

How Attitudes Translate to Brand Loyalty: Examining the Antecedents and Consequences of Attitudinal and Behavioral Brand Loyalty

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Abstract

Brand loyalty has always been a complex phenomenon and the presence of digital technology is making it more challenging as consumers are well informed and demanding than ever. In such dynamic and challenging environment business firms should include the factors that help creating the brand loyalty. Little consideration has been made to “a detailed model” of brand loyalty, most of the earlier researches while examining the antecedents of brand loyalty have pin pointed few variables to explain the whole phenomenon. This research is an effort to investigate and overcome this vacuity. The reason of conducting this study is to inspect brand loyalty in depth and suggesting a detailed model of brand loyalty along with all of its possible antecedents and mediator. Both distinct elements of Brand loyalty are investigated together that is “attitudinal brand loyalty and behavioral brand loyalty”. All the antecedents of brand loyalty are adopted from existing marketing research literature, which included “Brand Commitment, Customer Satisfaction and Brand Perceived Risk”. Most important findings of this study are a) attitudinal brand loyalty impact positively on behavioral brand loyalty b) the effect of Brand Perceived Risk on behavioral brand loyalty is not direct, that is it effect through attitudinal brand loyalty. c) Attitudinal Brand loyalty mediates the impact among brand commitment and customer satisfaction on behavioral brand loyalty. All the findings are consistent with the proposed model. 450 questionnaires were circulated amongst the Karachi residents, out of which 389 responded. Data is examined with the help of SPSS. The study concluded the potential antecedents Customer Satisfaction and Brand Commitment as significant construct in brand loyalty as they have strong relation with attitudinal and behavioral brand loyalty. Results show a strong relationship among attitudinal brand loyalty and behavioral brand loyalty. This proposed brand loyalty model will be helpful for the Business firms.

Keyword: *Attitudinal brand loyalty, Behavioral brand loyalty, Brand Trust, Brand Commitment, Customer Satisfaction, Brand Perceived*

Introduction

The term Brand loyalty (BL) was introduced by Copland (1923) and the term became popular when Brown (1953) mentioned it in his study. Due to its importance, different researchers carried out researches, to have better understanding of BL. Some researchers stated it as combination of three major approaches which are “behavioral and attitudinal, or a combination of the two approaches (Jacoby, 1978), which was later get supported by other scholars as well (Duarte, 2000; Sharyn, 2005; Charton-Vachet & Lombart, 2018; Saini & Singh, 2020). However few scholars did not support the “two dimensional brand loyalty idea” as they argued that it provides inadequate support to create the BL (Jones & Taylor, 2015; Reichheld & Sasser, 1990; Sharyn, 2005). Dick & Basu (1994) was the one who declared BL as *rather a complicated multidimensional construct that varies between one dimensional and two-dimensional approaches*.

Even though the standard definition of brand loyalty (BL) comprised of behavioral brand loyalty (BBL) and attitudinal brand loyalty (ABL), we still have shallow knowledge of their components and their relationship with each other (Akhgari, 2015). Guest (1942) was the first one who identified little empirical evidence on BL, and few years Guest (1944) defined BL in term of Attitudinal brand loyalty, that is the consistent customer inclination for the brand on the long term. Later on, Ajzen and Fishbein (1980) also suggested a model in which BL is concluded in the term of attitudinal brand loyalty, that is consumer’s fondness for any specific brand. In 1950s BL became popular topic for the researchers, Cunningham (1956) in his study proposed BL in term of behavioral measures and it remained part of discussion during 1950s (Pessemier, 1959) till middle of 1960’s (Peckham, 1963). In late of 60’s Day (1969) declared BL as “two-dimensional approach” that comprise of the both attitudinal and behavioral brand loyalty. Afterwards Jacoby (1973) also stated BL as the customer influenced behavioral act (purchase) along with the emotional response for a brand. Howard (1974) in his consumer behavior model also concluded the “two-dimensional construct” acting as a single construct.

It was then, researchers started studying BL in terms of all the above three aspects. Some of the researchers define BL in term behavioral brand loyalty instead of attitudinal brand loyalty (East & Hammond, 1996; Ehrenberg, 1997; Sharp, & Wright, 1999). On the contrary some scholars argues that behavioral brand loyalty approach failed to recognize the factors that result the BL (Pritchard, Havitz, & Howard, 1999a; Zeithaml, Berry, & Parasuraman, 1996). Few scholars argued that to have better understanding of the BL, consumer’s attitude should also take into consideration as it

persuades them for the brand repurchase (Back & Parks, 2003; Mellens, 1996; Pritchard et al., 1999a). To better understand BL, several researchers have studied the relation amongst the variables like “brand trust, brand commitment, attitudes” (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994a). Oliver (1999) declared several steps that develop the BL, included consumer’s cognitive sense, their liking, attitudes, trust, commitment, and finally their behavior. His claim was later supported by some scholars and some of them carried out their studies on the consumers’ fondness for the brand (Back & Parks, 2003; Pritchard et al., 1999a; Rauyruen Miller, 2007), consumers’ purchase intentions for the brand (Chitty, Ward, & Chua, 2007) and faithfulness for the brand (Pritchard et al., 1999a). Some studies have also investigated relationship among the construct brand trust, brand commitment, attitudinal brand loyalty to better understand the BL (Kumar et al., 2013; Morgan & Hunt, 1994a; Oliver, 1999).

We have little academic researches available in context of BL in Pakistan (Javed & Shahzad, 2018). As we know about 64% of youngsters are part of Pakistani population which is fashion industry is booming here (Ahmad et al., 2015). Several fashion apparel brands making billions of rupees and to retain this position, these brands are more focused on targeting the “youth”. An ecommerce report revealed that clothing is the most demanding product in Pakistan (*Fashion - Asia / Statista Market Forecast*, 2017). Like anywhere else, Pakistani brands are also using social media along with traditional media for the brand awareness among the customers. Most of these brand are selling their outfits online (*Fashion - Asia / Statista Market Forecast*, 2017). The fashion awareness in Pakistan is now catching attention of national and international brands. Pakistani apparel market is well segmented, brands are providing outfit for men, women and children, offering from casual to ceremonial, party and bridal wear. Some of the renowned men designer apparel brands are Amir adnan, Junaid Jamshed and Ammar belal (*Fashion - Asia / Statista Market Forecast*, 2017). And these brand have outlets allover in Pakistan, J.(J Dot) acquire 62 outlets in 20 cities, Khaadi acquires 40 outlets in 11 cities, Gul Ahmed has 65 outlets in 17 cities (Brands, brands everywhere, 2015). Apparel brands are growing fast, Ziad Bashir Director of GulAhmed mentioned that brand apparels are growing at 38 to 40% (Andrew, 2015). One the main reason for growing branded outfit business in Pakistan is that here women have started pursuing career, an increase in disposable income promoted the “ready to wear” revolution (Andrew, 2015). To better get aware of brand loyalty in Pakistani society it is essential to investigate antecedent of “BL” (Hofstede, 1984). Most of the previous researches gave small consideration to detailed “brand

loyalty model”, the main motive to carry out this research is to inspect and suggest the brand loyalty model. In promising “Pakistani market” there is a need to analyze determinants of BL to sustain long term profitability.

Literature Review

Brand loyalty had been the center of attention for the researchers since last 80 years (Rundle, 2005). The term “BL” was first introduced by Copland in early 1920’s which was later investigated by the other researchers as well (Brown, 1953; Guest, 1942). During the time period of 1940s-1950s researches started studied BL as “one dimensional construct”, at times either described as in attitudinal term that is brand liking (Guest, 1944) or as in behavioral term that is purchasing the brand (Cunningham, 1956). Day (1969) was the first one who raised question on treating BL as “one dimensional construct”, he was rather advocate of “two-dimensional concept” and argued to treat both attitude and behavior as one component of BL.

Multidimensional Brand Theory

It states that BL consist of three distinct phases. The initial phase is “emotional tendency” which states that consumer has sentiments, high opinion and emotional tendency for their favorite brand as compare to other brands (Sheth & Park, 1974) and it is learned from brand past experience. The next phase is “evaluative inclination”, which states that consumer build constructive biased assessment of the brand on the base of the value that brand is offering to the buyer (Sheth & Park, 1974) and it is learned by both the past experiences and convincing reason. The third phase is “behavioral tendency” for the brand which states that consumer respond positively towards the brand with actions related to acquiring, buying and consuming the brand (Sheth & Park, 1974) and it is learned by the experience of purchasing and using the brand. Rationally multidimensional brand theory has theorized seven diverse kind of BL, this study has included “behavioral-evaluative-emotive brand loyalty” theory with all of the three magnitudes, similar to what Day (1969) has identified. Moreover it fulfills the entire six essential conditions that Jacoby & Kyner(1973) has stated for the BL. It is the common form of BL recommended in “consumer psychology and consumer marketing“ (Colley & Advertisers, 1961; Howard, 1974; Lavidge & Steiner, 1961). It also signify to be the nearest to the theories of “attitudinal behavior relationship” (Fishbein, 1967; Rosenberg, 1956). To further analyze consumer attitude, this study has also included “theory of reasoned action” that mentioned the consumer’s attitude influences their

buying behavior (Ajzen & Fishbein, 1980), and “reinforcement approach” which states that customer’s behavior is tailored by the external “reinforcers” which as per marketing perspective can be incentives offered, but once these incentives disappeared, reinforcement also vanished away (Ehrenberg et al., 1994).

Consumer buying has always considered as a complex behavior (Odin et al., 2001; Oliver, 1980; Rundle, 2005), as there might be many explanatory variables that persuades the consumer buying behavior and it is quite difficult to explain consumer’s buying action completely (McAlister & Pessemier, 1982). During 1950s and 1960s era some scholars declared consumer repeated behavior (behavioral approach) as BL (Cunningham, 1956; Tucker, 1964). Most of these scholars measured BL via three methods 1- fraction of purchase (Cunningham, 1956)), 2- Likelihood of purchase (Frank, 1962), 3- regular buying (Tucker, 1964). Other measurements comprised of occurrence of purchase (Brody & Cunningham, 1968) and purchasing pattern (Kahn et al., 1986). Short fall of behavioral approach was that it fails to differentiate brand preference purchasing versus the purchasing made due to low price (Dick & Basu, 1994; Mellens, 1996; Odin et al., 2001). Repeat purchase does not necessarily decides BL reason being it is not capable to identify “the factors” that are provoking the brand loyalty behavior (Pritchard et al., 1999a). Likewise, the behavioral approach show the precise picture of previous actions (Jacoby & Chesnut, 1978) it does not necessarily represent the future actions (Day, 1969). Such down side of it made researchers to conclude that behavioral brand loyalty alone is insufficient to measures the BL and consumer’s attitude must be included (Day, 1969; Dick & Basu, 1994).

Another concept of BL is to analyze consumer’s attitude (Odin et al., 2001). Studies that support this doctrine of notion claimed that consumer’s attitude can persuade them to buy the brand repeatedly (Li, 2009; Odin et al., 2001; Rundle, 2005). Attitudinal approach pays more attention towards consumers “belief, attitudes and opinions” related with their buying behavior (Back & Parks, 2003; Mellens, 1996; Pritchard et al., 1999a). This approach was well supported by the researchers of diverse background, who took BL as consumers attitude for the brand (Morais et al., 2004), consumer affection towards the brand (Back & Parks, 2003; Pritchard et al., 1999a), a commitment for the brand (Pritchard et al., 1999a) and purchase intention for the brand (Chitty et al., 2007; Johnson et al., 2006; V. A. Zeithaml et al., 1996). The majority of these researches considered diverse aspect of consumer attitudes to calculate the BL. Meta-analysis research discovered that attitudes notably foretell consumers potential behavior (Glasman & Albarracín,

2006), it forecast the future instead analyzing the past behavior. Day (1969) in his study also emphasized business firms that to develop BL they must acquire better understanding of BL and its constructs (Pritchard et al., 1999a) which will help to persuade the consumers for the purchase (Dick & Basu, 1994). Along with the benefits, attitudinal brand loyalty still had some downsides. Tucker (1964) argued that there are some factors manipulate the customer's attitude, which eventually weaken its forecast or the definite buying (Bennett, 2002; Mellens, 1996). These researches claimed that attitudinal approach doesn't assure customer definite brand purchase of the brand, therefore just like behavioral brand loyalty, attitudinal brand loyalty alone failed to predict BL sufficiently. Kim (2008) in his study argued that the outcome of calculating single aspect of BL may ends in calculating fake attitudes and fake behavior. Some researchers proposed that BL should be measure by combination of both attitudinal and behavioral brand loyalty (Day, 1969; Dick & Basu, 1994; Jacoby & Chesnut, 1978). These scholars argued that the BL is the combination of customers repeated buying and the outcome of customer's attitudinal process. Day (1969) claimed the genuine BL is customer's consistent buying behavior along with positive approach for the brand, he recommended BL as "two dimensional approach" that is combination of attitudinal and behavioral brand loyalty. Jacoby and Chestnut (1978) offered a comprehensive description of BL; he stated that the consumers should have brand alternatives and is capable to judge the benefits they are getting from the available brands. Oliver also acknowledged that as a substitute of one dimensional approach, two dimensional approach related to consumer's attitude and behavior will be considered as more credible aspect of BL(Oliver, 1997, 1999). This study has adopted "two dimensional approach" of Day (1969) and Jacoby (1973) and has proposed a "detailed brand loyalty" model .

Table 1
Summary of brand loyalty Approaches

	Attitudinal approaches	Behavioral approaches	Combination approaches
Brand loyalty Researches	15	24	9

Note. Adapted from *Brand Loyalty* by Russell-Bennett, & Parkinson, 2014

Hypothesis Development:

Brand Commitment and Attitudinal Brand Loyalty

Commitment is declaration of relational stability among the partners (Dwyer et al., 1987), brand commitment guard benefit of both the partner that the employer and the customer (Morgan & Hunt, 1994c). Brand Commitment and brand trust are usually considered as related but in reality they are different entities (Kelly & Wood, 2000; Morgan & Hunt, 1994b; Bettencourt & Brown, 1997; Verhoef, 2003). Achrol (1991) mentioned brand commitment as one of the main feature in flourishing long-term association among the employer and the customers, It is customer's wish to continue in the brand affiliation; it could be because of good brand performance history or high switched cost. And due to the important feature of brand commitment, few scholars declared it as antecedent of BL (Ogba & Izogo, 2015; Pritchard et al., 1999b). Some of these scholars stated that brand commitment explains BL in term of behavioral brand loyalty, yet Jacoby & Chesnut (1978) declared it as an attitudinal component. Later Beatty and Kahle (1988) also argued that brand commitment is a sentimental bonding that consumers develop for the brand which enables them to remains faithful to the brand. Marshall (2010) in his study concluded a positive relation among brand commitment and attitudinal brand loyalty. Few prior studies also established the positive impact of brand commitment on attitudinal brand loyalty (Gundlach, Achrol, & Mentzer, 1995; Morgan & Hunt, 1994c; Evanschitzky. et al., 2006). Thus we can propose hypothesis as:

H₁: Brand commitment positively impact Attitudinal Brand loyalty

Brand Perceived Risk and Attitudinal Brand Loyalty

The concept of brand perceived risk established in 1920s (Dowling & Staelin, 1994), it is comprised of two attribute that include the unwanted brand outcome and the uncertainties (Cox & Rich, 1964). Consumers usually experience brand perceived risk as a result of unpleasant or uncertain purchasing (Taylor, 1974). Thereby unfavorable purchasing may results the customer's losing their finances, time or their prestige (Pérez-Cabañero, 2007). Brand perceive risk includes "functional risk, physical risk, financial risk, social risk, and psychological risk" (Jacoby & Kaplan, 1972). Consumers may undergo these types of risk after the disappointing purchase, the more money on risk the more are the chances of consumer to stay brand loyal (Stone & Mason, 1995).

Brand Perceived risk (BPR) considered as important construct as it reduces the risk and doubts of customer while purchasing the brand (Lovell et al., 2001). To minimize purchasing risk of a product/services, brand loyalty plays a key role. When the intensity of brand perceived risk is high, inclination for BL also gets high (Roselius, 1971). Some scholars studied the relation among the two constructs and discovered that brand perceived risk is strongly positively linked with the BL (Cunningham, 1956; Stone & Mason, 1995), it was stated in a study that consumers preferred BL as “risk reduction strategy” (Sheth & Venkatesan, 1968). Brand perceived risk declared as an antecedent of BL (Sheth & Venkatesan, 1968). Some of the previous researches concluded positive impact of brand perceived risk on attitudinal brand loyalty (Sheth & Venkatesan, 1968; Stone & Mason, 1995). Therefore, the relationship can be claimed as:

H₂: Brand Perceived risk positively impact Attitudinal Brand loyalty

Customer Satisfaction and Attitudinal Brand Loyalty

Verhoef(2003) stated customer satisfaction as an emotional condition resulted due to interaction among brand and the consumer. It can be stated as consumers’ sentiment or feeling build up over the phase of time (TRIF, 2013). In a study Eriksson(2000) stated that a satisfied customer stays committed with their associated brands. Additionally, customer satisfaction plays a significant part in retaining the consumers (Anderson & Fornell, 1994). Some of the scholars stated the connection of fulfillment and faithfulness among consumers and brands as complex one (Anderson & Fornell, 1994; Dick & Basu, 1994), Rauyrue & Kenneth (2007) in his study also confirmed the causality connection among customer satisfaction and BL. Some researchers have confirmed the positive affect of customer satisfaction on BL (Musa, Pallister, & Robson, 2004). Few scholars stated consumer satisfaction as an antecedent of attitudinal brand loyalty (Oliver, 1999; Pritchard et al., 1999b) . Most of the modern researches have also confirmed customer satisfaction as a vital aspect of attitudinal brand loyalty . Customer satisfaction has observed as an dominant ancestor of attitudinal brand loyalty (Dick & Basu, 1994) and concluded as to have positive impact on attitudinal brand loyalty (Jaiswal & Niraj, 2010; Hsiao et al., 2015); Germann et al., 2014)). Therefore, we can propose the following hypothesis

H₃: Customer Satisfaction positively impact Attitudinal Brand loyalty

Brand Commitment and Behavioral Brand Loyalty

The significance of brand commitment was recognized by Parasuraman (1988), he stated that the association among the brand and customer are developed on the base of shared commitment. Moorman (1993) also mentioned it as a lasting desire of consumer to continue a cherished relationship. Chaudhuri (2001) stated brand commitment as customer's long-term behavioral and attitudinal disposition towards a specific brand. Brand commitment considered as vital component in developing BL as it enable customers to keep a long-lasting bond with the brand (Morgan & Hunt, 1994b). Warrington (2000) in his study stated that the customer who buy the specific brand repeatedly and don't shift toward other brands, have the brand commitment for that brand. Furthermore, Dholkia (1997) stated that brand commitment comprised of both behavioral and attitudinal brand loyalty and he in his research study concluded positive impact of brand commitment on behavioral brand loyalty. In another research, it is concluded that brand commitment is positively associated with behavioral loyalty (Cifci & Erdogan, 2016). Hence, we can also propose the hypothesis as:

H₄: Brand Commitment positively impact Behavioral Brand loyalty

Customer Satisfaction and Behavioral Brand Loyalty

Since 1970 customer satisfaction started getting attention among the researchers as an antecedent of BL (Jones & Suh, 2000). Many studies has discussed the dimension of customer satisfaction (Jones & Taylor, 2015). Vanniarajan (2008) in his study recognized the significance of customer satisfaction and declared it as key of wining any business.

Early Taylor (1974) in his study mentioned customer satisfaction as highly influential construct that shape up the customer's behaviors and lead towards customer purchase intention. Later Kasper (1988) also in his study declared that customer satisfaction forecasts the future buying behavior of the customers and there is high chances of recur purchasing by a satisfied customer that is behavioral brand loyalty (V. A. Zeithaml et al., 1996), moreover the satisfied customers can also be a source of purchase recommendations for other potential buyers (Ganesh et al., 2000). Lee Jeonghaon (2013) conducted a two years longitudinal survey to inspect the relationship among customer satisfaction and behavioral brand loyalty and concluded a positive relationship among them. Swar & Panda(2018) also suggested noteworthy influence of customer satisfaction on behavioral brand loyalty. Hence, we can also propose the hypothesis as:

H₅: Customer Satisfaction positively impact Behavioral Brand loyalty

Attitudinal Brand Loyalty and Behavioral Brand Loyalty

As it is discussed above that researchers have described BL either through attitudinal brand loyalty or behavioral brand loyalty or combination of both.

Some of the earlier researchers explain BL strictly from behavioral aspect (Kahn et al., 1986), its key assumption was that customer's repeated purchasing keeps them devoted with the brand (Bandyopadhyay & Martell, 2007). At the same time, some researchers focused on consumer's buying pattern and stated BL on the basis of consumer purchase percentage for a specific brand (Blattberg & Sen, 1974; Cunningham, 1956).

Guest (1944) was the first one who stated BL in term of consumer' attitude. Later on few other scholars follow his approach and stated BL in term of psychological commitment for the brand (Jacoby & Chesnut, 1978; Odin et al., 2001; Quester & Lim, 2003).

On the contrary Kraus (1995) in his study criticized attitudinal brand loyalty and stated that it is not always successful in predicting the behavior alone. Day (1969) stated that BL is balance among consumer's buying and their positive attitude for the product. It is thus established that Attitudinal brand loyalty may not able to determine the BL alone, consumer' repeat purchase is also needed to determine the BL (Dick & Basu, 1994). Bennett & Thiele (2002) declared that behavioral brand loyalty is the apparent effect of attitudinal brand loyalty. Thiele & Mackay (2001) also concluded positive impact of attitudinal brand loyalty on behavioral brand loyalty. Some other scholars also concluded the same findings (Chaudhuri & Holbrook, 2001; Zhang & Huang, 2008; Soedarto, Kurniawan & Sunarsono, 2019). Hence, we can propose the hypothesis as:

H₆: Attitudinal brand loyalty positively impact Behavioral Brand loyalty

Mediating role of Attitudinal Brand Loyalty between Customer Satisfaction and Behavioral Brand Loyalty:

As discussed above some of the prior studies concluded that repeated buying (behavioral brand loyalty) results the BL (Jones & Sasser, 1995), but still it doesn't define "how" BL is created (Dick & Basu, 1994).

On the contrary attitudinal brand loyalty focuses on the reason "why" customers stay loyal, that is customers buy the brand repeatedly due to their "liking" for the brand (Day, 1969).

This is why few scholars mentioned customer satisfaction as most significant construct of attitudinal brand loyalty (Rauyruen & Miller, 2007; Russell-Bennett & Rundle-Thiele, 2004). Customer satisfaction act as an affective antecedent when attitudinal brand loyalty act as conative variable (Dick & Basu, 1994). Conative construct mediates association among “emotional and behavioral constructs” (Ajzen & Fishbein, 1980). Customer satisfaction works indirectly with behavioral brand loyalty going through attitudinal brand loyalty (Jaiswal & Niraj, 2011). Rauyruen (2007) in his research debated the function of attitudinal brand loyalty as a mediator among customer satisfaction and customer buying intention.

It has stated in few previous researches that CS has direct and indirect (mediated) relation with behavioral brand loyalty (Anand K Jaiswal & Niraj, 2011). It was also concluded by Chiou & Droge (2006) that attitudinal brand loyalty mediates the relationship among customer satisfaction and behavioral brand loyalty (Chiou & Droge, 2006a). This relation is illustrated in our proposed model motioned in fig. 1. Hence we can claim the following hypothesis suggested from the above findings:

H7: Attitudinal brand loyalty mediates the effect of Customer Satisfaction on Behavioral Brand loyalty

Mediating role of attitudinal brand loyalty between brand commitment and behavioral brand loyalty

Crosby (1983) pointed out in his research that when it comes about consumer psychology, brand commitment is capable to explain the consumer behavior in a better way. A lot of researchers stated brand commitment as a symbol of consumer attitude (Funk et al., 2012; Iwasaki & Havitz, 2004; Pritchard et al., 1999a). However, Heere & Dickson (2008) argued that brand commitment and attitudinal brand loyalty are two different thing. In a theoretical model declared by Iwasaki (1998), customers usually become brand loyal by going through a process of the development of high customer involvement, their commitment and well built attitudes against the brand change. This study is investigating on findings of earlier researches (Iwasaki & Havitz, 2004; Pritchard et al., 1999a) related to brand commitment, attitudinal brand loyalty and behavioral brand loyalty. George & Stavros (2013) in his study proposed the mediating role of attitudinal brand loyalty among brand commitment and behavioral brand loyalty (George & Stavros, 2013). Furthermore it was concluded in his research that attitudinal brand loyalty while mediating brand commitment also positively impact the behavioral brand loyalty which eventually make stronger behavioral

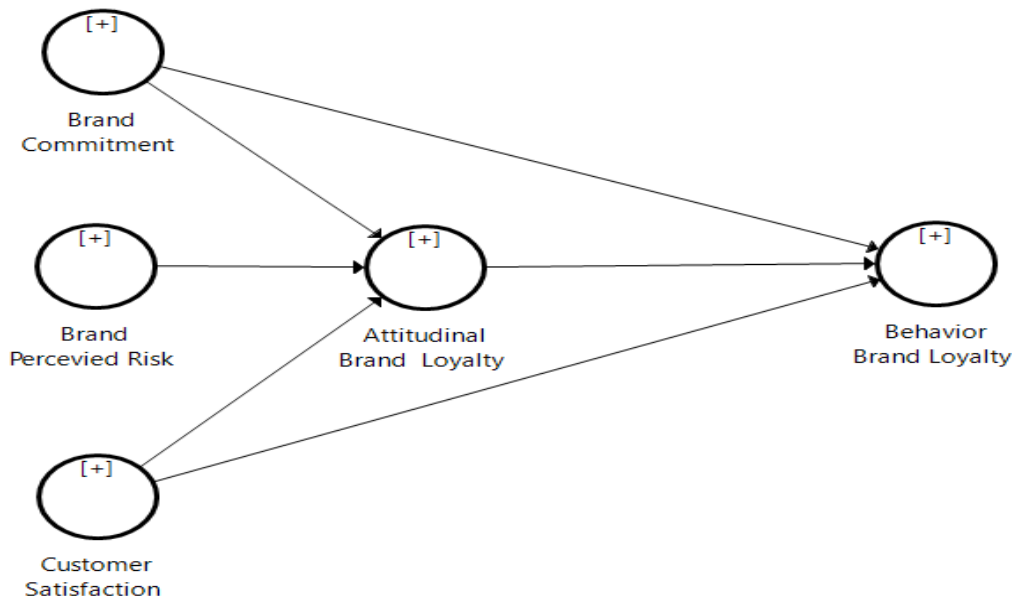
brand loyalty (George & Stavros, 2013). Hence from the above findings, we can claim the following hypothesis:

H₈: Attitudinal brand loyalty mediates the effect of Brand Commitment on Behavioral Brand loyalty.

On the basis of above findings, this study has proposed a model. This proposed model is investigating the direct, indirect and mediating role of attitudinal brand loyalty on behavioral brand loyalty. All the hypothesis and justification have already made above. The proposed model is mentioned below in figure 1.

Conceptual Framework

Figure 1



Research Methodology

Sampling Size

Sample population has been gathered from Pakistan Bureau of Statistics. According to Census of Pakistan there is a total of 67.25 million employed workforce in the year of 2020- 21 out of which 51.91 million were male and 15.34 million were female (Pakistan Bureau of Statistics, 2020-2021), out of which 21.55 million are employed in urban cities (Pakistan Bureau of Statistics, 2020-2021). In the absence of available data, we are assuming 21.55 million as our population size.

This study has calculated sample as 384 at 95% confidence Interval with the help of Rao Soft, an online calculator for estimation of the sample size. The age of the respondents lies between 18 and 60 years, out of which 43.2% are married while 56.8% are unmarried. Around 38.6% of the respondents are earning more than Rs. 50,000, 13.6% are earning Rs. 35,000-50,000, 12.9% are earning 25,000- 35,000 and 12.6% are earning below 25,000 and interestingly 22.4% are the respondents without any earning. Most of the respondents are educated, nearly 33.2% acquired Bachelor while 29.8 acquired Master degree.

Scale and Measurement

Scale of measurement for the survey question includes likert scale of five categories. Summarized results are illustrated in Table2.

Table 2

Summary of Scale and measurement

Construct	Source	Items
Brand Commitment	(Bennett, 2002; Ernest, 2017; Dahlgren, 2011)	8
Customer Satisfaction	(Akhgari,2015; Bennett, 2002; Li, 2009)	8
Brand Perceived Risk	(Ward, 2008)	7
Attitudinal Brand Loyalty	(Geçti & Zengin, 2013; Karunamoorthy et al., 2002; Jaiswal, 2010)	7
Behavior Brand Loyalty	(Gecti & Zengin, 2013; Karunamoorthy et al., 2002; Chaudhuri, 2001)	7

Data Analysis

The relationship among the constructs is analyzed by quantitative approach, data is analyzed through SPSS. The statistical techniques this study applied are Normality distribution, Correlation and Regression.

Results & Findings

Descriptive Analysis

Descriptive Analysis is used to analyze the reliability and normality of our data. Results are illustrated in Table 3

Table 3

Summary of Descriptive Statistics Analysis

	Cronbach Alpha	Mean	Std. Deviation	Skewness	Kurtosis
Attitudinal Brand Loyalty	0.835	3.63	0.96	0.94	-3.80
Behavior Brand Loyalty	0.907	3.85	0.89	2.25	-2.20
Brand Commitment	0.904	3.97	0.81	-0.56	2.30
Brand Perceived Risk	0.868	4.01	0.85	1.16	-1.89
Customer Satisfaction	0.899	4.13	0.90	1.54	2.60

Table 4

Convergent and Discriminant Validity

	Composite	AVE	1	2	3	4	5
Brand Commitment	0.89	0.67	0.818				
Customer Satisfaction	0.926	0.643	0.509	0.802			
Brand Perceived Risk	0.933	0.777	0.515	0.614	0.882		
Attitudinal Brand Loyalty	0.91	0.718	0.619	0.565	0.557	0.847	
Behavioral Brand Loyalty	0.937	0.832	0.191	0.606	0.34	0.277	0.912

** . Correlation is significant at the 0.01 level (2-tailed).

Table 5.a

Direct Results

	Beta Value	T Statistics (O/STDEV)	P Values	Results
Attitudinal BL -> Behavioral BL (H6)	0.253	10.584	0	Accepted
Brand Commitment->Attitudinal BL (H1)	0.255	9.126	0	Accepted
Brand commitment ->Behavioral BL (H4)	0.333	11.498	0	Accepted
Brand Perceived Risk -> Attitudinal BL (H2)	0.485	17.158	0	Accepted
Customer Satisfaction-> Attitudinal BL (H3)	-0.03	1.25	0.106	Rejected
Customer Satisfaction-> Behavior BL (H5)	0.444	21.539	0	Accepted

The Statistical Results of SEM suggests that the hypotheses H₁, H₂, H₄, H₅ and H₆ are accepted while H₃ is rejected.

Results from Table 6.a is about the direct relationships among the Hypotheses. Here, we can witness in Hypothesis 1 that there is strong positive relation among Brand Commitment & Attitudinal BL (B=0.255, T-statistics=9.12, P Value= 0), P- value < 0.05 suggests hypothesis is accepted. In Hypothesis2 findings suggests strong positive relation among brand perceived risk & attitudinal brand loyalty (B=0.485, T-statistics=17.158, P Value=0), P-value <0 suggests hypothesis 2 is accepted. Hypothesis 3 suggests weak relationship among attitudinal brand loyalty & customer satisfaction (B=-0.03, T-statistics=1.25, P Value=0.106), P-value > 0.05 suggests hypothesis 3 is rejected.

In Hypothesis 4 findings suggests strong positive relation among brand commitment & behavioral brand loyalty (B=0.333, T-statistics=11.5, P Value=0), P-value <0 suggests hypothesis 4 is accepted. Hypothesis 5 findings suggests strong positive relation among behavioral brand loyalty & customer satisfaction (B=0.44, T-statistics=21.54, P Value= 0), P- value < 0.05 suggests hypothesis is accepted. Hypothesis 6 is about relationship among two important antecedent of brand loyalty and findings suggest strong relationship among both (B=-0.253, T-static=10.6, P-value= 0), P-value suggests hypothesis 6 as accepted.

Table 5.b

Indirect Results

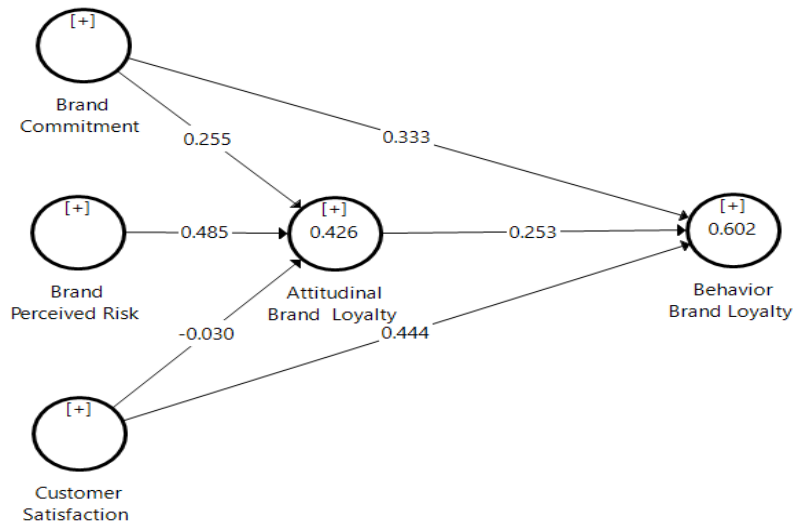
	Original Sample (O)	T Stat.	P Values	Results
Brand Commitment -> Attitudinal BL-> Behavioral BL (H ₈)	0.065	8.09	0	Accepted
Customer Satisfaction-> Attitudinal BL-> Behavioral BL (H ₇)	0.008	1.238	0.108	Rejected

The Statistical Results of SEM suggests that the hypotheses H₈ is accepted while H₇ is rejected.

The indirect relationship of hypothesis 7 explain the relationship between customer satisfaction and behavioral brand loyalty with the mediation of attitudinal brand loyalty, findings suggests (B=0.008, T-static=1.24, P-value= 0.108) that hypothesis 7 is rejected as the p value is greater than 0.05. Hypothesis 8 findings suggest strong relationship between brand commitment and behavioral brand loyalty with the mediation of attitudinal brand loyalty (B=-0.065, T-static=8.09, p value=0), the p value <0.05 suggest hypothesis to be accepted.

Measurement Model

Figure 2



Discussion & Conclusion

Brand Commitment and Attitudinal brand loyalty

The first hypothesis of this study is to assure that brand commitment has significant positive impact on attitudinal brand loyalty. The research finding of H₁ affirmed that brand commitment has a positive effect on attitudinal brand loyalty. It stated that brand commitment ($\beta = .25$, T-statistics=9.12, $p < .05$) has positive impact on attitudinal brand loyalty. The findings are same as the earlier studies (Morgan & Hunt, 1994c; Marshall, 2010). Correlation findings show strong positive relationship among brand commitment and attitudinal brand loyalty (Table 5).

Brand Perceived Risk and Attitudinal brand loyalty

The second hypothesis of this study is to assure that brand perceived risk has significant positive impact on attitudinal brand loyalty. The research findings of H₂ does not confirm significant positive effect of brand perceived risk ($\beta = .485$, T-statistics=17.158, $p > .05$) on attitudinal brand loyalty. The findings are not same as the earlier studies (Sheth & Venkatesan, 1968; Stone & Mason, 1995). Correlation result also does not show strong positive association among brand perceived risk and attitudinal brand loyalty (Table 5).

Customer Satisfaction and Attitudinal brand loyalty

The third hypothesis of this study is to assure that customer satisfaction has a insignificant relationship with attitudinal brand loyalty. The research findings of H₃ confirm insignificant negative impact of customer satisfaction ($\beta = -0.03$, T-statistics=1.25, $p < .05$) on attitudinal brand loyalty. The current findings contradict the earlier studies findings (Dick, 1994; Härtel et al., 2005; Jaiswal & Niraj, 2010). However, Correlation result also shows moderating positive relationship among Customer Satisfaction and Attitudinal Brand Loyalty (Table 5).

Brand Commitment and Behavioral brand loyalty

The fourth hypothesis of this study is to assure that brand commitment has a significant positive relationship with behavioral brand loyalty. The research findings of H₄ confirm significant positive effect of brand commitment ($\beta = 0.333$, T-statistics=11.5, $p < .05$) on brand commitment. The findings are same as the earlier studies (Dholakia, 1997). Correlation result also shows strong positive connection among brand commitment and behavioral brand loyalty (Table 5).

Customer Satisfaction and Behavioral brand loyalty

The fifth hypothesis of this study is to assure that customer satisfaction has a significant positive relationship with behavioral brand loyalty. The research findings of H₅ confirm significant positive effect of customer satisfaction ($\beta = 0.44$, T-statistics=21.54, $p < .05$) on behavioral brand loyalty. The research findings are same as the earlier study (Ganesh et al., 2000; Lee & Lee, 2013; Traylor, 1981; V. Zeithaml, 1981c). Correlation result also shows strong positive connection among customer satisfaction and behavioral brand loyalty (Table 5).

Behavioral brand loyalty and Attitudinal Brand loyalty

The Sixth hypothesis of this study is to assure that attitudinal brand loyalty has a significant positive relationship with behavioral brand loyalty. The research findings of H₆ confirm significant positive effect of attitudinal brand loyalty ($\beta = 0.253$, T-static-8.09, $p < .05$) with behavioral brand loyalty. The findings are same as the earlier studies (Chaudhuri & Holbrook, 2001b; Zhang & Huang, 2008). Correlation results also show a well-built positive bond among attitudinal brand loyalty and behavioral brand loyalty (Table 5).

Mediating role of Attitudinal Brand Loyalty between Customer Satisfaction and Behavioral Brand Loyalty

The seventh hypothesis of this study is to assure the mediating role of attitudinal brand loyalty among customer satisfaction and behavioral brand loyalty. The research question has answered through H₇ which stated that attitudinal brand loyalty has mediating the effect of customer satisfaction on behavioral brand loyalty. Results in table 6.b indicate that customer satisfaction has insignificant effects on behavioral brand loyalty after the inclusion of attitudinal brand loyalty ($\beta = 0.008$, T-static=1.24, P-value= 0.108) the findings are contradicts the earlier studies (Anand K Jaiswal & Niraj, 2011).

Mediating role of Attitudinal Brand Loyalty between Brand Commitment and Behavioral Brand Loyalty

The eighth hypothesis of this study is to assure the mediating role of attitudinal brand loyalty among brand commitment and behavioral brand loyalty. This research question has answered through H₈ which stated that attitudinal brand loyalty mediates the effect of brand commitment on behavioral brand loyalty. Results in table 6.b signifies that brand commitment positively effects the behavioral brand loyalty when interacted directly ($\beta = -0.065$, T-static-8.09, p value=0, this clearly indicates the mediating role of attitudinal brand loyalty. The findings are same as the earlier studies (George & Stavros, 2013).

Conclusion and Recommendation

The latest build up model is based on “multi-dimensional theory”. The data findings indicate that new proposed model has better fit to the data sample. Results of nearly all the antecedents of the proposed model brand commitment, brand perceived risk are positively associated with attitudinal brand loyalty and behavioral brand loyalty. The intensity of commitment a brand has for its customers influence the level of inclination towards the brand; eventually enhance the BL, the more the commitment the more is BL. The relationship between customer satisfaction and attitudinal brand loyalty is notable as the findings are inconsistent with earlier studies (Ganesh et al., 2000; Lee & Lee, 2013; Traylor, 1981; V. Zeithaml, 1981c). However, the finding verifies positive relationship of customer satisfaction and behavioral brand loyalty which is consistent with the previous finding (Jeonghaon, 2013). Customer satisfaction has identified as influential factor in developing BL since it helps in predicting the “future consumer purchase”. Positive connection

among brand commitment and behavioral brand loyalty indicate the significance of the construct as it not only help to attract customers towards the brand but also make them purchase repeatedly, the result finding is consistent with the previous study (Dholkia, 1997). Research findings also support the positive association among attitudinal and behavioral brand loyalty. Previous studies raised questions on the acceptance of attitudinal brand loyalty role in developing the behavioral brand loyalty (Ehrenberg 1997a), this study has suggested that although attitudinal brand loyalty is not closet forecaster, still it is an important predictor of behavioral brand loyalty. Findings also confirm the mediating role of attitudinal brand loyalty in developing BL. Attitudinal brand loyalty also mediates the effect of brand commitment on behavioral brand loyalty which is consistent with the previous study (George & Stavros, 2013).

This article presented a realistic contribution for the marketing manager to better supervise their customers for developing the BL. Most of the findings are positively significant and reliable with the proposed model. Brand commitment is a vital construct for effective cooperation among the brands and consumers; brand should focus it to boost the relationship marketing. It is also concluded that customers' sentiments for the brand help forming attitude for the brand. It is worth noted that if the marketers need to raise BL they must focus on increasing their customer's satisfaction.

It can also be utilized as strategically tool for the marketer while making the strategies and promoting the brand. It is recommended to also inspect the moderating outcome of model constructs.

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