

CHAPTER III
LITERATURE REVIEW

3.1 INTRODUCTION

The aim of this chapter is to produce a summarized review of the literature to develop the research framework and to design the clear objectives of the study. This chapter is focusing on the various research done in the field of market research specifically on the concept of brand loyalty. Key focus here is on the brand loyalty of FMCG products however research papers including loyalty concept on other industries are also reviewed to get the better idea of the overall concept and various models studied so far.

In the first section literature review is carried out to evaluate various definitions of brand loyalty given by different researchers at different point in time. Evaluation of all these definitions is very important to know more about each of the factors/variables used in different definition. This can help researcher to define construct properly.

In the second section literature review is carried out to understand the concept of brand loyalty within various industries. Key focus is on how the concept is varying from one product type to another. For eg. brand loyalty of consumer durables is very different form the brand loyalty of Fast Moving Consumer Goods (FMCG). Factors affecting these two types of loyalty are very different.

In the third section literature review is carried out to understand the models developed for brand loyalty of FMCG products. Many researchers have contributed to this space. They have tried to define brand loyalty using different parameters. Also, various models built considering the concept of psychology of consumer, buying behaviour, external environment factors affecting loyalty in different scenario etc.

3.2 CONCEPT OF BRAND

According to the American Marketing Association a 'brand' is a name, term, sign, symbol or design or a combination of them intended to identify the goods and services of one seller or group of sellers to differentiate them from those of competitors (Keller (1998)).

3.3 CONCEPT OF BRAND LOYALTY

Two basic types of definitions of brand loyalty are very popular in literature, 1. Conceptual and 2. Operational. As per previous researchers, conceptual definition is equally important to operational definition as conceptual definition helps to validate the construct. Once validation part is over, one can use operational definition for the purpose of measurement of brand loyalty for any given product.

Definition 1:

Most elaborate conceptual definition of brand loyalty was given by Jacoby and Chestnut (1978). Slightly modified versions were given by Assael (1992); Mowen (1993); Wilkie (1990). Definition given by Jacoby and Chestnut is “The biased, behavioural response, expressed over time, by some decision-making unit, with respect to one or more alternative brands out of a set of such brands, and is a function of psychological (decision-making, evaluative) processes”. This definition is one of the most cited conceptual definitions of brand loyalty.

Table 3.1 Jacoby and Chestnut’s Dimensions of Conceptual Definition of Brand Loyalty

Dimensions	Description
Biased behavioural response	There should be a systematic tendency to buy a product. “Biased behavioural response should not be zero order process”. (Massy, Montgomery, and Morrison (1970))
Expressed over time	One- or two-times bias towards a brand does not guarantee brand loyalty. “Considering a purchase sequence for brands A and B Brown (1952) divided brand pattern as real brand loyalty, mixed brand loyalty and unstable loyalty”.
Decision-making unit	Brand loyalty is defined by purchase pattern of decision-making unit. “Real consumer and decision maker are different in many cases.” (Agnew (1987), Davis (1976)).
Selection of brands	One or more brands are selected out of a set of brands. “Consumers are generally loyal to more than one brand

	in case of products with low involvement". (Ehrenberg (1972), Jacoby (1971), O'leary (1993)
Function of a psychological process	Decision making is a psychological process. "Choosing a particular brand involves commitment towards a particular brand." (Bettman (1979)) in contrary some of the researchers believe that "commitment does not play an important role, buying decision is instrumental (Foxall (1987))".

Definition 2:

Brand loyalty comprises of customer gain/loss over time, sequence of individual purchase, and market share change. (Cunningham (1956))

Definition 3:

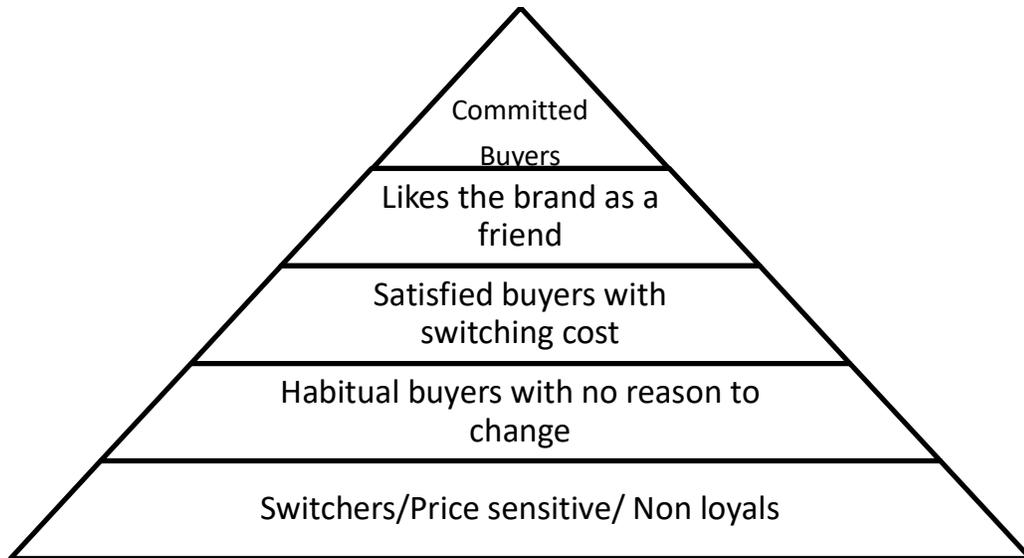
Concluded that, brand loyalty is based on purchase devoted to the most purchased brand, number of different brands purchased over past two years, number of times the favourite brand purchased out of the last five purchase, three consecutive purchase out of last five purchase. (Olsen and Jacoby (1971))

Definition 4:

Behavioural loyalty is expressed as repeated purchase. (Smith 2003)

Definition 5:

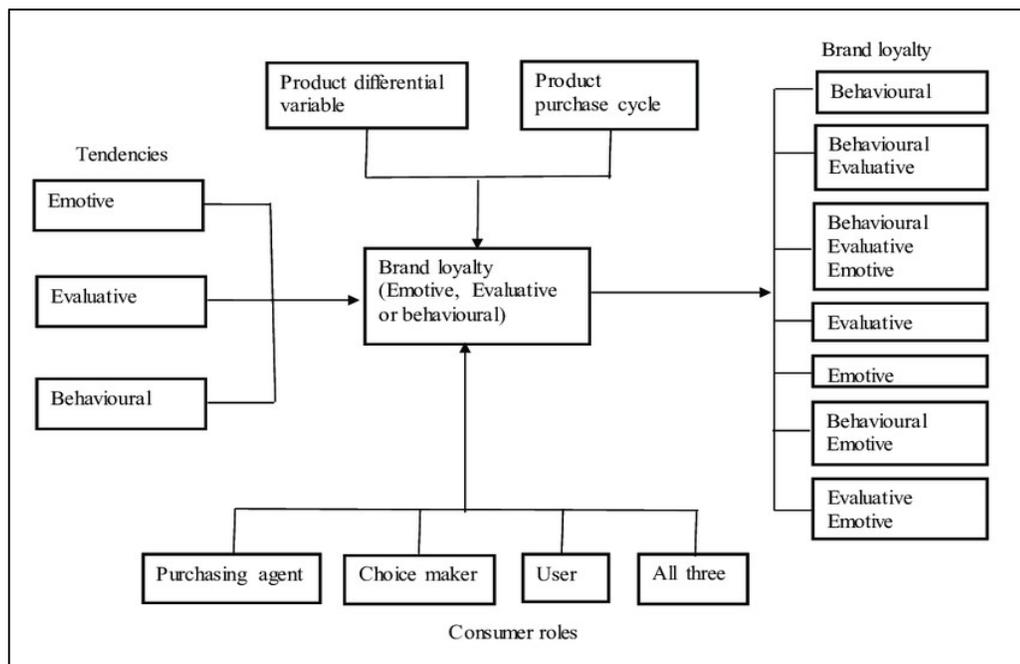
Brand loyalty is a measure of attachment that a consumer has towards a brand even if price or features of brand changes. (Aaker 1991)



(Aaker 1991) **Figure 3.1 Brand loyalty definition by Aaker 1991**

Definition 6:

Brand loyalty is multidimensional and comprise three dimensions namely, emotive tendency, evaluative tendency, and behavioural tendency towards the brand. Theoretically they prove that all three dimensions are present in every situation where brand loyalty prevails. (Sheth and Park (1974)).



(Sheth and Park (1974)) **Figure 3.2 Brand loyalty definition by Sheth and Park 1974**

3.4 CONCEPT OF CUSTOMER LOYALTY

The key difference between brand loyalty and customer loyalty is customer loyalty revolves around customer spending and brand loyalty is all about customer perception. Customer loyalty can be formed by having lower prices or discounts and rewards programs.

Definition 1:

A deeply held commitment to rebuy or re-patronize a preferred product or service consistently in the future despite situational influences and marketing efforts having the potential to cause switching behaviour. Oliver (1999)

Definition 2:

Customer loyalty as the strength of the relationship between an individual's relative attitude and repeat patronage. Dick and Basu (1994)

Definition 3:

Brand loyalty can be defined as the extent of consumer faithfulness towards a specific brand and this faithfulness is expressed through repeat purchases and other positive behaviours such as word of mouth advocacy, irrespective of the marketing pressures generated by the other competing brands (Kotler & Keller, 2006; Kotler, et al., 2008). Brand loyalty may exist when a consumer is unwilling to switch from a brand that he or she is familiar with.

3.5 BRAND LOYALTY MODELS/Framework

3.5.1 Attitudinal Approach to Measure Brand Loyalty:

If brand loyalty is ever to be managed, not just measured, it will have to be elaborated in a much more detailed description of cognitive activities (Jacoby & Chestnut (1978)). Attitudinal definitions are very important to explain brand loyalty as repeat purchase may be due to unavailability of preferred brands or seeking variety all times or different usage situations etc. So, it is important to understand real factors behind repeat purchase. On the other hand, attitudinal theories are not able to explain how brand loyalty is developed over time.

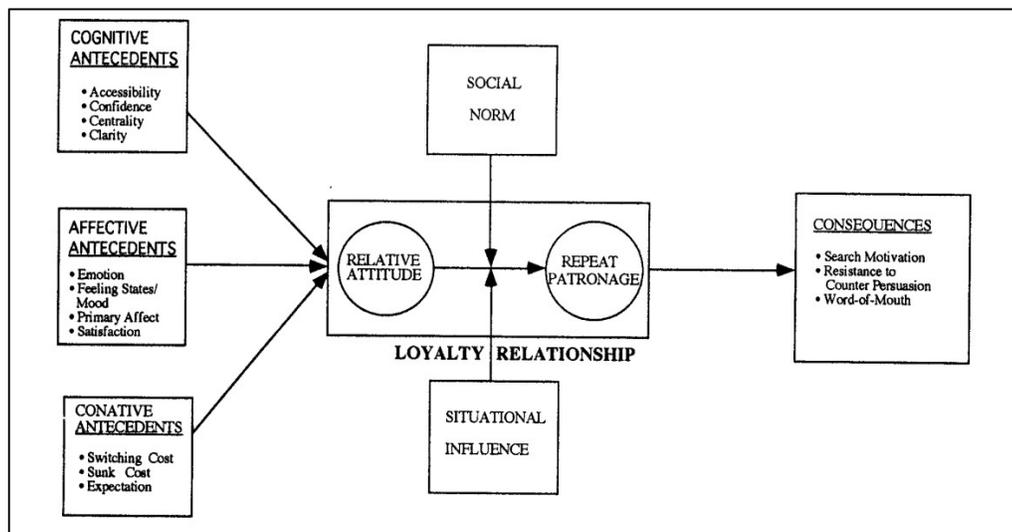
3.5.2 Customer loyalty: Toward an Integrated Conceptual Framework (Alan S. Dick & Kunal Basu, 1994)

Figure X indicates the overall framework for Customer Loyalty. Key point to highlight here is, **Relative Attitude**: creates impact on Repeat Patronage and Relative Attitude depends on the other factors called Cognitive Antecedents, Affective Antecedents and Conative Antecedents. Relative Attitude helps to calculate repeat purchase better compared to attitude towards individual brand. Relative Attitude helps to classify customer in four categories, 1. Latent loyal, 2. Loyal, 3. Spurious Loyal, 4. No Loyal.

Antecedents of Relative Attitude:

Factors affecting Relative attitude are as below.

Cognitive Antecedents: Something which was learnt in past based on experience. Its four main components are 1. Accessibility – how easily an attitude can be retrieved from memory, 2. Confidence – Level of certainty associated with the evaluation process, 3. Centrality – Degree to which an attitude towards a brand is related to value system of an individual, 4. Clarity – Attitude is well define when an individual finds alternative attitudes towards the target objectionable and vice versa. Well defined attitude may influence behaviour more than an undefined attitude (Sherif et al. (1973)).



Alan S. Dick & Kunal Basu (1994) **Figure 3.3 Customer loyalty framework by Alan S. Dick & Kunal Basu 1994**

Affective Antecedents:

Role of affect in consumer behaviour is very important. Affect is probably best employed as general descriptor of a valanced feeling state (Cohen and Areni, 1991). Its main four components are 1. Emotions – they are associated with intense states of arousal (Mandler 1976). They can disrupt ongoing behaviour. 2. Moods – they are less disruptive of ongoing behaviour and less permanent (Clark and Isen 1982). 3. Primary Affect – the very presentation of an attitude object may lead to primary responses that are independent of cognitions (Zajonc 1980). 4. Satisfaction – A consumer's post purchase response to a brand with respect to matching expectations or performance.

Conative Antecedents:

Behavioural disposition while considered to be at a lower level of abstraction than cognition or affect (Bagozzi and Burnkrant 1979). Its three aspects are 1. Switching Costs – it is a one time cost that buyer has to consider while switching from one brand to another. In consumer durables or industrial products, switching cost is generally kept higher to ensure brand loyalty. 2. Sunk Costs – It is related to money that has already spent and cannot be recovered. Consumer who bought season subscription at higher price are attending more movies than the one who paid lower price (Arkes and Blumer (1985)). 3. Expectations – It is the future expectation of consumer with respect to current situation. Consumer may delay purchase in the view of better product in future or may purchase extra units with the threat of out-of-stock situation for given product.

Social/Situational Factors:

Repeat patronage also affected by Social/Situational Factors.

Social Norms:

Who is making purchase decision for given product is very important to know to target decision maker. (Ajzen and Fishbein 1980) posits subjective norms as a component of intention. Generally, purchase decision of washing machine is made by male family member but mostly decision is influenced by female member of the family in India.

Situational Factors:

Several situational factors may impact on loyalty are studied by (Smith and Swinyard 1983). Reduced price of competition brand, promotional event of competition brand etc. are the situational factors which may introduce change in an attitude-behaviour relationship.

Conclusion:

This research paper suggests that loyalty is very complex phenomenon which requires evaluation of multiple concepts than what has been evaluated previously. Attitudinal differences are equally important to attitudinal strength, leading us to the development of the concept of relative attitude. Weak but positively differentiated attitude may be more likely to lead to loyalty than a very positive but undifferentiated attitude. Inclusion of relative attitudes will increase the strength of predictive ability of loyalty models. Also, the research indicates the importance of social and situational norms as moderators of the relationship between relative attitude and repeat purchase.

3.5.3 A Review of Brand Loyalty Measures in Marketing

M. Mellens, M. G. Dekimpe and J.B.E.M. Steenkamp

Most definitions of brand loyalty are segregated as Conceptual and Operational. Conceptual are abstract descriptions of the phenomenon being studied and Operational are measurement methods. Conceptual definitions are necessary to assess the construct validity of the adopted measurement methods. Without them the correctness of specific brand loyalty measure cannot be evaluated, and meaningful and meaningless results cannot be distinguished. Attitudinal measures are key to any conceptual definition of brand loyalty.

Attitudinal Measures:

They are mainly to separate brand loyalty from repeat buying. They are based on stated preferences, commitment or purchase intentions of the consumers thus emphasizing the cognitive element of brand loyalty. It also helps to choose the right decision unit. They are based on survey, so data is collected by asking questions to consumers directly.

On the other hand, attitudinal measures may not be very accurate to represent the reality as they are not based on actual purchases. Apart from attitudinal measures there are many other variables which are impacting buyers' decisions. However, these variables are not taken into consideration.

Attitudinal measures are evaluated at two levels, A. Brand oriented and B. Individual oriented

A) Brand Oriented Attitudinal Measures: In this category we examine,

a) Stated purchase intentions/preferences measures

A brand loyal consumer is preferring a certain brand and has the intention to buy that brand on future purchase occasions. Earlier efforts to measure stated purchase intentions was made by Guest (1942).

The major disadvantage of it is, it only indicates the intention to buy and may be due to this it is a weak indicator of real brand loyalty.

b) Commitment measures

Commitment towards a brand is an essential condition for brand loyalty. To obtain a brand-oriented measure, the number of customers committed to the brand is computed. There are several ways proposed to measure commitment which includes direct ratings (Traylor (1981)) also the indirect approaches like to what extent one recommends product to other people (Aaker (1991)).

B) Individual Oriented Attitudinal Measures: In this category we examine,

a) Measures on the product category level

An individual is likely to be brand loyal if he has a highly favourable attitude towards certain brands. For an individual brand preference is varying from acceptable to not acceptable. When brands in the region of acceptable are increasing in numbers, customer is more likely to be disloyal and reverse is the case when number of brands are reducing in that region (Jacoby (1970)).

b) General individual-oriented attitudinal measures

It regards brand loyalty essentially as a personality characteristic. Here no specific question is asked with respect to a specific brand however few questions related to

consumer's personality are asked. Raju (1980), Sproles and Kendall (1986) and Hafstrom et al. (1992) created measurement instrument where they were asking questions like, "I get bored buying the same brands, even if they are good". Score obtained for such questions can help to gauge the brand loyalty of an individual.

3.5.4 Attitudes and the Attitude-Behaviour Relation: Reasoned and Automatic Process

Icek Ajzen & Martin Fishbein, 2011

The chapter re-examines, considering recent developments, the reasoned action perspective inherent in the expectancy-value model of attitude and in the theory of planned behaviour. According to this perspective, people's attitudes follow spontaneously and consistently from beliefs accessible in memory and then guide corresponding behaviour. The number and types of beliefs that are accessible vary with motivation and ability to process attitude-relevant information and with the context. Based on these considerations, it is shown that the reasoned action perspective is compatible with evidence for automatic processes in the activation of attitudes and behaviour, and with the finding that attitudes can vary with the context in which they are expressed. Implications for the attitude-behaviour relation and for the role of habit in human behaviour are discussed.

3.5.5 A Brand Loyalty Model Involving Cognitive, Affective, and Conative Brand Loyalty and Customer Satisfaction

Ki-Joon Back, Sara C. Parks, 2003

Despite the amount of research focusing on brand loyalty, empirical tests of the relationship between customer satisfaction and brand loyalty have not been conducted. The primary purpose of this study was to investigate the mediating effects of attitudinal brand loyalty on the relationship between customer satisfaction and behavioural brand loyalty. Moreover, we developed a robust brand loyalty measurement in the lodging industry by using attitudinal and behavioural brand loyalty constructs. Most respondents were business travellers' who stayed at an upper-middle-class business hotel. The results of this investigation suggested that customer satisfaction had a significant indirect effect on behavioural brand loyalty when mediated by attitudinal brand loyalty, including cognitive-affective-conative brand

loyalty stages. Thus, practitioners should consider customers' perceptions of their brand and not rely solely on purchasing frequencies when measuring brand loyalty levels.

3.5.6 Branding antecedents of consumer need for uniqueness: a behavioural approach to global ness vs. localness

S. R. Nikhashemi & Elena Delgado-Ballester, 2021

Despite the importance of consumers' need for uniqueness in behavioural studies, branding antecedents such as consumer brand identification and brand personality have not been fully investigated. This study aims to investigate the impact of these factors on consumers' brand attitude and purchase intention in the car industry by uncovering the moderating role of brand origin and gender via a non-linear structural equation modelling approach. The survey approach is applied as the primary data collection method through which a total of 381 usable responses were obtained. Nonlinear structural equation modelling is employed to examine the hypothesized relationships among the latent variables. In addition, a synergic statistical approach is also applied to compare the proposed and rival models. Surprisingly, the study unveiled that the relationships between consumers' need for uniqueness and consumer purchase intention are only significant at the moderate to high level, not at the lower level. The same effect is detected in the relationship between consumer brand identification and brand attitude. The outcomes of the multi-group analysis show that the hypothesized relationships among all variables vary across gender and brand origin. Furthermore, based on the statistical results and the theoretical argument presented, the rival model is accepted in favour of the initial proposed model.

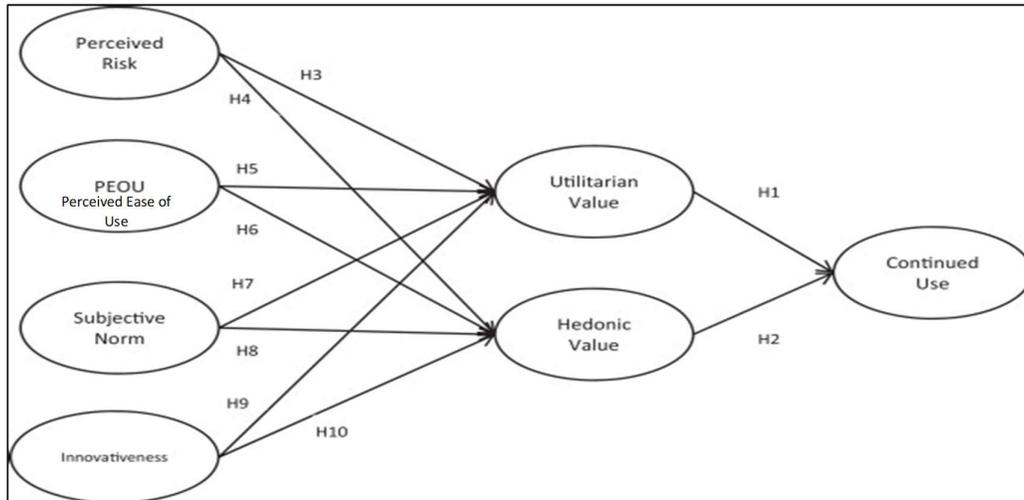
3.5.7 The role of utilitarian and hedonic values on users' continued usage intention in a mobile hotel booking environment.

Ahmet Bulent Ozturk, Khaldoon Nusair, Fevzi Okumus, Nan Hua, 2016

This research aims to develop and test a theory-based model that empirically investigates the antecedents of consumers' continued usage behaviour intentions toward mobile hotel booking (MHB) technology. Among the investigated factors, utilitarian and hedonic value had significant impacts on users' continued usage intentions. Furthermore, perceived risk, subjective norm and innovativeness

significantly influenced utilitarian and hedonic value; also, perceived ease of use had a significant impact on utilitarian value.

Figure 3.4 Consumer loyalty model by Ahmet 2016



3.6 BEHAVIOURAL APPROACH TO MEASURE BRAND LOYALTY:

3.6.1 A Review of Brand Loyalty Measures in Marketing

M. Mellens, M. G. Dekimpe and J.B.E.M. Steenkamp

Conceptual part of the definition of brand loyalty is already discussed in the previous part of literature review (i.e., 3.5.1.2). Here we have Operational definition of brand loyalty. Operational measures help to evaluate the brand loyalty in a more tangible manner as it deals with real purchase behaviour of consumers. Behavioural aspect of the operational definition is discussed below.

Behavioural Measures:

Behavioural measures help to define brand loyalty based on actual purchase recorded over a period. There are three key advantages of behavioural measures. 1. It is based on actual purchases so less scope of misleading conclusions, 2. Not likely to be short term as they are based on behaviour over a period, 3. Easy to collect and analyse the data compare to attitudinal data.

The major limitation of behavioural measures is they are not able to differentiate between real brand loyalty and repeat purchase. Also, they are showing fluctuation in the short term as it may be possible that, consumer's preferred brand is not available in stock, due to this consumer is buying any other brand.

Behavioural measures are evaluated at two levels, A. Brand oriented and B. Individual oriented

A) Brand Oriented Behavioural Measures: In this category we examine,

1) Measure based on aggregated data

a) Measures based on aggregated switching matrices

If a consumer is buying same brand for extended period, then consumer is called brand loyal. Let say for a simple scenario of two brands we may calculate 2*2 probability matrix with consumers preferring brand A and continue to buy brand A and the one who are preferring brand A initially and now switch to brand B. Same calculations for those who were initially preferring brand B. This 2*2 probability matrix is nothing but Markov matrix which helps to know the level of brand loyalty at given point in time. Markov probability models are easy to interpret however it is criticized by some of the researchers (Engel and Blackwell (1982)). If the consumer population is heterogeneous in their preferences, then Markov-based estimate of brand loyalty will be biased (Massy, et al. (1970)).

b) Measure based on market shares

Brand loyalty can also be quantified using the market share attraction models (Cooper and Nakanishi (1988)). Here brand's preference is determined by its relative attractiveness with respect to other brands under study.

Major advantage of this approach is data is available at low cost and managerial performance is also directly related to market share. Only challenge with this approach is, it is zero order process, which means, status of the market share is independent of the previous status. So, in all the situations, number is not the true indicator of brand loyalty.

2) Measure based on individual-level data

So far, we have seen aggregated measures. Now let us focus on individual level data to calculate brand loyalty. Discrete choice models are used increasingly to model the choice of brands out of a finite set of options. Widely used model is developed by Guadagni and Little (1983). Individual's sequence of purchase has been used to estimate brand choice at each level of purchase. Out of n purchases, highest weight is given to n^{th} purchase and subsequently lower weights assigned to remaining $n-1$ purchases.

The Guadagni and Little's equation does not filter the effect of marketing mix that might have an impact on consumer's decision making. According to Srinivasan and Kibarian (1990), this might have masked the effect of marketing mix variables and might have overestimated brand loyalty. Also, Kanetkar, Weinberg and Weiss (1990) have argued that equation captures heterogeneity among consumers rather than their brand loyalty.

B) Individual Oriented Behavioural Measures: In this category we examine, two major types,

a) Proportion of purchase measures

Brand loyalty is calculated here based on the proportion of the total purchase of given product in the product category. For example, Cunningham's (1965) market share criterion which computes the market share of brands within a household. This method is common to differentiate between loyal and non-loyal.

This measure is easy to calculate but on the other hand it oversimplifies the concept. In calculation no different weightage is given to recent and previous purchases.

b) Sequence of purchase measures

This is another approach to measure brand loyalty at individual level. Here purchase sequence is used to measure brand loyalty. Basic rule applied is, if buyer buys any brand for three or more consecutive instances, then buyer is brand loyal for the given brand (Tucker (1964), McConnell (1968)).

More advanced version of it is number of brand runs. Brand run is a sequence of consecutive purchase of the same brand. Purchase sequence AAABBBBABB of

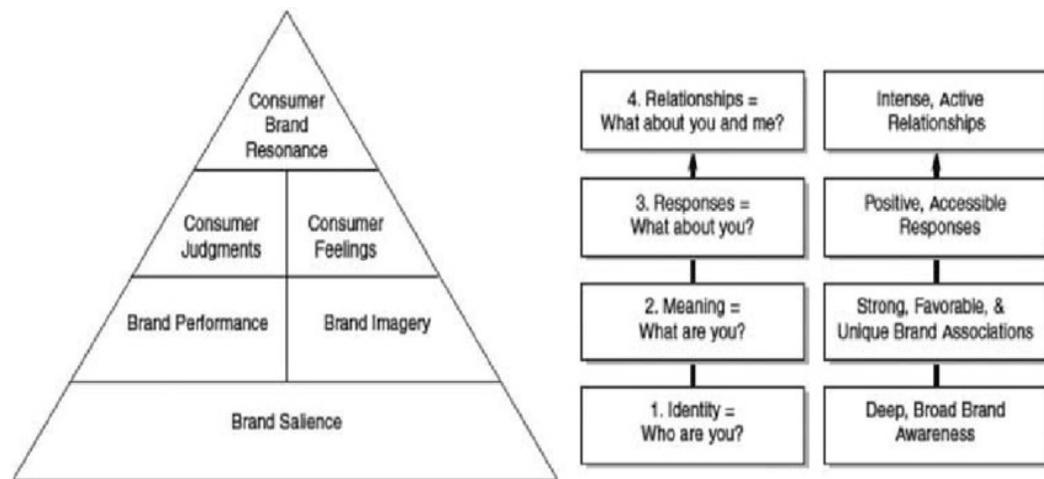
brand A and B consists of three brand runs. If brand loyalty exists, the number of brand runs will be small. It is also useful to study the order of the choice process (Bass et al. (1984), Massy et al. (1970)).

3.6.2 Behavioural brand loyalty and consumer brand associations

Jenni Romaniuk, Magda Nenycz-Thiel – Journal of business research, 2013

Brand associations are a core part of Consumer Based Brand Equity (CBBE), and behavioural brand loyalty is a desirable outcome of CBBE. In this research, data from purchase panel and consumer surveys merge to reveal the relationship between a consumer's past behavioural loyalty and their current propensity to give brand associations. The results show a positive relationship, where those with a higher buying frequency and a higher share of category requirements are more likely to give brand associations. The findings also show that share of category requirements is a greater driver of brand association responses than buying frequency. This finding suggests that the use of competitors has a greater dampening effect on brand associations than the reinforcement effect of repeated brand buying. These results have important implications for modelling brand associations, particularly using cross-sectional data.

Figure 3.5 Behavioural brand loyalty and consumer brand associations



Customer Based Brand Equity Model by Keller

3.6.3 Consumer Behavioural Loyalty: A Segmentation Model and Analysis

Chi Kin Yim, P.K. Kannan - Journal of Business Research, 1999

Extant literature on behavioural brand loyalty has mostly considered loyalty as a notion of consumers being exclusively loyal to a single alternative. With the unprecedented increase in the number of competing product alternatives in the present decade, there has been a clear decrease in the number of such loyal consumers who purchase an alternative exclusively. Many consumers have started to embrace more than one alternative as their favourite brands, thus exhibiting divided loyalties among a few brands. In this article, we propose a Modeling framework to study consumer behavioural loyalty as evidenced by these two types of loyalty: the first is hard-core loyalty, when consumers exclusively repeat purchase one product alternative, and the second is reinforcing loyalty, when consumers may switch among product alternatives, but predominantly repeat purchase one or more product alternatives to a significant extent. We posit that the market is made up of segments of hard-core loyal and segments of potential switchers (reinforcing loyal or otherwise) who are homogeneous in terms of their switching response to product attribute and marketing mix variables. We then model consumers' aggregate conditional switching responses using a linear logit latent class formulation. Our application to the cracker data shows that measuring a product's loyalty in terms of both hard-core and reinforcing loyalties provides more valuable information that is critical to the management of brand loyalty. Our results also reveal that the loyalty-building strategies depend very much on the composition of a brand's hard-core loyal and reinforcing loyal base and on the factors (marketing mix or product attributes) that motivate reinforcers to repeat purchase the brands.

3.6.4 Measuring and Managing Brand Loyalty

Simon Kox, David Walker, 2010

There has been much written about the role of brand loyalty as a primary measure of effective brands marketing and a partial measure of brand equity. To date, however, progress in providing a practical measure of the construct has been very limited. In this empirical study of grocery brands, such a measure was developed in which both brand commitment and brand support were found to be necessary and sufficient conditions for loyalty to exist. Based on this measure, four consumer purchasing

styles were identified and characterized as 'loyal', 'habituals', 'variety seekers' and 'switchers'. The strategic implications of segmenting grocery markets on this basis are discussed in both the context of the marketing of brands and managing brand equity.

3.7 ATTITUDINAL & BEHAVIOURAL APPROACH TO MEASURE BRAND LOYALTY:

Jacoby and Chestnut (1978)

Most important Brand Loyalty research was carried out by Jacoby and Chestnut (1978) where they have considered both Attitudinal and Behavioural features to define Brand Loyalty of product.

According to them brand loyalty is: “The biased, behavioural response, expressed over time, by some decision-making unit, with respect to one or more alternative brands out of a set of such brands, and is a function of psychological evaluation process.” Definition is based on six requirements for brand loyalty.

Advantages and Disadvantages of behavioural and attitudinal measures are as follows.

	Advantages	Disadvantages
Behavioral Measures	<ol style="list-style-type: none"> 1. Based on actual behaviour 2. Non-incident 3. Easy to Collect 	<ol style="list-style-type: none"> 1. Repeat purchase is not differentiated from brand loyalty. 2. It is more sensitive to short term variations. 3. Difficult to pick right decision unit.
Attitudinal Measures	<ol style="list-style-type: none"> 1. Repeat purchase is separated from Brand Loyalty. 2. Less sensitive to short term variations. 3. Easy to select right decision unit. 	<ol style="list-style-type: none"> 1. No guarantee of correct representation of reality. 2. It could happen only once 3. Difficult to collect

Till 1969 brand loyalty was measured using behavioural factors only. In the beginning of 70's attitudinal measures became more popular, and lot of research were carried out considering only attitudinal factors. Now selection of attitudinal or behavioural factors depends on the objective of the study. Still behavioural factors are more popular as sales data is available easily due to scanners at modern trade retail shops.

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