \alpha = .83 )</td>
</tr>
</tbody>
</table>

Factors with a coefficient alpha lower than 0.7 have not been taken into consideration in this analysis. So, the ‘importance of negative consequences’ factor has been removed from the analysis.

### 6. Analyses and results

Structural equation modelling was used to test the different relationships of the model (Lisrel 8.5). The stepwise procedure recommended by Anderson and Gerbing (1988) was used. A first step consisted in estimating the different measurement models, without imposing structural constraints. It allowed us to check if there is a lack of fit attributable only to the measurement. The second step included all the structural relationships presented in figure 2. This procedure helps to avoid the confusion in interpretation resulting from a single approach (Anderson and Gerbing, 1988).

After an iterative procedure in which standardised residuals and modification indices were examined, non-significant relationships were eliminated. The goodness of fit was found to be...
good. RMSEA, RMR, GFI and AGFI are satisfactory and allow the conclusion that the goodness-of-fit of the model to the data is globally good (Table 3).

**Table 3. The model fit**

<table>
<thead>
<tr>
<th></th>
<th>( \chi^2 ) DL</th>
<th>( \chi^2 /df )</th>
<th>RMSEA</th>
<th>RMR</th>
<th>GFI</th>
<th>AGFI</th>
<th>CFI</th>
<th>( \Sigma R^2* )</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>280.573</td>
<td>112</td>
<td>2.51</td>
<td>0.061</td>
<td>0.044</td>
<td>0.924</td>
<td>0.896</td>
<td>0.938</td>
</tr>
</tbody>
</table>

\* \( \Sigma R^2 = R^2 \text{ de } \eta_1 + R^2 \text{ de } \eta_2 \)

A test of the hypotheses mentioned in the conceptual model (H1 to H6) was performed. Path coefficients and significance help us to test the causal relationships of the research model (Table 4). The estimated model does not find support for the role of consumer brand credibility (H5.1), subjective expectations of losses (H1) and brand sensitivity in affecting brand commitment (H3). These constructs are not significantly linked up to the intentional brand loyalty. Nevertheless, the relationship between integrity (affective dimension of trust) and commitment to this brand is accepted (\( \gamma_2 = 0.29; t\)-value = 4.52 at the level of 5%).

**Table 4. Results synthesis**

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Relationships</th>
<th>Standardised path coefficients</th>
<th>t-test</th>
<th>Hypothesis testing</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>risk^2 ( \rightarrow ) commitment</td>
<td>-</td>
<td>Non significant</td>
<td>Not supported</td>
</tr>
<tr>
<td>H2</td>
<td>sensitivity ( \rightarrow ) commitment</td>
<td>-</td>
<td>Non significant</td>
<td>Not supported</td>
</tr>
<tr>
<td>H3</td>
<td>differences ( \rightarrow ) commitment</td>
<td>-0.18</td>
<td>-3.21</td>
<td>Not supported</td>
</tr>
<tr>
<td>H4</td>
<td>differences ( \rightarrow ) risk^2 ( \rightarrow ) commitment</td>
<td>-</td>
<td>Non significant</td>
<td>Not supported</td>
</tr>
<tr>
<td>H5.1</td>
<td>integrity ( \rightarrow ) commitment</td>
<td>0.29</td>
<td>4.52</td>
<td>Supported</td>
</tr>
<tr>
<td>H5.2</td>
<td>credibility ( \rightarrow ) commitment</td>
<td>-</td>
<td>Non significant</td>
<td>Not supported</td>
</tr>
<tr>
<td>H6</td>
<td>attachment ( \rightarrow ) commitment</td>
<td>0.86</td>
<td>5.86</td>
<td>Supported</td>
</tr>
<tr>
<td>H7</td>
<td>commitment ( \rightarrow ) repetitive behaviour</td>
<td>0.34</td>
<td>4.52</td>
<td>Supported</td>
</tr>
</tbody>
</table>

Table 4 shows no significant relationship was found between perceived risk and commitment. Although unexpected, this result is in accordance with the findings of Bozzo et al. (2003). It appears that, in some cases, perceived risk is not a good predictor of brand commitment. To refine the analysis, Moulins (2004) argues that a distinction should be done between an assumed risk, at the brand level, and an inherent risk, at the product category level. It is true that the ‘subjective probability to make a bad choice’ while buying hair shampoo concerns both risk types. Likewise, brand sensitivity does not seem to have an effect on brand commitment. This is in contrast with previous empirical findings (Dubois and Laurent, 1999; Simon, 2002; Guo, 2005). However, Simon (2002) seems to suggest that brand sensitivity operates for some products, and have no impact on commitment for some others. This variation could be explained by other variables such as perceived risk or product category involvement. The relationship between perceived differences among the brands and brand commitment was tested. The relationship was statistically significant but not in the appropriate direction (positive). Indeed, perceived differences among the brands was negatively related to commitment (\( \gamma_3 = -0.18; t\)-value= -3.21 at the level of 5%). This result supposes that the more consumers perceive differences among the brands, the less they would be committed to a particular brand. This might be an effect of the variety seeking phenomena. In the shampoo brands universe, choice alternatives are numerous. In this context, perception of differences among the brands will lead to a greater variety seeking behaviour (Laurent and Kapferer, 1983). Indeed, in front of an important number of choice possibilities, consumers make their choice among a set of brands that satisfy their need of stimulation and their novelty-seeking attitude.
This need of variety is an obstacle to maintaining a stable consumer-brand relationship and encourages brand switching. Perceived differences among brands have neither a direct, nor an indirect influence on brand commitment. A possible explanation for these findings has been proposed by Iyer and Muncy (2005) according to which perceived differences among brands rather perform a moderating role than a mediated one.

As far as trust is concerned, since this variable revealed to be bidimensional, H5 has been divided into two hypotheses H5.1., dealing with integrity, and H5.2., in relation with credibility. The validation of H5.1 leads to support the assumption according to which a brand characterised by its integrity guarantees the commitment of the consumer to this brand. This finding shows the crucial importance of the perceived brand intentions. To be committed to a particular brand, consumers should be sure that this brand is concerned about their welfare and their well-being. It is hardly ever seen a consumer committed to a brand which fails to keep its promises. Furthermore, a positive significant relationship was supported by a parameter of \( \gamma_1 = 0.86 \) (t-value = 5.86 at the level of 5%). Thus, more attachment to a specific brand leads to increased commitment of a consumer to this brand. This finding offers some support for previous research (Frisou, 2000; Gurviez and Korchia, 2002). However, the findings show no association between credibility and brand commitment.

Brand attachment has a strong effect on brand commitment in comparison with the other constructs, which have relative low parameter estimates. Such a result testifies the explanatory power of affective factors. This finding mirror previous research evidence in relation to the key role of brand attachment as a determinant of commitment. A consumer who shows affective predispositions with a brand becomes unconsciously fixed on the choice of this brand. In other words, this strong and durable affective relationship with the brand drives the consumer to a feeling of inseparability towards this brand (Cristau, 2001, 2006).

Finally, the test of the model reveals a positive significant link between repetitive buying behaviour and brand commitment (\( \beta_1 = 0.34; \) t-value = 4.52). Hence, H7 was supported: brand commitment leads to a repetitive buying behaviour of this brand. Nevertheless, despite the rather strong association between the two concepts, brand commitment does not contribute to explain repetitive buying behaviour in a strong way. Brand commitment restores only 11% \( (R^2 = 0.11) \) of the information relating to this behaviour. This result is similar to the ones of several empirical studies on brand loyalty. For instance, in Lacoeuilhe (2000), the explanatory strength of commitment on the repetitive buying behaviour is respectively .117 and .052 for the washing powder category and for the deodorants category. Even if the extracted variance is weak, only this variance can explain the “true” brand loyalty. In addition, the weak value of the determination coefficient is due to repetitive buying behaviour, which often covers several realities and can stem from other motivations than brand commitment. A high buying rate of the same brand can also come from inertia behaviour, high price sensitivity, or store loyalty.

Brand attachment, integrity and perceived differences among the brands are significantly linked to brand commitment. Brand attachment has the greater explanatory power of brand commitment. The effect of integrity is less important. Finally, in contrast with H4, the cognitive antecedent, perceived differences among the brands, has a negative effect on brand commitment.

7. Conclusion

Three main results can be driven from this research study. In the cognitive sphere, only perceived differences among the brands have an effect on brand loyalty. Brand attachment and integrity to the brand strongly contribute to the explanation of brand loyalty. Brand
commitment (attitudinal facet of brand loyalty) leads to a repetitive buying behaviour of this brand (behavioural facet of brand loyalty). The approach adopted in this research takes into account the behavioural considerations developed in the traditional theories as well as the attitudinal factors existing in the commitment theory. Integrating commitment is a necessary condition to identify the different factors that can explain the intentional loyalty behaviour.

Two kinds of factors can influence consumers’ intention to maintain a relationship with the brand. These are cognitive factors leading to a calculative commitment, and affective factors leading to an affective commitment. The findings of the current research emphasise the importance of affective states as predictors of intentional loyalty. The introduction of brand attachment as an antecedent of brand loyalty contributes to a better understanding of this phenomenon whose formation can be explained by affective motives. These motives – namely attachment and integrity – have a higher predictive value when it comes to determining loyalty than cognitive antecedents. The significant relationship of attachment, perceived differences among brands, and integrity with brand commitment helps to highlight the double nature of this phenomenon: a calculated commitment, apprehended through perceived differences among brands, and an affective commitment, based on brand attachment and integrity. Commitment towards the brand is a determinant factor to reach the true brand loyalty. These conclusions confirm the necessity to integrate the affective stream in the comprehension of brand loyalty, and to give further consideration to the commitment concept which appears as a central factor of loyalty conceptualisation and measurement. From a strategic standpoint, these findings can help marketing managers with a better understanding of the “true” brand loyalty of their customers and, consequently, to improve their loyalty tools and politics. When developing an effective marketing communication program to enhance customers’ loyalty, firms can have recourse to cognitive or affective appeals. This research study shows firms can focus on creating and keeping affective relationships between consumers and their brands. Managers may reach this objective by positioning their brands as “liked brands” towards which buyers have an overall favourable disposition. This can be achieved through continuous mass media advertising (Chaudhuri, 1999). This strategy is all the more important that a normal activity loses between 15 and 20 % of its customers every year. Besides, the research findings suggest that a firm intending to retain its customers should, on the one hand, favour brand attachment, and on the other hand, adopt promotion actions that communicate the good intentions of the brand towards consumers. Thus, firms should direct their attention on affective brand-consumers relationships by promoting a brand image that expresses values close to the consumers’ ones, in order to develop brand loyalty. Building an honest brand could also be the key of creating long-lasting relationships with customers. This strategy can be implemented through a move away from transactional to relational intent, by implementing direct customer communications or by increasing consumer knowledge (Hart et al., 1999). Developing trustworthy and affective relationships will lead to a higher intention to continue buying the same brand and thus tend to reduce the probability of switching to another brand. However, to establish loyalty programs, managers require the use of reliable measures of loyalty to distinguish between true and spuriously loyal consumers. Thus, managers should rely on a composite approach to brand loyalty, which combines repetitive buying behaviour of a brand and a commitment to this brand. Indeed, focusing solely on the behavioural component, brand loyalty would be fragile and tends to vanish if purchase motivations are wearing off. Using consumers’ declarations with regards to the last purchased brands of shampoo to measure brand loyalty can be problematic. Consumers cannot always remember exactly the purchased brands. Moreover, some of them can furnish spurious information in discordance with their effective purchasing behaviour. These uncontrollable elements can introduce bias in estimating the model and modify the link between brand commitment and repetitive buying behaviour of this brand. It is also interesting to notice that the level of loyalty would be high if it is measured, as in the current study, in a short period of time. In order to go beyond these limits, it would be possible to use panel data, to measure repeated buying
behaviour, completed with questionnaires to measure the other variables. Not only will this technique lead to a better measure of behavioural loyalty, but it would also allow testing the evolution of the loyalty phenomenon over time, as well as the evolution of the intervention of its affective and cognitive antecedents. The external validity of the current research study can be limited due to the fact that all the gathered data are about a specific product: hair shampoo. It would be interesting to duplicate this study for other categories of goods or services. Several authors pointed out that brand loyalty depends on the product class (Dick and Basu, 1994; Chaudhuri; 1998). Duplicating this study on a big number of other products would permit to progressively distinguish between three categories of products: those for whom the loyalty is cognitive, those for whom the loyalty is affective, and those for whom the loyalty is mixed. Given the huge amounts of money spent in the advertising campaigns, drawing up such a list would be directly relevant for marketers and advertising managers who wish to create and to maintain consumers’ brand loyalty. This research should be considered as an attempt to explain the effect of some cognitive and affective antecedents on brand loyalty pattern. The results indicate that brand attachment, integrity to the brand and perceived differences among the brands affects brand commitment and then reinforce the probability of buying the same brand over a period of time. A distinction can be made between direct and indirect antecedents of brand loyalty (Amine, 1998). The integration of indirect antecedents of brand loyalty could enrich the findings of our research. The research model could be enriched adding variables such as satisfaction (Chandrashekaran, 2007), brand personality (Kumar, 2006), brand experience (Woodside, 2007) or emotions (Chaudhuri, 2006).

References


70. McQueen, J., (1993), “Decomposing a Brand’s Consumer Franchise into Buyer Types”, in


