

**INFLUENCE OF MODERATING VARIABLES ON ATTACHMENT, BRAND TRUST AND
LOYALTY RELATIONSHIP**

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Abstract

Brands play important role as one of the important intangible assets of the companies. In this case, brands are the interface between consumers and the companies, and consumers may develop trust, attachment, involvement and loyalty. The purpose of this study is to investigate the influence of brand trust and attachment on behavioural loyalty and attitudinal loyalty, and the moderating effects of age, gender, and involvement factors in the above relationships. Sri Lankan milk powder consumers were selected to test in the fast moving consumer goods category as the relational exchange context for this research. Data were collected using self administrated questionnaire through convenient sampling technique from 296 participants. The findings indicate that brand trust and attachment influence on both behavioural loyalty and attitudinal loyalty, in addition to that gender, age and involvement moderate the above influence.

Keyword: Brand trust, attachment, behavioural loyalty, attitudinal loyalty, involvement

INTRODUCTION

The growing competition in the market attracts the attention of the marketers to impose different strategies to gain competitive advantages in the market place. Many firms realize the existing customers' value and seek the ways to improve the customer loyalty in long term basis. The consistent consideration of the customer loyalty began from the early 1980s (Abdolvand & Nasimi, 2012). As the number of brands has emerged, competition has increased, distinguishing their brand is a challenging task, on the basis of functional attributes alone without customer loyalty (Siguaw, Anna, & Austin, 1999)

Researchers put their efforts to study how to create and retain consumer's brand loyalty, loyal customers assist the firm by reducing the cost related with getting new customers (D. A Aaker, 1992). Further, the loyal customers willingly pay premium prices to stay connected with a

particular brand (Bojanic, 1996). Most interestingly, they not only commit to repurchase activities but also spread the positive word-of-mouth encouraging others to purchase the same brand (Taylor & Hunter, 2002).

Many studies perceived the brand loyalty in the form of repeat purchase, preference or commitment (Adkins, Burgess, & Wesley, 2002; Dick & Basu, 1994; Fullerton, 2003). Thus, uni-dimensional construct fails to identify the true brand loyalty, multi-dimensional measurements of brand loyalty try to understand the behavioural and attitudinal process of the consumers decisions towards the brand loyalty aspect (Jacoby & Chestnut, 1978). A number of studies investigated the antecedents of brand loyalty in different business settings, but in one construct they failed to identify the attitudinal and behavioural loyalty aspect which derived with the influence of attachment and trust factors.

The objectives of this study is to examine the influence of attachment and trust factors on attitudinal and behavioural loyalty constructs, and the moderating effects of age, gender, and involvement factors in the above relationship phenomena. For the purpose of the above, the Sri Lankan milk powder consumers were selected to test in the context of the fast moving consumer goods and consumer relations category. According to Gankanda, Gunathilake, Weliange, and Wickramasinghe, (2011) Sri Lankan mothers' knowledge on milk powder and their usage was 20%, and level of attitudes was good in 55%. When they consider the factors to select milk powder, 69.7% importance was given to brand name. Thus, selecting this target group as the sample respondents was appropriate as milk powder consumers pay more attention on brand name clue to select their products from competitors' brands.

The study reviewed relevant literature regarding attachment, trust, behavioural loyalty, and attitudinal loyalty and hypotheses developed to test the main effect based on the conceptual model developed. Further, literature reviewed for possible moderating variables involvement, age, and gender which could influence on the main effect. Subsequently, the research methods and analysis of the results are described. Finally, the managerial implications, limitations of the research and future research directions also discussed.

LITERATURE REVIEW

Attachment

In social psychology theory, attachment is an emotional related bond between a person and a particular object (Bowlby, 1979) in marketing theory, consumers can also create and maintain emotion laden bond with brands (Fournier, 1998). Hence, brand attachment connects the consumer with particular brand and engages with that brand feeling. These brand feelings consists affection, passion, and connection (Thomson, MacInnis, & Park, 2005). Attachment is a bond which is created by an individual from their childhood with their parents; later in their life, it is developed with other "objects" such as brands (Leets, De Becker, & Giles, 1995). A person

having attached relationship passion normally believes that the relationship partners as distinguishable and irreplaceable element (Hazan & Shaver, 1994).

Researchers investigate the general direction of attachment to maintain and dissolve affectionate bond with others (Bartholomew & Horowitz, 1991; Hazan & Shaver, 1994). Marketing research proves that attachment can go beyond person-to-person relationship phenomenon to possessions, places and companies or brands (Carroll & Ahuvia, 2006; Kleine, 2004).

When consumer purchases a brand with the personality that reflects their self in reinforcing the positive feeling of that brand, which results create attachment towards the brand. Thus, self-clarification directs to positive evaluations of brands and positive self-evaluations make strong attachment to the brand (Burke & Stets, 1999; Lecky, 1945).

The consumer's self-concept plays important role in creating attachment towards a particular brand over the period of time (Chaplin & John, 2005; C Whan Park, MacInnis, Priester, Eisingerich, & Iacobucci, 2010).

Consumers prefer to form emotional ties with product and service brands, it means they love a store or brand, to which attachment requires multiple psychological and functional factors (Vlachos, Theotokis, Pramataris, & Vrechopoulos, 2010; Yim, Tse, & Chan, 2008).

Individuals frequently report their commitment, attitude, and satisfaction levels differ based on the attachment level differences for various objects (Rempel, Ross, & Holmes, 2001; Spake, Beatty, Brockman, & Crutchfield, 2004).

In the branding literature, emotional brand attachment reflects the proximity of the self to a brand in the form of strong cognitive and affective perception remaining in the consumers' mindsets (Fournier, 1998; C.W. Park, MacInnis, & Priester, 2006).

Marketers desire attachment for several reasons, attachment try to reduce the consequences of negative information of the products, and prepare customers to pay willingly and make brand loyalty (Ahluwalia, Unnava, & Burnkrant, 2001; C.W. Park, et al., 2006; Thomson, et al., 2005).

Brand Trust

According to the psychology literature (e.g. Lewis & Weigert, 1985) most of the researchers distinguish trust in to two forms those are cognitive and emotional/affective trust. First, cognitive trust is defined as "good rational reasons why the object of trust merits trust" (Lewis & Weigert, 1985). It is described as evaluating the reliability, competence, and predictability of the trusted object and reflects the economic understanding of trust as rational choice (Riegelsberger, Sasse, & McCarthy, 2005). Second, affective trust, is the emotion-driven form of trust that is based on instant affective reactions, on aesthetics, attractiveness, benefaction and signals of

benevolence. Frequently trust-based behaviour results from a mix of affective and cognitive trust (Corritore, Kracher, & Wiedenbeck, 2003; Riegelsberger, et al., 2005).

Indeed, the notion of “reliance” is vital to the definition of brand trust, suggesting that there are two key characteristics and components necessary to brand trust: trustworthiness and expertise. Trustworthiness reflects to the consumer’s confidence in the brand providing stated quality performance in a sincere and honest way. Expertise is the extent to which a brand is perceived to be skillful and knowledgeable, which comes from training/experience in the service or product class. The literature has usually suggested that trust can be defined as “belief, competence, honesty, and benevolence” (Coulter & Coulter, 2002; Doney & Cannon, 1997).

Brand trust can be defined as the willingness of the average consumer to rely on the ability of the brand to perform its stated function (Chaudhuri & Holbrook, 2002; Moorman, Deshpande, & Zaltman, 1993), as the confidence a consumer develops in the brand’s reliability and integrity (Chatterjee & Chaudhuri, 2005). The above definition leads to two general approaches to trust in the literature (Dwyer & Lagace, 1986). First, Based on the partner’s expertise, reliability, or intentionality partner’s trustworthiness is viewed as a belief, sentiment, or expectation. Second, trust has been viewed as behaviour or a behavioural intention that reflects a trust on a partner and involves uncertainty and vulnerability on the part of trustee (Moorman, et al., 1993, p. 315). Brand trust could be generated by providing beliefs of safety, reliability and honesty about their brands to consumers (Doney & Cannon, 1997).

Loyalty

Aaker (1991) discussed the vital role of the brand loyalty in the brand equity process which produces some marketing advantages such as less marketing costs, more new customer base, and greater trade leverage.

Success of the organizations depends on its ability to attract and make loyal customer. This is to create organization to have the ability to keep its current customers and make them loyal to its brand for long run. The customers may have different degree of loyalty to brand (Kandampully & Suhartanto, 2000). Loyalty means customers purchase a product or service repeatedly. Brand loyalty is the commitment and positive attitude to purchase the same brand in a durable manner in their future purchase situation (Liu, 2007).

Jacoby and Chestnut (1978) conceptually defined brand loyalty as a biased behavioural response expressed over time by some decision-making unit with respect to one or more brands out of a set of such brands, and is a function of psychological (decision-making evaluate) processes. Brand loyalty can be estimated in three forms such as behavioural, attitudinal or composite approach (Jacoby & Chestnut, 1978). Behavioural loyalty has been operationalized as repeat purchases frequency (Brown, 1952) or proportion of purchase of the

same brand over time (e.g. Cunningham, 1956), while attitudinal brand loyalty considered to preferences, commitment or purchase intentions towards the products of the customers.

Measurement of brand loyalty construct views two dimensional in marketing research (Day, 1969), consisting behavioural brand loyalty and attitudinal brand loyalty (Baldinger & Rubinson, 1996). Behavioural brand loyalty concentrates on the customer's tendency towards repurchase a brand over the period of time and this behavioural tendency is measured to identify the loyalty related to the behaviour (Hammond, East, & Ehrenberg, 1996). On the other hand, the construct of attitudinal loyalty includes of attitudes toward intention to repurchase, brand attitude, and commitment to that brand (Bennett, 2002; Mellens, Dekimpe, & Steenkamp, 1996).

Behavioural loyalty directly influence on the repurchase behaviour, and attitudinal loyalty cannot ensure that customers will repurchase the products but can contribute to make positive image of the product or service to others (Fullerton, 2005; Kumar, Shah, & Venkatesan, 2006; Lam, Shankar, Erramilli, & Murthy, 2004).

Conceptual Model and Hypotheses Development

Brand Trust and commitment should be associated, because trust is crucial in relational exchanges and commitment is also important for such valued relationships. Thus, it can be suggested that brand trust will contribute to loyalty (Morgan & Hunt, 1994). Literature reveals support that brand trust is one of the determinant factors of loyalty (Berry, 1983; Wu, Chan, & Lau, 2008).

Commonly, trust is considered as the determinant of relationship commitment and future purchase intentions in the context of buyer-seller relationships (Crosby, Evans, & Cowles, 1990). Further, trust has been found to be predictive of loyalty in the consumer market situation (Chaudhuri & Holbrook, 2001). Constantly, Urban, Sultan, and Qualls (2000) proposed customer trust is a vital element in creating strong customer relationships and sustainable market share. Thus, Gaining the trust of the competitors is important to gain the loyalty of them (Reichheld & Scheffer, 2000). Based on the above literature, the following hypothesize is assumed.

H_{1a}: Brand trust influence on behavioural loyalty

H_{1b}: Brand trust influence on attitudinal loyalty

According to Yim, Tse, and Chan (2008), consumers prefer to have emotional bond with product and service brands, multiple factors are essential to construct the consumer- brand emotional attachment.

Researchers identified different factors determine the brand loyalty; brand attachment is the one of the prominent independent construct plays crucial role as functional motives to repetitive purchase which cause to ultimate brand loyalty (Amine, 1998). Emotional attachment is a significant antecedent of brand loyalty (Thomson, et al., 2005), this relationship construct is important to the marketers to achieve the competitive advantage by retain the customers with less cost. Thus, emotional attachment play important role in deriving brand loyalty, which assume the following hypothesis.

H_{2a}: Emotional attachment influence on behavioural loyalty

H_{2b}: Emotional attachment influence on attitudinal loyalty

Moderating effects

Involvement

Loyalty theorists in both attitudinal and behavioural perspective consider the importance of the involvement of the customer to determine the strength of loyalty (Lovelock, Patterson, & Walker, 1998; Schiffman & Kanuk, 1991). Day (1970, p. 10), defined the term involvement as “the general level of interest in the object or the centrality of the object to the person’s ego structure”. Some researches indicate that needs, externally prompted feelings of self-relevance, and personal responses to the product contribute to the construct of involvement (Celsi & Olson, 1988). While, Kapferer and Larnet (1993) suggest consumer involvement consists five aspects namely personal meaning and self-reference, ability to provide pleasure, ability to express the person’s self, perceived importance of negative consequences (perceived importance of purchase risk) and perceived probability of purchase risk. This indicates the relevant importance of involvement in determining purchase decision of an individual.

Product itself doesn’t have involvement but it is perceived by customer, it means involvement resides within the consumer but is influenced by the product. There is no universally accepted criteria available regarding level of involvement but based on the time and effort customers spend with the product indicates whether low level or high level of involvement (Malär, Krohmer, Hoyer, & Nyffenegger, 2011). Thus, involvement moderates the levels of both attitudinal and behavioural loyalty in different situations.

Gender

The impact of gender on buying behaviour has been the focus of attention in numerous scholarly papers (Jasper & Lan, 1992). Davis, (1999) stated females involve greatly and strongly in the recall process of emotional events and real-world experiences than males. Women are more involved in purchasing activities and more heavily influenced by personal interactions than men (Slama & Tashchian, 1985). On the other hand, some researches point out that males involve in the technical aspect of their thought process(Putrevu, Tan, & Lord,

2004). In this way, females apply emotional memory and feelings to experiences such as pain and negativity than a male which concludes women are more intimate than men in a relationship process (McAdams, Lester, Brand, McNamara, & Lensky, 1988; Miller, 2005). Women have more loyalty towards service performance if they receive satisfaction in service setting while men have more loyalty if they receive satisfaction in product performance (Moutinho & Goode, 1995).

Age

Customers' age play moderating role in the relationship between satisfaction and loyalty (Baumann, Burton, & Elliott, 2005; Homburg & Giering, 2001). Some researches reveal that aged customers have more loyalty to a particular brand than youngsters in the purchasing process (Baumann, et al., 2005; Homburg & Giering, 2001). On the contrary, a study found out that older consumers try to switch between brands to experiment the other brands characteristics as younger customers do (Moos, 2004). Older customers are more prone to consider their previous brand when they purchase next time than younger customers do (Lapersonne, Laurent, & Le Goff, 1995). Another set of studies pointed out that middle-aged customers are more loyal to particular products (McGoldrick & Andre, 1997; Wright & Sparks, 1999). Thus, age play important role in moderating the predictors of customer loyalty.

RESEARCH METHODOLOGY

The research design for this empirical study is descriptive in nature. The methodology of this study mainly depends on the primary data collected through well designed self administrated questionnaire. The study confined to Jaffna District in Sri Lanka. The study used convenient sampling techniques to collect the data. A sum of 350 questionnaires issued to the participants and 296 completed questionnaires were received that is 85 percent response rate.

The demographic characteristics of this sample composed higher percent of female (58.4 percent) than male (41.6 percent). In terms of age, below 26, 27-36 years old, 37-46 years old, and above 46 years old were 7.4 percent, 49.3 percent, 23.3 percent, and 19.9 percent respectively.

Both descriptive and inferential statistics has been used to analyze the data. Statistical Package for Social Sciences (SPSS-version 19), and AMOS version 20 software packages have been used in the analysis.

Measurement

The questionnaire consists two parts. First part is to describe the data related to consumer's demographic variables, and second part to describe the consumers' perception about the

variables involved in model such as brand affect, brand trust, perceived value, and brand loyalty.

The study employed the items for measurement scales on empirically validated scales from previous studies. The measures incorporated from the study of Chaudhuri and Holbrook (2001); four-item index to measure brand trust, two-item to measure behavioural brand loyalty, two-item to measure attitudinal loyalty. Four-item for attachment obtained from Park, *et al.* (2010). Finally, moderating variable involvement was measured with two items from Van Trijp, Hoyer, and Inman (1996). The study utilized self administered questionnaire's constructs with Five-point Likert scales anchored by "strongly disagree" to "strongly agree".

Reliability and Internal Consistency

Cronbach's alpha for the reliability of the variables for brand trust, attachment, involvement, behavioural loyalty and attitudinal loyalty, $\alpha=0.883$, $\alpha=0.885$, $\alpha=0.953$, $\alpha=0.893$, and $\alpha=0.907$ respectively. They are all above the recommended cut off of 0.60. These measures are compositely reliable and internally consistent as recommended by Nunnally (1978).

RESULTS

The structural model estimated to test the proposed hypotheses in the conceptual model. The results of the structural model indicates chi-square(x^2) value is 2.646; $df=6$. In addition to the chi-square indices other global fit indices used to test the model fit. The root mean square error of approximation (RMSEA) is .075, the goodness-of-fit index (GFI) is .996, the adjusted goodness-of-fit index (AGFI) is .956, the Tucker-Lewis index (TLI) is .992 and the comparative fit index (CFI) is .999. Based on the above indices the model fit reasonably.

The hypotheses tested by examining the significance of the regression weights of the structural model. Hypotheses H_{1a} , H_{1b} , H_{2a} , and H_{2b} is supported by the path coefficient of the model respectively ($\beta=.484$, $p<0.001$, $\beta=.385$, $p<0.001$, $\beta=.438$, $p<0.001$, and $\beta=.505$, $p<0.001$).

In addition to the test of main effect, the moderator effects were estimated. Multiple-group analysis seems more appropriate method to analyses the moderator analysis in a model (Homburg & Giering, 2001). Multiple group analyses require two subsamples of each moderating variables to perform the test. Subsample created for gender as male and female. Subsample for involvement created based on the median split as low involvement and high involvement. Subsample for age created based on respondents up to 36 years as low age and above 36 years as high age.

Multiple group analysis performed for each variable comparing two subsamples. First step of the moderator analysis involves testing overall x^2 -differences for each moderator variables. Testing moderator effect deals with two models – one that imposes equality

constraints on the path of the variables across subgroups, another model allows all parameters to vary across the subgroups freely.

Next step is to investigate the moderator effects of the variables on the relationship between independent and dependent variables to deeply understand the insight. Hence, this analysis tests the null hypothesis that the involved moderator variables does not influence on the relationship in the proposed model. The results summarized in the table 1 depicts that the null hypotheses assumed that the moderator variables doesn't influence on the model rejected.

Table 1 : Summary of moderator analysis results

| Path | Gender | | Chi-square difference |
|--|--------------------|-------------------|-----------------------------|
| | Male | Female | |
| Brand trust→ Behavioural loyalty | =.35 (t=4.118***) | =.615(t=8.31***) | $\Delta x^2 = 12.373^{***}$ |
| Brand trust → Attitudinal loyalty | =.33 (t=5.238***) | =.41(t=4.227***) | $\Delta x^2 = .858$ |
| Attachment→ Behavioural loyalty | =.588 (t=6.533***) | =.309(t=4.905***) | $\Delta x^2 = 13.173^{***}$ |
| Attachment→ Attitudinal loyalty | =.638 (t=9.522***) | =.422(t=5.146***) | $\Delta x^2 = 7.944^{***}$ |
| <i>Δx^2 for all parameters set equal across subgroups ($\Delta DF=4$):30.812***;p<.001)</i> | | | |
| Path | Age | | Chi-square difference |
| | Low | High | |
| Brand trust→ Behavioural loyalty | =.372(t=5.314***) | =.698(t=6.123***) | $\Delta x^2=4.214^*$ |
| Brand trust → Attitudinal loyalty | =.269(t=3.587***) | =.48(t=4.21***) | $\Delta x^2=1.155$ |
| Attachment→ Behavioural loyalty | =.581(t=9.371***) | =.13(t=.844) | $\Delta x^2=5.944^*$ |
| Attachment→ Attitudinal loyalty | =.659(t=9.985***) | =.318(t=2.078**) | $\Delta x^2=2.074$ |
| <i>Δx^2 for all parameters set equal across subgroups ($\Delta DF=4$):8.205*;p<.01)</i> | | | |
| Path | Involvement | | Chi-square difference |
| | Low | High | |
| Brand trust→ Behavioural loyalty | =.341(t=3.552***) | =.593(t=8.72***) | $\Delta x^2=7.092^{**}$ |
| Brand trust → Attitudinal loyalty | =.256(t=2.876***) | =.528(t=5.677***) | $\Delta x^2=2.653$ |
| Attachment→ Behavioural loyalty | =.36(t=6.792**) | =.563(t=5.072***) | $\Delta x^2=8.165^{**}$ |
| Attachment→ Attitudinal loyalty | =.625(t=8.929**) | =.358(t=3.346***) | $\Delta x^2=1.619$ |
| <i>Δx^2 for all parameters set equal across subgroups ($\Delta DF=4$):11.003**;p<.05)</i> | | | |

Gender difference moderate the relationship between brand trust and behavioural loyalty not in the brand trust and attitudinal loyalty, at the same time, gender also moderate the relationship between attachment and behavioural loyalty and attitudinal loyalty. Female consumers strongly

influence on the brand trust and behavioural loyalty ($\Delta x^2 = 12.373$, $p < 0.001$). Females rely on the trust of the products for their decision whether repurchase or not. Males influence strongly on the attachment and attitudinal loyalty due to their consumption experience.

Age influences as moderator on the relationship between brand trust, attachment and behavioural loyalty. Older people's influence on the relationship between brand trust and behavioural loyalty is stronger than younger people. On the other hand, younger people's influence on the relationship between attachment and behavioural loyalty is stronger than older people.

Involvement influences as moderator on the relationship between brand trust, behavioural loyalty and attitudinal loyalty. High involvement influences on both brand trust and attachment on behavioural loyalty than low involvement.

IMPLICATIONS AND LIMITATIONS

This study concentrated on analyzing the moderating impact of the personal characteristics on the brand trust and attachment and loyalty relations which previously didn't get much attention of the researchers (Homburg & Giering, 2001). This is particularly relevant for empirical research on the role of brand trust, attachment and its antecedents in brand loyalty (Delgado and Munuera, 2005). Based on this background, multiple group analysis was used to identify the significant differences concerning brand trust, attachment and brand loyalty link for each of the moderator variables. Gender, age, and involvement as moderating variables significantly impact on the above relationships. Thus, this research contributes to better understand the impact of moderator variables in determining brand loyalty by brand trust and brand attachment construct. In marketing research, earlier researchers didn't give considerable importance to the demographic factors as influencing factors of brand loyalty. Much of the most researches related to consumer behaviour concentrated on their views towards psychological factors than demographic variables.

The results support the view that brand trust and emotional attachment contribute to both behavioural and attitudinal loyalty and confirm the Chudhuri's and Holbrook's (2001) findings. Brand attachment entails relationship establishment, which develops through brand purchase. This stage is best represented by brand trust. Such attitudes may become strong when they are based on thoughtful processing. When the brand offers resources in the process of self expansion, consumers may consequently develop strong connections between the brand and the self as well as mental models of the brand and the self, from which brand-related thoughts and feelings are easily and frequently accessed. The brand's prominence and its linkage to the self may influence consumers to invest resources of their own in the service of maintaining a brand relationship such resources are revealed by brand loyalty, and other

behaviours that are difficult to perform and require the use of valued resources. These behaviours are important outcomes of brand attachment and trust. Both attachment and brand trust are critical and important components for managers.

The results of this study reveal that demographic characteristics such as age and gender significantly influence as moderators of relationship between psychological constructs. These key findings are very useful for marketing practitioners to incorporate these factors when they take strategic decision to capture brand loyalty.

The current study investigated and found out strong empirical support for the relationship among brand trust, attachment, involvement, age, behavioural loyalty and attitudinal loyalty. The primary limitation of this research is that it explores only fast moving consumer goods category specially milk powder, potentially limiting the generalizability to other categories. The finding of the study reveals that the behavioural loyalty is explained by $R^2 = 0.58$, and attitudinal loyalty is by $R^2 = 0.59$, it means there is a room for other possible variables to influence on behavioural loyalty and attitudinal loyalty. Thus, future researcher may consider these findings to incorporate other possible variables which can influence on the behavioural and attitudinal locality. These findings should be replicated with different product categories and brands in future research. Research might also examine whether brand trust and emotional attachment reflect different stages of a brand relationship in the brand loyalty bond.

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