

# Examining the Effect of Brand Like and Brand Love on Brand Loyalty

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## Abstract

This study investigates the effect of brand liking on brand love. It also assesses the moderating role of alternative brand attractiveness in the relationship between brand liking and brand love. Furthermore, this study examines the effects of brand love and liking on brand loyalty. Lastly, the study investigates the mediating role of brand love in the relationship between brand liking and brand loyalty. This study employed a survey research design where questionnaires were used to collect data from bank customers in Ghana. In all, there were a total of 503 respondents. These respondents were selected using the intercept approach. We used PLS-SEM for the data analysis. The results show a significant relationship between brand liking and brand love (intimacy, commitment, and passion). We also found a direct positive relationship between brand liking and brand loyalty. Furthermore, the findings show a positive relationship between brand love (intimacy, commitment, and passion) and brand loyalty.

Additionally, we found that brand love mediates the relationship between brand liking and brand loyalty. Our study shows that higher brand liking leads to brand love, positively impacting brand loyalty. The study further shows that alternative brands have no modifying impact regarding brand love as a predictor of brand loyalty.

**Keywords:** brand love, brand like, brand loyalty, branding

## 1. Introduction

### 1.1 Introduce the Problem

Over the past decades, marketing scholars have studied consumers' likes and dislikes (attitudes) towards brands; however, the current literature has shown that there is a paradigm shift from brand like-dislike towards brand love (Prayag et al., 2017; Hemsley-Brown & Alnawas, 2016; Batra et al., 2012; Rossiter, 2012). While brand love has become one of the topical issues in the marketing literature, there are still contentions about the conceptualization of brand love (Batra et al., 2012; Albert et al., 2008). Two primary schools of thought on brand love exist: interpersonal and parasocial relationships (Fetscherin, 2014). The interpersonal relationship school studies brand love from a relationship perspective and usually relies on the triangular love theory to explain brand love (Shimp & Madden, 1988). On the other hand, the parasocial relationship school rejects the relationship nature of consumer-brand love. The parasocial relationship school is typically a-theoretical (Albert et al., 2008). The parasocial relationship school argues that to capture every component of consumer-brand love, it should be conceptualized from a parasocial perspective, which captures the non-interpersonal nature of brand love, like self-identity. Batra et al. (2012), for example, state "that there are compelling reasons why these conceptualizations of interpersonal love should not be applied directly to brand love" (p.5). However, brand love should be measured from the perspective of interpersonal relationships. Our reason is that the extant literature has shown that consumers have a high propensity to engage in anthropomorphism (see Rauschnabel & Ahuvia, 2014; Ahuvia, 2008; Aggarwal & McGill, 2007); that is, the tendency to exhibit the kind of love they show to human beings to brands.

Furthermore, some elements usually included in models based on the parasocial perspectives of love are more attitudes towards brands (see, for example, Batra et al., 2012) (which we will refer to as brand liking) rather than love towards brands. Following this, we argue that brand love should be defined from the perspective of

interpersonal relationships. We draw on Steinberg's (1986) triangular theory of love to conceptualize brand love as involving brand intimacy, passion, and commitment. Again, while social psychology has clearly shown a distinction between "like" and love and their relationship (see Steinberg, 1986; Rubin, 1970), little attempt has been made to define brand like and its relationship with brand love. The current study seeks to fill this void in the marketing literature. We draw on the works of Rubin (1970) to conceptualize brand liking and further argue that consumer-brand love develops and that consumer-brand love is predicated on brand liking. Again, this study posits that consumers' liking and love for a brand can be more robust when there is no alternative attractive brand and weaker when there is an alternative attractive brand. In other words, alternative brand attractiveness moderates the effects of brand like and brand love on brand loyalty. In addition, since consumers' positive attitude toward brands is influenced by their emotions and, consequently, their behaviors (see, for example, Hemsley-Brown & Alnawas, 2016; Liu & Jang, 2009), we argue that brand love mediates the relationship between brand liking and brand loyalty.

The rest of the manuscript is divided into theoretical background, research model and hypotheses development, methodology, results, discussion of findings, theoretical implications, managerial implications, limitations, and recommendations for future research.

## *1.2 Theoretical Background and Literature Review*

### *1.2.1 Theoretical Background*

#### *1.2.1.1 Theory of Love*

Different theories of love exist in psychology and social psychology literature. The theories have formed the basis of the theorization of brand love. According to Aron and Aron (1986), love is a psychological state. They see love as an invitation to and incorporation of another person into oneself. They defined love as "the constellation of behaviors, cognitions, and emotions associated with the desire to enter or maintain a close relationship with a specific another person" (Aron et al., 1991, p. 26). From the psychology literature, Rubin defines love as "an attitude held by a person toward a particular another person, involving predispositions to think, feel, and behave in certain ways toward that other person" (Rubin, 1970, p. 265). Another theory and definition of love that has influenced the conceptualization of brand love the most is the triangular theory of love (Sternberg, 1986). According to Sternberg (1986), the triangular theory of love conceptualizes love to involve three components: intimacy, passion, and commitment. Intimacy concerns the "bondedness," closeness and connectedness to another person, and willingness to rely on the partner. Passion entails physical attraction, being alive, and self-esteem. Lastly, commitment means loving an object or someone and maintaining a long-lasting relationship. According to Sternberg, a combination of these dimensions of love results in eight different styles. This theory of love has been used by many researchers in the marketing discipline (see, for example, Aro, Suomi, & Saraniemi, 2018; Ahuvia, 2005; Shimp & Madden, 1988).

In an attempt to expand and apply the theory of love to the brand literature, Albert, Merunka, and Valette-Florence (2008) identified eleven dimensions of love toward a brand, including passion, duration of the relationship, self-congruity, dreams, memories, pleasure attraction, uniqueness, beauty, trust, and declaration of affect. Similarly, Carroll and Ahuvia (2006, p.5) employed an interpersonal perspective of love and defined brand love as "the degree of passionate, emotional attachment that a person has for a particular trade name." They concluded that consumer-brand love involves passion for a brand, attachment to a brand, a favorable evaluation of a brand, positive emotions towards a brand, and optimistic pronouncements of love toward a brand. Batra et al. (2012) posit that brand love involves positive attitude valence, positive emotional connection, self-brand integration, passion-driven behaviors, long-term relationships, and attitude strength.

From the various conceptualizations and applications of love in the marketing literature, passion, intimacy, and commitment are fundamental and integral to conceptualizing brand love. Thus, we conceptualize brand love from these three perspectives.

#### *1.2.2 Brand loyalty*

Previous literature argues that loyalty is initially generated from the knowledge of the brand, attitude, and commitment toward the purchase (Qiu et al., 2015). Researchers in the area of branding have defined loyalty in various ways. Few of these studies on brand loyalty have suggested that loyalty is a multidimensional construct. These dimensions include attitudinal loyalty, behavioral intentions, and actual loyalty behaviors (e.g., Baloglu, 2002; Lewis & Soureli, 2006; Hansen et al., 2010). Loyalty behavior is "conditioned by the consumer's intention of loyalty," and "this intention is in turn determined by the attitudes to the product or service" (Fandos et al., 2009, p. 778). However, most of these definitions acknowledge the bi-dimensional nature of brand loyalty

(Hemsley-Brown & Alnawas, 2016; Oliver, 1999).

One widely accepted definition of brand loyalty comes from Oliver (1999). In the definition, Oliver explained brand loyalty as "a deeply held predisposition to patronize a preferred brand or service consistently in the future, causing repetitive same brand purchasing despite situational influences and marketing efforts having the potential to cause switching behavior." This definition embraces the bi-dimensional nature of brand loyalty, both behavioral and attitudinal. Chaudhuri and Holbrook (2001) argue that whereas behavioral brand loyalty communicates repeat brand purchases, attitudinal brand loyalty indicates the degree of dispositional commitment towards the brand (Drennan et al., 2015; Lewis & Soureli, 2006). Several antecedents of loyalty have been established in most of the studies involving brand loyalty (So, King, Sparks, & Wang, 2013). These include Brand intimacy (e.g., Lee & Kwon, 2011), brand passion (e.g., Batra et al., 2012; Albert et al., 2008), brand commitment (e.g., Park et al., 2010), brand like (e.g., Anselmsson et al., 2008), brand trust (e.g., Chaudhuri & Holbrook, 2001; Han & Jeong, 2013), service quality (e.g., Kandampully, Juwaheer, & Hu, 2011), etc. These constructs have immensely contributed to consumers' purchase decisions in various contextual situations (Eskildsen et al., 2004). The degree of effect differs from industry to industry. This suggests that the determinants of one industry cannot be generalized to reflect all industries (Tarus & Rabach, 2013). To better appreciate the measurement of loyalty, it is essential to understand the percentage of the time a customer purchases a particular brand over others (Qiu et al., 2015).

Tarus and Rabach (2013) state that brand loyalty indicators manifest differently. The two most glaring indicators discussed in the literature have been the ability of consumers to recommend services to other potential customers and repeat patronage behavior (Tarus & Rabach, 2013). Other benefits for the service provider are seen in the reduction of marketing communication costs, reduction in the cost of serving customers, etc. Loyal customers have their share of benefits as they spend less time and cost in searching and evaluating alternative decisions (Tarus & Rabach, 2013).

### *1.3 Research Model and Hypotheses Development*

This paper posits that consumers' love for a brand develops over time. Consumers' love for a brand is predicated on a brand like that, which is their favorable attitude toward it. Although brand loyalty may affect consumers' loyalty to a brand, such a relationship is mediated by brand love.

#### *1.3.1 Brand Like*

Rubin (1970) defines liking as when an individual perceives someone to be the most likable person, someone whom the individual aspires to be and admires. That is, liking means having a positive attitude towards something. Consumers' attitudes towards brands or products have been widely studied. For example, De Houwer (2008) postulates that a core assumption in marketing research is that consumers tend to buy brands and products they like (Haefner et al., 2011). Boutie (1994) stated in Haefner et al. (2011) that brand liking 'seeks to build consumers' positive attitude toward a brand based on the belief that it cares about them (or addresses them) as individuals. Concerning social-psychology literature (Abosag et al., 2017), liking is commonly defined as an attitude toward a person emphasizing cognitive, affective, and behavioral beliefs (Hendrick & Hendrick, 1983; Rotter, 1980). It is stated by Abosag et al. (2017) by Hawke and Heffernan (2006) that in the context of the service industry, liking reflects the ability of a consumer to be comfortable with a service provider based on the positive attitude each person has toward the other, recognizing their emotional connection. A brand acco, according to Stone and Sidel (2004), connotes the preference by consumers for a product through sensory evaluation. Brand liking is thus seen to be a purely attitudinal measurement (Anselmsson et al., 2008). Garg, Mukherjee, Biswas, and Kataria (2016) state that a brand exhibits liking indicators toward the consumer through self-brand similarity.

In a relationship context, "liking tends to entail a reciprocal exchange commitment among equal peers, like in the case of friendships" (Palusuk et al., 2019, p. 18). Landwehr, McGill, and Herrmann (2011) postulate that liking is positively enhanced when a brand can elicit a high level of pleasure and arousal simultaneously. Liking has been found to have a persuasive effect and could directly influence positive feelings and emotions (Biel & Bridgewater, 1990). Customers can form relationships with their brands when they adequately develop a liking for them (Stone, 2007). Brand liking is imperative in creating brand loyalty (Anselmsson et al., 2008). Abosag et al. (2017) mentioned the consequence of liking to include commitment and loyalty. This study then argues that brands influence customer commitment and loyalty. Further, since brand likes have been found to influence feelings and emotions (Biel & Bridgewater, 1990), this study suggests that brand likes influence brand intimacy and brand passion.

H1a: Brand like has a positive effect on brand intimacy.

H1b: Brand like has a positive effect on brand passion.

H1c: Brand like has a positive effect on brand commitment.

H1d: Brand like has a positive effect on brand loyalty.

### 1.3.2 Brand Intimacy

Intimacy is a feeling of closeness a consumer has about a brand. Sternberg (1986) explains intimacy as the "feelings of closeness, connectedness, and bondedness in loving relationships ."It climaxes in a relationship where people "experience warmth" (Yim et al., 2008). Reis and Shaver's (1988) work on the interpersonal process model explained intimacy to refer to the interpersonal process resulting from a relationship between two parties. Turri, Smith, and Kemp (2013) believed that brands, like humans, can serve as legitimate relationship partners. By extension, both the consumer and the brand become bonded profitably.

Consumers interact with brands during purchase and consumption. The result of this interaction, especially when the brand meets consumers' expectations, is that consumers develop close relationships with the brand. Brand Intimacy might be formed through positive consumption interactions between the consumer and the brand (Yim et al., 2008). Fournier (1998) postulates that brand intimacy involves comprehensive knowledge of the brand and the brand holding special meaning for the consumer. Similarly, Ahuvia (2005) suggested that intimacy is related to accumulated knowledge. As mentioned in Lee and Kwon (2011), Bagarozzi (1997) postulated that intimacy evolves. According to Turri et al. (2013), brands can create unique meanings for consumers as well as personal experiences. Such meaning and experiences bring about connection and establish a relationship between the consumer and the brand (Turri et al., 2013).

Liang, Li, and Turban (2009) mention that Stern (1997) proposed five significant components of intimacy, including communication, caring, trust (conflict resolution), comfort, and commitment. Lian et al. (2009) add that the components are not independent of the other. Different studies have reported a positive effect of intimacy on the continuance of a relationship. A study by Yim et al. (2008) on customer loyalty confirms the significant association between brand intimacy and brand loyalty. As reported in Lee and Kwon (2011), Bickmore and Picard (2005), and Rau, Gao, and Ding (2008), their respective studies confirm the significant association between brand intimacy and consumers' willingness to continue the relationship. In line with the above, this study proposes that brand intimacy is associated with brand loyalty.

H2a: Brand intimacy has a positive effect on brand loyalty.

### 1.3.3 Brand Passion

The branding literature has likened brand passion to obsession. For Albert and Merunka (2013), brand passion represents a "psychological construct comprised of excitation, infatuation, and obsession with a brand." Batra et al. (2012) also defined brand passion as the "behavior reflecting a strong desire to use the brand, invest resources into the brand, and a history of doing so." Brand passion exists to the extent consumers are obsessed with their association with the brand. Therefore, they exhibit a strong positive emotion towards a brand. Swimberghe, Astakhova, and Wooldridge (2014) argue that brand passion is gradually understood to represent the ultimate emotional connection between the consumer and the brand. McEwen (2004) adds that consumers become personally devoted to the brand, sometimes more than they do with their friends (Swimberghe et al., 2014).

It was postulated in the work of Albert et al. (2008) that brand passion consists of two components. The first aspect is the brand's presence in the consumer's mind, and the second is the idealization of the brand. Swimberghe et al. (2014), in their work on the dualistic approach to brand passion, identified two components of brand passion: harmonious and obsessive. According to the authors, harmonious passion comes from independent internalizing of the brand into one's identity. With obsessive brand passion, there is the existence of controlled internalization of the brand by the individual, and this occurs when individuals like the brand and find it helpful to obtain it (Swimberghe et al., 2014).

The work of Bauer et al. (2007) on the determinants of brand passion identified four brand characteristics that influence passion (Albert et al., 2013). These are uniqueness, self-expression ability, prestige, and hedonic features. Albert et al. (2010) also suggest factors determining brand passion, including brand identification or trust. Brand passion has been found to have a strong association with brand loyalty. In their study on brand love, Batra et al. (2012) found a significant association between passion and loyalty.

Similarly, Albert et al. (2008) found an association between passion and loyalty. Furthermore, Whang, Allen, Sahoury, and Zhang (2004) established the significance of passion on loyalty. To this end, this study argues that brand passion is associated with brand loyalty.

H2b: Brand Passion has a positive effect on brand loyalty.

#### 1.3.4 Brand Commitment

The relationship marketing literature recognizes commitment as a potential driver of customer loyalty (Gustafsson et al., 2005; Wu et al., 2012). Dwyer, Schurr, and Oh (1987) state that commitment is an implicit or explicit pledge to continue a particular relationship. For Moorman, Zaltman, and Deshpande (1992), commitment is an enduring wish to maintain a valued relationship (Shukla et al., 2016). Brand commitment has been used in branding literature to refer to the emotional connection between a consumer and a brand or organization (Fullerton, 2005). Burmann and Zeplin (2005) define brand commitment as consumers' psychological attachment to a brand. Similarly stated, Kao (2016) and Rusbult (1983) assert that commitment is a psychological state that represents an experience of dependence on a relationship and subsequent feelings of attachment towards the relationship with the desire to maintain it. In effect, the essential aspect in the definition of commitment is characterized by a "disincentive to replace relationship partners" (Shukla et al., 2016), which is reflected in the consumer's 'enduring desire to maintain a valued relationship' (Kao, 2016).

In the work of Tuškej, Golob, and Podnar (2013), it is indicated that brand commitment is operationalized to reflect a bi-dimensional concept involving behavioral and attitudinal loyalty (Nyadzayo et al., 2015). The conceptualization suggests that the behavioral dimension is reflected in the repeat purchases of the brand, and the attitudinal aspect is reflected in the consumers' psychological attachment to the brand ((Tuškej et al., 2013). Compared to a less committed consumer, a committed consumer breeds emotional connections to the brand, which creates less likelihood of switching to competitor brands (Raju et al., 2009). Kao (2016) adds that the sense of connection to a brand brings about attitudinal insistence on the brand, which makes it difficult for consumers to change. Turri et al. (2013) suggest the existence of two dimensions of commitment: emotional and economic. The economic dimension is cost-based, reflecting consumers' need to stay with their current brand due to switching costs (Allen & Meyer, 1990). For the emotional dimension, the consumer develops an emotional attachment to the brand because of personal identification (Allen & Meyer, 1990). More often, committed consumers are willing to stay in an exchange relationship with the desire to maintain it (Turri et al., 2013). This makes customer commitment vital in financial services (Van Tonder & Petzer, 2018). A study by Beatty and Kahle (1998) on the impact of brand commitment on the attitude-behavior relationship acknowledges the importance of brand commitment on loyalty. Wu et al. (2012) find a significant relationship between various forms of commitment and loyalty. Similarly, a study by Kim, Morris, and Swait (2008) on the antecedents of brand loyalty concluded that brand commitment is significantly associated with brand loyalty.

H2c: Brand commitment has a positive effect on brand loyalty.

#### 1.3.5 Moderating Role Alternative Brand Attractiveness

The issue of alternatives gains prominence on the backdrop of consumers' willingness to abrogate an ongoing relationship with a current service provider. The presence of alternative brands makes consumers reflect on the possibility of future relationships. However, Ritter, Karremans, and van Schie (2010) contend that research suggests that people are ready to protect their ongoing relationships from the lure of alternatives. Kuo, Chang, Cheng, and Lai (2013) explained alternative attractiveness to refer to customers' perceptions of gaining better satisfaction from existing alternatives. Jones, Mothersbaugh, and Beatty (2000) also view the attractiveness of alternatives as the degree to which customers believe in the availability of viable alternatives. The attractiveness of alternative brands plays a vital role in determining consumer decision-making through reference effects (Yim et al., 2007). Customers compare benefits gained from their current service provider with those of other attractive brands in a purchase situation.

Ghazali, Nguyen, Mutum, and Mohd-Any (2016) mention that a customer's perception of the attractiveness of alternatives relies on the level of satisfaction, the existence of competing brands, and the benefits and costs of switching (Chua et al., 2017). In effect, an increase in the consumer's satisfaction level could lead to a reduction in the attractiveness of an alternative brand, and a decrease in the level of satisfaction could also increase the attractiveness of an alternative brand (Chua et al., 2017). For example, Pham and Ho (2015) argue that if alternatives possess relative advantages, users will likely choose and stay with the alternatives. Equally, if existing alternatives do not exhibit the expected appeal, customers will remain loyal to their incumbent brands. The attractiveness of alternative brands influences a consumer's commitment to their current relationship (Impett et al., 2002). We therefore argued that:

H3: Alternative brand attractiveness damping the relationship between (a) brand like (b) brand intimacy, (c) brand passion, (d) brand commitment and brand loyalty.

### 1.3.6 Mediating Role of Brand Love

Unala and Aydin (2013) suggest brand love involves the "intense relationship between the customer and the product consumed like interpersonal love." As stated in the work of Drennan et al. (2015) and Carroll and Ahuvia (2006), brand love reflects the degree of passionate emotional connection a consumer has developed for a brand. Brand love, in effect, integrates passion and declaration of love for the brand, connection to the brand, and positive emotions concerning the brand (Drennan et al., 2015). Unala and Aydin (2013) add that the level of satisfaction forms the basis for creating brand love. Satisfaction alone does not indicate brand love; there should be long-term interaction between the consumer and the brand (Carroll & Ahuvia, 2006). Brand love varies from satisfaction because it is more effective (Kanga, 2015). In their study on factors affecting brand love, Unala and Aydin (2013) found the positive effect of brand image and social self on brand love.

Similarly, the work of Anggraeni (2015) found the importance of image on brand love. Brand love can play a major role in motivating the formation of close relationships with brands (Reimann et al., 2012). Liking a brand, for instance, may not necessarily translate into loyalty toward the brand; loving the brand determines the level of loyalty. The effect of mere preference or liking for a brand does not ensure a long-lasting relationship; the presence of brand love, however, does (Anggraeni, 2015). Lovable brands have the potential to have stronger brand loyalty (Yang, 2010). Kanga (2015) adds that the concept of brand love as an evolving concept ties the consumer towards the brand emotionally and interpersonally, which results in the brand gaining loyalty.

H4: Brand love mediates the relationship between brand and brand loyalty.

## 2. Method

### 2.1 Sample Design and Data Collection

We collected data from bank customers in Ghana. The banking sector is one of the most competitive economic sectors in Ghana. Recently, two banks have collapsed, which caused fear and panic among customers who did business with these banks. Many feared that they would lose their savings. Many bank customers expect more from the banks apart from their business transactions. Some customers expect their banks to offer them social and emotional support. These make relationship marketing practices in Ghana different from those in other jurisdictions. We did not have a list of bank customers in Ghana, so we used the intercept approach to select the study's respondents. Some respondents were approached in their homes and workplaces, while others were approached in front of banking halls. Questionnaires were administered to the customers we approached. Some completed them instantly, and others submitted them to us later. The data collection took two months (October to December).

We had a total of 503 usable questionnaires after this period. The sample consisted of 57% males and the remainder females. Over 40% were between 20 and 29, 34% were between 30 and 39, 11% were 40 and above but less than 50, and the rest were over 50 years. The sample was highly educated as the minimum education level recorded was high school, which represented only 4.6%, a diploma of 4.8%, and 2.2% had other certificates. The rest consisted of 50.9 who had completed or were about to complete their university education, while 37.6 had a postgraduate degree. The years the respondent had been with their respective banks varied substantially, i.e., 48.5% had been with their banks for five years or less. 33.6% had been with their banks between 5 and 9 years, while the rest had been with their banks for over ten years. The type of account operated was savings, i.e., 65.2%, while only 14.5% were checking/current accounts. The rest were either fixed deposit or foreign exchange accounts. We decided to compare the questionnaires returned in the first week and those of the last week to ensure non-biased responses. This was by Armstrong and Overton (1977), who recommended this approach for response bias testing.

### 2.2 Measurement

The items measuring the constructs were adapted from the extant literature; items measuring brand liking were adapted from Rubin (1970), while we borrowed the items measuring brand love (intimacy, passion, passion) from Sternberg (1986). Similarly, we adapted the items measuring alternative brand attractiveness from (Ping, 1993), and items measuring brand loyalty were adapted from Lewis and Soureli (2006). We used a five-point Likert scale: 1=strongly disagree, 2= disagree, 3= neutral, 4= agree, and 5= strongly agree to measure the items. Table 1 contains all the items used to measure the constructs.

### 2.3 Validation of Measures

To the extent that all the measures in our model used standard scales, without any new addition of items, no exploratory factor analysis was required (Anning-Dorson et al., 2018). This study employed Partial Least Squares-based Structural Equation Modeling (PLS-SEM). The statistical package used was SmartPLS 3 (Hair,

Hult, Ringle, & Sarstedt, 2017). We initially tested for the reliability and validity of all items and constructs before estimating the structural equation as recommended by Anderson and Gerbing (1998). The measurement model table (Table 1) shows the factor loadings, average variances extracted (AVE), and construct reliability. We examined the internal consistency of construct items with their respective composite reliabilities (CR). Nunnally (1978) recommended that the construct has internal consistency if a CR equals or exceeds 0.70. This study recorded CR values between 0.86 and 0.93, satisfying the reliability and consistency measure.

Additionally, we assessed convergent validity by examining the average variance extracted for each construct and recorded a minimum AVE of 0.57. The figures recorded for our AVEs were above Fornell and Larcker's (1981) cut-off point of 0.5. This signifies that our scales and constructs could maintain convergent validity.

As indicated, Brand Love was analyzed as a higher-order latent variable and was, therefore, created following a repeated indicators approach (Wetzels et al., 2009). 2009). Using this procedure, the second-order latent variable is specified with all (10) underlying indicators of the three first-order latent variables: brand passion, commitment, and intimacy. The AVE and CR of the higher-order latent variable are included in Table 1. The loadings of the first-order latent variables on the second-order latent variable exceeded 0.6 and were found to be significant.

Table 1. Measurement model

Constructs/Items	Factor Loading
Brand Love (CR=0.95; AVE=0.65)	
Brand Liking (CR=0.87; AVE:0.66)	
I feel that this bank brand is a very stable bank	0.784
I have confidence in this bank brand services and products	0.850
I think that this bank brand is usually well-adjusted	0.834
This bank brand is one of the most likeable banks I know	0.780
Brand Intimacy (CR=0.80; AVE:0.57)	
I experience intimate communication with this bank brand	0.715
I strongly desire to see the progress of this bank brand	0.803
I have a relationship of mutual understanding with this bank brand	0.742
Brand Passion (CR=0.86; AVE:0.66)	
I cannot imagine another bank brand making me as happy as this bank brand does	0.791
I adore this bank brand	0.854
My relationship with this bank brand is very alive	0.799
Brand commitment (CR=0.90; AVE:0.69)	
I expect my love for this bank brand to last for the rest of my life	0.910
I can't imagine ending my relationship with this bank brand	0.789
I would stay with this bank brand through the most difficult times	0.755
I have confidence in the stability of my relationship with this bank brand	0.864
Alternative Brand Attractiveness (CR=0.89; AVE:0.73)	
The customers of other bank brands are more satisfied	0.855
The quality of services offered by other bank brands are more reasonable	0.960
The layout of other bank brands are more attractive	0.729
Brand Loyalty (CR=0.93; AVE:0.78)	
I will recommend this bank brand to my family and friends	0.841
I will continue to do business with this bank brand	0.944
I will continue to use the other services offered by this bank brand	0.858

#### 2.4 Common Method Bias

Our data could suffer from common method bias since our dependent and independent variables were obtained from a single source. We used both procedural and statistical techniques to avert possible standard method variance. Thus, we initially addressed the minimization of standard method variance through study design (Podsakoff et al., 2003). We included a psychological separation between predictor and criterion variables to prevent respondents from quickly establishing a causal relationship between these variables. Additionally, all respondents were anonymous during the study and assured that there were no right or wrong answers to the

questions; therefore, they were encouraged to answer with utmost honesty. We conducted two tests to deal with the potential standard method bias statistically. Lindell and Whitney's (2001) test were first conducted through the market variable approach before a Harman one-factor test. Both approaches showed that common method bias was acceptable for the current study. This paved the way for us to estimate our structural equation model and examine our hypotheses.

### 3. Results

In analyzing our hypotheses, we opted for PLS-SEM for three significant reasons Anning-Dorson et al. (2018) and Hair et al. (2017) espoused. Our first reason is that the number of observations is relatively tiny, and PLS is widely known for better predictive power with smaller samples compared to the covariance-based approach SEM. It also has no model identification issues due to the small sample size. Secondly, PLS is a non-parametric technique, which does not necessarily require data to have a normal distribution. Thirdly, it minimizes the amount of unexplained variance and maximizes  $R^2$  values. Additionally, PLS-SEM converges after a few iterations, even with complex models such as ours, to optimize the solution, which gives it higher efficiency power. The methodological procedure adopted follows the recommendations of Hair et al. (2017) as we a priori examined the measurement model results and then proceeded with the analysis of the structural model.

As per our PLS-SEM analysis, table 2 presents the path coefficients and the respective t-values and p-values. The study included some control variables to partially out the potential effect they may have on the results. We controlled the respondents' age, educational level, and gender, as well as the account type operated and the number of years one had spent with the bank. Studies such as Venkatesh, Thong, and Xu (2012) and Petersen, Kushwaha, and Kumar (2015) have found that personal factors such as age, gender, and educational levels impact consumer behavior. There is also the possibility that account/product type and years spent with a particular bank may influence loyalty. Controlling these variables helped deal with their possible confounding effect on our results. The analysis, however, showed that none of these variables significantly influenced our outcome variable.

The results showed that all our initial hypotheses found support. Brand commitment, intimacy, and passion were positively predicted by brand liking (see Table 2). The relationship between brand liking and brand intimacy recorded a positive and significant coefficient ( $\beta = .645$ , t-statistic = 20.250). Likewise, brand commitment ( $\beta = .565$ , t-statistic = 16.436) and brand passion ( $\beta = .599$ , t-statistic = 18.296) had a positive and significant relationship with brand liking. The hypothesis on the direct positive relationship between brand liking and brand loyalty was also supported ( $\beta = .196$ , t-statistic = 3.005). Regarding our second set of hypotheses, where positive and significant relationships between brand intimacy, brand passion, and brand commitment on the one hand and brand loyalty, on the other hand, were formulated, all found support. Table 2 shows that each hypothesis thus, H2a, H2b, and H2c recorded positive and significant path coefficients.

The study further tested the moderation effect of alternative brand attractiveness on the relationship between brand intimacy, passion, commitment, and loyalty. To embark on the moderation analysis, all variables involved were mean-centered to avert any possible multicollinearity problems, as Hair et al. (2017) recommended. None of the moderation relationships were found to be significant. Therefore, we rejected the supposition that the attractiveness of alternative brands may dampen the relationship between brand intimacy, commitment, passion, and brand loyalty.

In analyzing the mediation effect of brand love on the relationship between a brand and brand loyalty, we followed the recommendations of Zhao, Lynch Jr., and Chen (2010) and Hair et al. (2017). They specified that for mediation of kind to exist, three conditions must be satisfied. Condition one: The effect of the independent variable (IV) on the mediator (D) and the effect of the mediator on the dependent variable (DV) should be significant. Second condition: The effect of the IV on DV should be significant. If this effect is not significant, then there is indirect-only mediation. Condition three: The product of the three individual effects should be positive for complementary mediation, but there is competitive mediation if the product is negative (see decision tree in Zhao et al. 2010). In the current study, condition one was fully satisfied, and the effect of brand like on brand loyalty was positive (see Table 2).

Regarding condition three, we found the product of the three individual effects to be positive and therefore concluded that brand love has a complementary mediation effect on the relationship between brand liking and brand loyalty. This means there is a partial mediation effect of brand love such that a portion of the effect of brand like on brand loyalty is mediated through brand love, while brand like still explains a portion of brand loyalty independent of brand love. The complementary mediation effect of brand love suggests that brand love explains, possibly confounds, or falsifies the relationship between brand liking and brand loyalty, but this



confounding effect is positive. This means that customers' brands are mediated through brand love. Thus, a customer with a higher brand like would have higher brand love, positively influencing brand loyalty.

Table 2: PLS-SEM Results

	Path Coefficient	t-value	p-value
<b>Controls</b>			
Account Type -> Brand Loyalty	0.026	0.824	0.410
Age -> Brand Loyalty	-0.025	0.927	0.354
Educational LevelLevel -> Brand Loyalty	-0.062	1.931	0.054
Gender -> Brand Loyalty	0.035	1.059	0.289
Number of years with bank -> Brand Loyalty	-0.033	0.961	0.337
<b>Direct relationship hypotheses (H1a-d)</b>			
Brand Like -> Brand Commitment	0.565	16.436	0.000
Brand Like -> Brand Intimacy	0.645	20.250	0.000
Brand Like -> Brand Passion	0.599	18.296	0.000
Brand Like -> Brand Loyalty	0.196	3.005	0.003
<b>Direct relationship hypotheses (H2a-c)</b>			
Brand Intimacy -> Brand Loyalty	0.206	3.715	0.000
Brand Passion -> Brand Loyalty	0.277	4.241	0.000
Brand Commitment -> Brand Loyalty	0.134	2.075	0.038
<b>Moderated relationship hypotheses (H3a-d)</b>			
Alternative Brand Attractiveness (ABA) -> Brand Loyalty	-0.020	0.482	0.630
ABA * Commitment -> Brand Loyalty	0.102	1.407	0.159
ABA * Intimacy -> Brand Loyalty	-0.021	0.273	0.785
ABA * Like -> Brand Loyalty	-0.017	0.220	0.826
ABA * Passion -> Brand Loyalty	-0.056	0.849	0.396
<b>Mediation Effect of ***Brand Love (H4)</b>			
<i>Total direct effects</i>			
Brand Like -> Brand Loyalty	0.672	12.218	0.000
Brand Like -> Brand Love	0.803	19.102	0.000
Brand Love -> Brand Loyalty	0.757	6.597	0.000
<i>Total indirect effect</i>			
Brand Like -> Brand Loyalty	0.608	6.180	0.000

Note. \*\*\*Brand Love was run as a second order variable as indicated in the measurement description.

#### 4. Discussion

The findings of this study have shown that brand liking has a significant relationship with brand intimacy. This is supported by the work of Landwehr et al. (2011) on the importance of facial expressions on product liking, who conclude that liking is significantly related to pleasure and arousal, which are the elements of intimacy. This suggests that when a customer likes a brand, there is a high probability of that customer forming a strong bond with the brand. If there is perceived stability and confidence in the brand's performance, intimacy will be exhibited through a strong desire to see the bank's progress and establish a mutual understanding with the bank. This is also consistent with Stone (2007), who argues that customers can enhance relationships with their brands by developing a liking for them. Again, the study reveals a significant relationship between brand like and commitment. When customers develop a likeness for a brand, the commitment to continue the relationship with the brand is invariably strengthened. This is buttressed by the findings of Abosag et al. (2017), who indicated that one of the consequences of brand liking is commitment. When a customer develops a liking for his/her bank brand, it becomes very likely for the customer to want to continue transacting business with the bank in the long term. The finding implies that customers will be willing to continue their relationship with the bank in times of difficulty.

In addition, the study supports the hypothesis regarding the relationship between brand liking and brand passion. Brand liking is significantly associated with brand intimacy. The finding parallels Biel and Bridgewater (1990),

who conclude that brand liking creates a positive feeling for the brand. Customers' liking the brand suggests that the customer does not see any other bank making him/her happier than the current brand. The stability of the bank brand, which is a reason for liking the brand, makes the customer adore (admire) the brand.

The study also hypothesized the direct relationship between brand like and brand loyalty. The findings supported the proposed relationship. This means that the bank brand's perceived stability and the customer's confidence in the brand's services are essential factors that make the customer loyal to the bank. To this end, the customer will be willing to continue doing business with the bank as well as recommending the services of the bank to others. This assertion is supported by Anselmsson et al. (2008) and Abosag et al. (2017), who found a significant relationship between brand like and brand loyalty.

The significant relationship between brand intimacy and brand loyalty is sustained. The influence of brand intimacy on brand loyalty must be considered. Consumers develop close relationships with a brand due to continuous interactions. The continuous interactions with the brand create unique meanings for consumers, creating a connection between the customer and the brand (Turri et al., 2013). This connection that brings about intimacy goes a long way to affect the relationship between the customer and the brand positively. In the end, the customer becomes loyal to the brand. As a result, he/she becomes prepared to recommend the brand to others. The finding is not surprising as it is supported by the findings of Yim et al. (2008), whose study determined the positive association between brand intimacy and brand loyalty. Brand passion has also been found to be an essential predictor of loyalty. This is like the findings of Albert et al. (2008), who found an association between passion and loyalty. Thus, customers' sense of admiration and belief in the lively nature of the relationship tend to influence the customers' decision to recommend the brand to others. It also allows customers to use other services produced by the bank.

Furthermore, Albert et al. (2008) reveal the strong association between brand commitment and loyalty. Commitment arises from the customer's intention to continue patronizing the brand's services. As suggested by Turri et al. (2013), in most cases, committed customers are willing to stay in an exchange relationship with the desire to maintain it. A study by Park et al. (2010) on brand attachment and attitude revealed a significant relationship between brand commitment and brand loyalty. Thus, when customers intend to continue a relationship with the brand and have confidence in its stability, they will likely continue doing business with it and even recommend it to other potential customers. The bank should be there for the customers in challenging and happy moments. For example, the relationship managers may attend the customers' parties and visit the customers when they are bereaved, as such gestures are highly valued in an African context such as Ghana. They should also communicate with the customers in times of financial difficulties.

Additionally, the study's findings suggest that alternative brand attractiveness does not moderate the relationship between brand intimacy, brand passion, and brand commitment on the one hand and brand loyalty on the other. Thus, the initial supposition on the moderation effect of alternative brand attractiveness is rejected. In essence, the presence or absence of an alternative brand does not influence the effect of brand intimacy and brand loyalty. For example, the desire of a customer to continue a relationship with a bank and its attendant influence on recommending the same services to others is not influenced by the presence of an alternative brand (brand intimacy). Again, a customer's admiration of a bank inspires the bank's recommendation to others, but the presence of alternative banks does not influence the existence of the recommendation or its extent (brand passion). This finding, therefore, suggests that individuals tend to be loyal to brands to which they are emotionally attached (Park et al., 2006), "resisting competing alternatives in order to maintain a relationship" (La & Choi, 2012, p. 110). Thus, intimate, passionate, and committed customers will remain loyal to the brand irrespective of attractive alternatives. The findings align with Kim, and Gwinner's (2010) assertion that customers with strong emotional attachment to or rapport with a particular service provider are also likely to show loyalty to the service provider. Our study also shows that alternative brand attractiveness does not determine the extent of customers' love for a brand. Regardless of what competing brands offer, consumers will develop a love for brands they have a positive feeling towards and have confidence in. Also, brand love represents a mechanism through which brand likes influence brand loyalty. It explains how a brand can influence brand loyalty via brand love. The presence of the brand's love by consumers determines how the brand's likeness will lead to repeat patronage of the bank and recommending the same to others.

#### *4.1 Theoretical Contributions*

In terms of customer behavior and brand management, this study makes numerous noteworthy additions to brand relationships and loyalty.

First, a conceptual understanding of brand love is advanced by discovering that consumer-brand ties are a

translation of Sternberg's (1986) triangular theory of love. According to Carroll and Ahuvia (2006), there is empirical evidence that interpersonal love theories are applicable in branding contexts due to the emergence of passion, closeness, and commitment in respondents' connections with valued companies. This supports the idea that interactions between consumers and brands are anthropomorphic.

Secondly, the study's findings, which address discussions on the hierarchy of consumer-brand ties, experimentally support brand liking as a step before brand love (Fetscherin, 2019; Maxian et al., 2013; Sarkar, 2014). According to the evidence, liking serves as a springboard for more robust affective bonds, such as those based on love and loyalty. This clarifies building brand relationships by identifying brand liking as a preliminary affinity that could develop into longer-lasting commitments.

Third, the mediation effects confirm the contribution of brand love to the transmission of brand liking's effect on loyalty (Batra et al., 2012; Sarkar, 2014). Love gives brands that consumers enjoy an intrinsic meaning that transforms pleasant emotions into motivating and devoted behaviors. The findings contribute to conceptual models of brand resonance by defining these intermediary effects.

These new perspectives expand on how we currently view the development of brand relationships by showing that consumer-brand bonds are iterative, moving from initial emotive responses to more profound loyalty and dedication. The results guide further study into moderators and causal mechanisms in brand resonance processes and empirical validation of conceptual frameworks.

#### *4.2 Practical Implications*

Our study reveals that brand liking has a positive effect on brand love and brand loyalty. Thus, marketers and brand managers should create likable brands and build customers' confidence in the products and services offered by the brands. For example, banks operating in a turbulent environment like Ghana's banking sector must exhibit stability in their operations and product and service offerings. They should be consistent in the quality of service they offer their customers. Additionally, our findings show that brand love mediates the relationship between brand liking and brand loyalty. This suggests that more than customers' liking for a bank brand is needed for brand loyalty. Such a liking should be developed into brand love since brand love transmits the liking to loyalty. For a bank customer to recommend this brand to family and friends, continue to do business with a bank, and use other services offered, customers' liking for the bank must be translated into their commitment to the bank. Such liking must also be translated into a passion for and intimacy with the brand. These can be achieved by making the brand live in the customers' lives. Banks can rely on their relationship managers in this regard.

#### *4.3 Limitations and Recommendations for Future Study*

Although this study offers valuable insights, certain drawbacks may be resolved in subsequent investigations. First, the data's unique banking setting may restrict how broadly the conclusions about brand love and loyalty can be applied to other sectors of the economy. The validity of the conceptual linkages would be strengthened by repeating this study across various consumer brand categories, such as human brands, sports teams, airlines, and hospitality.

The cross-sectional survey approach also offers measurements taken at a single point in time. Richer insights into the dynamic evolution of brand like, love, and loyalty with increased consumer experience could be obtained through longitudinal tracking.

Finally, although statistically significant, experimental validation of the causative processes would benefit the mediation effects. To validate the conceptual framework, brand like manipulation could be used to evaluate effects on love and loyalty.

To extend this work, subsequent investigations may combine consumer neuroscience instruments with experimental designs to evaluate the trajectory of brand relationships over time in various product and service situations. This would improve our knowledge of the causal processes that lead to brand resonance, attachment, and loyalty development.

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The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

**Data sharing statement**

No additional data are available.

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