



## Brand Loyalty in Fast Moving Consumer Good Markets: The Role of Bonds

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### Abstract

This paper examines the concept of brand loyalty in Fast Moving Consumer Good (FMCG) markets. The primary objective of the study was to explore why loyalty develops in FMCG markets from the consumers' perspective. In addition, this study explored the consumers' perspective on the types of bonds that exist in FMCG markets and the role of bonds in the development of brand loyalty.

The dominant conclusion arising from this study is that brand loyalty exists in FMCG markets for both cognitive and emotional reasons. Essentially this research determined that the development of brand loyalty is predicated on the development of customer-brand bonds. This research concludes that the challenge for marketers is to develop and nurture the bonds that lead to and that can strengthen brand loyalty. The research also concludes that brand loyalty studies in the future should focus on both cognitive and emotional reasons for brand loyalty and the role of bonds therein. Exploring brand loyalty in this way should assist in the analysis of and understanding of brand loyalty in FMCG markets and should consequently result in the development of effective marketing strategies designed to build brand loyalty.

**Keywords:** Brand loyalty, Bonds, Cognitive loyalty, Emotional loyalty

### 1. Introduction

This paper examines brand loyalty in Fast Moving Consumer Good (FMCG) markets from the consumers' perspective. The central thrust of the marketing activities of a firm is often viewed in terms of development, maintenance, or enhancement of customers' loyalty toward its products or services (Dick and Basu, 1994). Given that the marketplace is increasingly characterised by unpredictability, diminishing product differentiation and heightened competitive pressure, brand loyalty becomes all the more important. Discovering the reasons why loyalty develops is essential, if sound marketing strategies in the pursuit of that loyalty are to be developed. There is a large volume of extant literature on brand loyalty, however the investigation of brand loyalty development from the consumers' perspective has been given scant attention. This paper therefore, presents new empirical evidence on the development of brand loyalty in FMCG markets, and draws particular attention to the role of bonds in loyalty development in order to bridge that gap.

### 2. Brand loyalty

Brand loyalty, is a measure of the attachment that a customer has to a brand. Essentially, brand loyalty refers to a consumer's consistent repurchase of a favoured brand. Considerable discussion exists in the literature over the definition and dimensionality of loyalty (Ball *et al.* 2004). According to Aaker (1991) brand loyalty reflects how likely a customer will be to switch to another brand, especially when that brand makes a change, either in price or product features. In line with Aaker's (1991) description of loyalty, Fournier and Yao (1997) note that there appears to be general agreement in the literature that brand loyalty refers to a biased behavioural response to choose one brand out of a set of alternative brands.

There are many advantages of brand loyalty. Primarily, it is clear that it is much less costly to retain customers than to attract new ones, and existing customers represent a substantial entry barrier to competitors, in part, because the cost of enticing customers to change loyalties is often prohibitively expensive (Aaker, 1996). There is also the advantage of trade leverage, ensuring preferred shelf space for preferred brands and additionally brand loyalty provides a firm with time to respond to competitive moves (Aaker, 1991). According to Delgado-Ballester and Munuera-Aleman (2001) the interest in brand loyalty derives from the value that loyalty generates to companies in terms of:

- A substantial entry barrier to competitors
- An increase in the firm's ability to respond to competitive threats

- Greater sales and revenue
- A customer base less sensitive to the marketing efforts of competitors

Further, Rowley (2005) identifies the benefits of brand loyalty as:

- Lower customer price sensitivity
- Reduced expenditure on attracting new customers
- Improved organisational profitability

Caudron (1993) and Olsen (1997), however, argue that the ever-increasing proliferation of brands, price competitiveness, and the strength of own label brands have all worked to drive down brand loyalty. It has been suggested that a loyal customer is an oxymoron in today's market place. Research has shown that there is a 50% chance that a shopper will switch from their normal brand to a competitor's brand, which is on promotion, and furthermore that two thirds of shoppers claim to always compare prices before choosing a product (Pressey and Mathews, 1998). Research in the UK across different industry sectors has shown that more than 95% of retail petrol buyers buy more than one brand; about 85% of customers shop at more than one grocery retailer and personal investors will, on average, subscribe to three different financial services companies (Knox and Macklan, 1998). Given these tendencies, it is not surprising that marketers are increasingly interested in understanding the sources of loyalty and the mechanisms through which it comes about (Wernefelt, 1991).

When developing an understanding of loyalty, it is essential to describe what loyalty is not (Fournier and Yao, 1997) to enable the true dynamics of brand loyalty to be understood. Essentially brand loyalty is not satisfaction with a brand nor is it repeat purchase behaviour (inertia). Both of these concepts are explored in the following sections.

### 2.1 Satisfaction

Satisfaction can be broadly characterised as a post purchase evaluation of product quality given prepurchase expectations (Kotler, 1991). Anderson and Sullivan (1993) found that satisfaction among consumers has a positive impact on repurchase intentions. They argue, that by consistently providing high satisfaction a resulting higher repurchase intention among consumers should be observed. This finding is supported by Cronin and Taylor (1992) who found that satisfaction has a significant positive influence on repurchase intentions. However, while satisfaction is widely regarded as an important indicator of repurchase intentions, satisfaction with a product does not ensure the development of loyalty.

Burger and Cann (1994) found that satisfaction does not guarantee that the same supplier will be used again for the next purchase. Research has shown that each year, US companies lose 15-20% of their customers, many of whom were considered satisfied. Indeed, it is not uncommon to have high levels of customer satisfaction and still be losing customers (Reicheld, 1997). This can occur because satisfied customers leave for the lure of competitors' offers (Mittal and Lassar, 1998). Customer satisfaction measures how well a customer's expectations are met by a given transaction. Customer loyalty on the other hand, measures how likely a customer is to return (Bowen and Shoemaker, 1998). Therefore, in attempting to enhance loyalty among consumers, marketers need to ask what drives loyalty beyond satisfaction (Mittal and Lassar, 1998). In this context, it is essential for marketers to understand how loyalty differs from repeat purchase behaviour.

### 2.2 Repeat Purchase Behaviour (Inertia)

Brand loyalty is not the same as repeat purchase behaviour (Light, 1993). Repeat purchase behaviour, means that the consumer is merely buying a product repeatedly without any particular feeling for it. Where a brand is bought out of habit merely because less effort is required, inertia is said to be present (Solomon *et al.* 1999). Many people tend to buy the same brand almost every time they go to a shop and such a consistent pattern of behaviour is often due to the presence of inertia. It is argued in these cases that there is little or no underlying commitment to the product (Solomon *et al.* 1999). In essence, the consumer passively accepts a brand.

In contrast, the concept of brand loyalty implies that a consumer has some real preference for the brand and makes a conscious decision to continue buying the same brand (Solomon *et al.* 1999). Loyalty therefore is present only when consumers evaluate available brands and make a deliberate choice for one of those. In other situations, repeat purchasing is inertia to stay with the present brand. Aaker (1991) is of the opinion that an enormous amount of inertia exists in consumer choice, and that consequently there is a need, when examining loyalty to clearly differentiate between situations where inertia or loyalty is present.

Despite differentiating between loyalty, satisfaction and inertia, it is argued that understanding of the phenomenon of brand loyalty remains lacking, with no universally agreed definition (Fournier and Yao, 1997; Uncles *et al.* 2003). This may be as a result of two different theoretical research orientations to the study of brand loyalty. The first orientation focuses on loyalty expressed in terms of revealed behaviour and cognitive thought processes, while the

second orientation focuses on attitudes and the meaning and hedonic-emotive aspects of brand loyalty (Delgado-Ballester and Munuera-Aleman, 2001; Uncles *et al.* 2003). Essentially, brand loyalty studies have focused on loyalty as a result of cognitive decision making or as a result of positive attitudes. The following sections examine both orientations.

### 2.3 Brand Loyalty and Cognitive Decision Making

Loyalty expressed in terms of cognitive decision making and consumer behaviour has traditionally received most attention in the literature (Uncles *et al.* 2003) but is limited according to Fournier (1998) as it fails to truly inform the phenomenology of brand–customer interactions. Loyalty as a result of cognitive decision making occurs when, through trial and error a brand, which provides a satisfactory experience is chosen. Rational thought processes dominate where loyalty to the brand is the result of repeated satisfaction with the brand (Uncles *et al.* 2003). This perspective has primarily centred on the relationships between perceived quality, satisfaction and loyalty (Delgado-Ballester and Munuera-Aleman, 2001). Interestingly, Chaudhuri and Holbrook (2001) recently suggested that behavioural loyalty tends to lead to greater market share.

Despite large amounts of research examining brand loyalty as a result of cognitive decision making, many argue that this approach to the study of brand loyalty fails to capture its nuances with a growing body of literature over the last decade analysing brand loyalty at an emotional level. Recognising the importance of attitudinal and emotional aspects of brand loyalty, increasing numbers of researchers now argue that there must be a strong attitudinal commitment to a brand for true loyalty to exist.

### 2.4 Brand Loyalty and Positive Brand Attitudes

Examination of loyalty in this way focuses on the attitudes that consumers hold towards brands. These attitudes are seen as taking the form of a consistently favourable set of stated beliefs towards the brand purchased (Uncles *et al.* 2003). Research of brand loyalty at this level has dominated the literature for the last decade or more, with studies primarily examining the role that brands play in the lives of consumers. Concepts such as brand identity and brand personality, coupled with the role of brands as relationship partners, has resulted in a relationship perspective to the study of brand loyalty governing much of this literature (Blackston, 1993; Dick and Basu, 1994 and Fournier 1998). Those in support of this perspective argue that people relate to brands much like they relate to other people and delving into loyalty is much like studying interpersonal relationships. A significant brand provides meaning and is important to a person because it connects with their life, and they have behavioural, attitudinal and emotional involvement (Varey, 2002). The essence of a brand–customer relationship resembles the typical “personal” relationship between two people (Schleuter, 1992, 4). Essentially, the stronger the relationship, the greater the brand loyalty.

It is argued that this perspective is suitable in a marketing environment where brands at a functional level all appear to deliver great performances (Roberts, 2005) and are thus difficult to differentiate on the basis of that performance. The emotional and attitudinal reasons for loyalty in such instances are regarded by many as being more suited to the building of brand loyalty, than the rational, cognitive, behavioural perspective that traditionally dominated the literature.

Examination of loyalty from an attitudinal perspective, however, is not without its critics. Dabholkar (1999) believes that attitudinal and relationship perspectives on brand loyalty have applicability problems when examining purchases in FMCG markets, while Oliver (1999) has argued that there is little systematic empirical research to corroborate or refute the attitudinal perspective on brand loyalty. Indeed, Delgado-Ballester *et al.* (2003) state that there are few studies that are informative about brand–customer interactions, despite the fact that the idea of brand–customer relationships is not new. Despite these reservations, loyalty studies at an attitudinal level continue to dominate the more recent literature on brand loyalty.

### 2.5 Brand Loyalty and the Role of Bonds

An examination of brand loyalty is incomplete without an analysis of the development of bonds. Bonds are those which join two parties together, and when present can lead to the development of brand loyalty. Bonds can be of either a structural or a social nature (Rao and Perry, 2002). Fournier (1998) refers to structural bonds as substantively grounded and social bonds as emotionally based. The literature proposes that bonds of a social nature develop between customers and brands. Trust and commitment, followed by interdependence are the most mentioned social bonds in the literature (Rao and Perry, 2002). Other social bonds include reciprocity, empathy, cooperation, and satisfaction. According to De Chernatony (2001) bonds are present where consumers are loyal for either cognitive or emotional reasons, however it is interesting to note that the type and nature of bonds that develop where consumers are loyal for emotional reasons have traditionally received more attention in the literature than the types of bonds that develop for cognitive reasons.

It is argued that as bonds grow in intensity, the attachment that the customer has for the brand deepens (Vincent and De Chernatony, 1999). Connections such as these demonstrate the powerful emotional attachments that can form when brands connect with customers in deep and significant ways. Fournier (1998) proposes that bonds can range in intensity from superficial to liking, friendly affection, passionate love and addictive obsession, and where these bonds exist the

brand contributes to the customers' life in significant ways. According to Uncles *et al.* (2003), marketers must understand why bonds exist and attempt to nurture them to enhance the strength of the consumers' attitudes towards a brand and thus strengthen the loyalty that exists.

Thus, it is apparent from the literature that bonds can lead to loyalty and can strengthen the loyalty that exists, however it is also possible that bonds can exist without the presence of loyalty. For example, a customer may have trust in a brand and be satisfied with a brand and yet switch to an alternative brand on offer for a variety of reasons. Interestingly however, while bonds can exist without the presence of brand loyalty, it is evident that loyalty cannot be present without the existence of bonds. For example, if a customer is loyal to a brand and engages in consistent repurchasing of a favoured brand, bonds such as satisfaction are inevitably present. In summary therefore it can be said that:

*Bonds can lead to and can strengthen brand loyalty but do not guarantee brand loyalty, however brand loyalty cannot be present without the existence of bonds.*

It is argued that the development of effective marketing strategies is dependent on knowing if and why loyalty does/can exist, and the type and nature of bonds that lead to the development of loyalty. In this context therefore, there is a necessity to discover from the consumers' perspective the types of bonds that exist in FMCG exchange situations and the role of bonds in the development of loyalty.

### 3. Research methodology

Qualitative research methods are seen as particularly appropriate for the marketing domain. The fundamental reason is the need to understand phenomena surrounding marketing. In seeking understanding, qualitative research methods based on the ethos of an interpretive philosophy serve marketing management decision making better than many other research methods (Carson *et al.* 2001). Interpretive qualitative research methods are valuable for in-depth understanding of phenomena in the marketing domain and provide flexibility and suitability therein.

To enable in-depth exploration of the dominant issues, in-depth interviews were chosen for the current research. According to Easterby-Smith *et al.* (1991) the in-depth interview technique is necessary to understand the constructs that the interviewee uses as a basis for his or her own opinions and beliefs about a particular matter or situation. The focus of the in-depth interviews for this research was on understanding informants' views on loyalty in FMCG markets. The researcher followed the advice of Siedman (1991, 45) and continued interviewing until she felt "enough" respondents had been surveyed. This saturation and sufficiency point was reached having interviewed fifteen respondents, at which point no new information was deemed to be forthcoming and the interviewer was at a stage where she could almost predict the respondents' answers.

All interviews were taped and fully transcribed afterwards. Notes were also taken during the interviews to aid in the transcribing and to remind the researcher of any further ideas or inspirational thoughts that were generated during the interviews. All interviews ranged in length from 45 minutes to 1.5 hours. The demographic profiles of interview respondents are presented in Table 1. As can be seen a broad range of respondents were interviewed enabling in-depth exploration of the research topic.

#### Insert Table 1 here

There are many approaches prescribed for the analysis and interpretation of qualitative data, approaches, which are often difficult to articulate and make explicit (Jones, 1985). Initial reading of the transcripts focused upon evaluation of the main issues that arose, while subsequent readings focused on making sense of and seeking out points that were relevant and interesting to the debate. Areas where there appeared to be either consensus or divergence of opinion also emerged allowing for comparisons and convergence of ideas and points to surface. Guba (1978) refers to this as *convergence* and *divergence*, and Babbie (1998) refers to it as *similarities* and *dissimilarities*. All interviews were individually interpreted in order to preserve contextual meaning, while interpretation across interviews was required in order to assess overarching themes (Thompson *et al.* 1989).

### 4. Discussion of research findings

The following sections present an analysis of the dominant research findings and are explored in the context of the extant literature.

#### 4.1 Loyalty as a Result of Cognitive Decision Making

Researchers, who examine brand loyalty using rational or cognitive criteria, argue that loyalty to a brand is the result of repeated satisfaction with that brand and not because of any strongly held attitude or deeply held commitment to the brand (Uncles *et al.* 2003). The consumer chooses a brand that provides a satisfactory experience, and measurement of that satisfaction will centre on repurchase or purchase frequency. As identified, it is important to distinguish between loyalty and repeat purchase behaviour. Only where consumers evaluate different brands, and make a deliberate decision to purchase one of those brands, is loyalty manifested, otherwise repeat purchasing results from inertia, where the same

product is bought out of habit. Many in the literature rule out behaviour as a dominant measure of loyalty, arguing that behaviour does not imply that loyalty exists, but that it may merely reflect happenstance (Uncles *et al.* 2003), in effect, inertia. Interestingly, some respondents provide some evidence to support this assertion:

*People might only remain loyal out of habit. I think you will always get a certain amount of people who will remain loyal out of habit.*

Male, 35, B

In this context, the intention throughout the in-depth interviews was to discover the reasons *why* loyalties do exist among respondents, in an attempt to differentiate between repurchase inertia and repurchase loyalty. As a result, respondents detailed specific reasons for the existence of loyalties over and above mere inertia to stay with one brand:

*You'll only become loyal if you like the brand. Its quality we're looking for. What we want from the brand in terms of taste and quality is what is important to us.*

Female, 28, C1

Essentially, many respondents proved to be very rational in their purchase behaviour, seeking out brands that provide a satisfactory experience:

*I'm loyal on the basis of quality, tried and trusted and it doesn't really matter what the brand is as long as it does the right job.*

Female, 34, C1

Furthermore, respondents indicated that value for money was of great importance in the development of brand loyalties. The research indicates that consumers might become loyal if they perceive they are getting good value:

*Loyalty depends on the quality of the product and value for money.*

Male, 29, C1

From the research findings it is clear that many consumers expect value for money and do not want to spend money on something when they are not getting value:

*I think the only way a company can create loyalty is to give value, to give a quality product at a reasonable price.*

Female, 45, C1

Such a view is also seen to support those who found that two-thirds of shoppers always compare prices before choosing a product. Arguably this results from the increase in price competition in mass consumer markets.

On initial examination therefore, loyalty appears to be founded on preference, quality and perceived value for money, factors which are seen to transcend the many psychological reasons given for loyal behaviour:

*I'm very loyal to Dove shampoo. I find it really good and I always buy it. It works for me and I would not be tempted over to a competitor.*

Female, 45, C1

A significant point to emerge from the research is that for some consumers the name, image or personality of the brand is irrelevant. Rather, what drives their purchase decision is their liking of the product, essentially their liking for the functional performance of the product. For these consumers the brand is immaterial:

*I go with my likes more than anything else, as opposed to it being a particular brand as such. I go with what I like the best.*

Female, 30, C1

*I don't drink Barry's tea because its Barry's tea, I drink it because I like it. I eat what I like whether it's branded or not.*

Female, 40, C2

This finding supports Moriarty *et al.* (1996), who found that instead of having a desire to have a relationship with a company or a brand, some consumers are more concerned with the product offering. This significant finding indicates that for many consumers, functional benefits of the brand guide the purchase decision.

In this context, there appears to be significant evidence from the research findings to suggest that cognitive reasoning can explain much of the brand loyalties that develop in mass markets. It could further be argued that, while other researchers have identified many deep psychological reasons for loyalty (for example, Aaker, 1996; Beardi, 2000; Schultz 2000), practical reasons such as taste preference and quality emerge from the current research as important

determinants of loyalty in FMCG markets. It is apparent from respondents to this study that practical considerations such as preference, quality and value for money may be enough to drive much brand loyalty in FMCG markets.

This finding is significant and requires further examination as it supports traditional methods of examining brand loyalty in terms of repeated satisfaction with a brand. It also supports a small cohort of more recent researchers who argue that examining brand loyalties from this perspective has more relevance for FMCG markets than does the relationship/attitudinal perspective (for example, Dabholkar, 1999; Dowling, 2002). It should also provide an important future research area, given that a substantial body of branding literature suggests that cognitive decision making is not that significant when it comes to brand loyalties in mass consumer markets. Many who adopt the attitudinal perspective to brand loyalty rule out rational behaviour as a dominant measure of that loyalty, arguing that behaviour and satisfaction may not be enough to confirm that true loyalty is present. Based on respondents to the current research, it appears that a significant group of consumers base their purchase decisions on strong rational criteria, where cognitive decision-making dominates, out of which loyalties may develop.

#### 4.2 Loyalty as a Result of Positive Attitudes

When probed about any deeper psychological attachments that might exist to brands, rational arguments were diluted, allowing for other conceptualisations to surface. Tradition and nostalgia were dominant among these conceptualisations, with many respondents also expressing deep affections for certain brands:

*I buy some brands because my Mum bought them and I grew up with them. I suppose a lot of it is nostalgic, where something reminds you of the past and the emotions surrounding that.*

Female, 36, C1

*I think tradition is one of the most important reasons for loyalty. I suppose it is familiarity and what you've grown up with.*

Male, 34, B

These findings support Fournier (1998), who found nostalgia and tradition high among reasons for loyal behaviour in mass consumer markets. Those who study loyalty in this manner also examine the emotional and psychological attachments that consumers have to brands. Measurement studies of loyalty from an emotional perspective take the form of investigating how much people like the brand, feel committed to it and have positive beliefs and feelings about it; essentially they measure consumers' attitudes. Loyalty at this level is likely to be deeper than that developed at a cognitive level because it is rooted at a psychological level and is demonstrative of commitment to a brand:

*I don't know what I'd use without Howards OneWay. I'd never think the same of my brown bread if it wasn't made with Howards. My mother used it and everyone I ever knew baked with it and I think it's superior. I would be devastated if it was gone because I've been using it for years and years.*

Female, 60, C2

In this case, the brand provides meaning and is important to the person because it connects with her life. She is likely to expend time and resources in order to ensure this consistent purchase behaviour, behaviour which has endured through a generation and is likely to continue into the future. The age of the respondent is important. At sixty years of age, this respondent had many years of purchasing and of using the brand, as had her mother before her. Therefore, a deep-rooted commitment to and nostalgia for the brand is evident.

Where loyalty exists at this attitudinal level it is likely that the brand will seem like a friend to the consumer, towards which they have a sense of commitment and belonging:

*I am committed to purchasing Nescafe into the future. It's always perfect and I think I will always buy it.*

Female, 30, C1

In such instances the brand becomes an integral part of the consumer's daily life, and progressively the role that the brand plays becomes more important to the consumer:

*I am very loyal to Kelloggs. They give the image of good family life and a good start to the day and without them that crutch would be gone. I've bought into that.*

Female, 34, C1

In support, therefore, of those who examine brand loyalty in terms of both patronage and attitude, this research has found that significant loyalties can develop where the consumer holds favourable attitudes towards the brand, and the brand plays a meaningful role in the life of the consumer. This finding reflects the dominant literature on brand loyalty in recent years, where the focus of most loyalty studies has been on the attitudinal perspective. As revealed, however, this study has also found that a dominant reason for loyal behaviour in FMCG markets is repeated satisfaction with a brand. Thus, an interesting perspective on brand loyalty emerges, where cognitive reasoning and positive attitudes are both revealed as reasons for brand loyalty in FMCG markets. This indicates that research studies going forward should

focus on *both* the cognitive *and* the attitudinal perspectives on loyalty, rather than the *either or* approaches to those studies that have dominated research in the area.

#### 4.3 The Role of Bonds in the Development of Brand Loyalty

The role that bonds play at both a cognitive and emotional level in the development of brand loyalty is essential to explore, if the nuances and dimensionality of brand loyalty are to be truly understood. As identified earlier, trust, commitment, interdependence, reciprocity, empathy, cooperation, and satisfaction are the most mentioned bonds in the literature.

Trust is defined in the literature as a feeling of security held by the consumer that the brand will meet his/her consumption expectations (Dellagado-Ballester and Munuera-Aleman, 2001). In this way it is likely that consumers will develop an emotional or psychological attachment to the brand. Interestingly, respondents to the research exhibit a high level of trust in brands:

*I would have trust in a brand that I buy regularly and that I haven't had a bad experience with.*

Female, 60, C2

Such observations support the many definitions of trust in the literature where trust is defined as confidence that one will find what is desired. The literature also indicates that trust evolves over time (Blau, 1964; Rempel *et al.* 1985; Sheaves and Barnes, 1996). Support for this assertion was found among respondents who largely agreed that trust has to be built through experience of using the brand:

*Brands have to win my trust, I don't trust new brands, I trust what I use all the time.*

Female, 34, B

Trust, therefore, is learnt over time. Respondents to the current research did not place trust in new brands that they had no prior experience with. Thus, the existence of either repeat purchase or loyal behaviour is essential to the development of trust. Interestingly, trust was found to be present where loyalties developed as a result of cognitive reasoning and also where loyalties developed as a result of emotional attachments to brands:

*I always buy L'Oreal Shampoo because I think it is the best shampoo available. I have full trust in it to meet my expectations every time I use it.*

Female, 28, C1

*I am totally loyal to Batchelors' Beans. They were the beans we grew up with. We never had any other brand of beans in the house, and so I believe that they are the best available. Since I moved out of home 8 years ago they are the only beans I will ever buy. I have complete trust in them, they are an essential purchase in the weekly shop.*

Female, 34, B

As such, it is apparent that consumers can have trust in brands to perform regardless of the nature of the loyalty that exists. This is an important finding, and indicates that where consumers have trust in brands they are likely to continue purchasing that brand in the future. In this context it is argued that, if commitment is to develop, trust must be present (Johnson *et al.* 1999). While respondents to the research displayed relatively high levels of *trust* in brands that they are loyal to, *in general* the same levels of *commitment* were not expressed, with respondents showing varying degrees of commitment:

*I find that I am changing a lot of brands lately and so I don't think I have much commitment anymore.*

Female, 34, B

Interestingly, the desire for choice appears to be the main reason for the lack of commitment exhibited by respondents. It is apparent from the research that consumers reject companies' attempts at choice reduction and so is reluctant to commit to any brand in the long term:

*Even though I might be loyal to certain brands now, if another brand comes along that's as good I can change. Yes, if a certain product satisfied me the brand wouldn't bother me.*

Female, 34, C1

Such an observation supports Crosby *et al.* (1990), who in the relationship–marketing literature found that consumers *jump ship* to other more attractive deals, regardless of their previous relationship status. In such cases the consumer might be reflective of what Rowley (2005) termed the convenience seeker, someone who engages in regular repeat purchase behaviour, but is susceptible to promotions from other brands:

*No, I would always be watching around for what else is on offer so no, I wouldn't be committed for the long-term.*

Female, 36, C1

In general, however, respondents indicated that they have what can be termed *temporary commitment* to many brands. Essentially, regardless of whether loyalty exists for cognitive or emotional reasons, respondents show consistent repurchase behaviour but are not inclined to say that they will continue to show similar behaviour in the future:

*I have trust in brands but not commitment. Commitment wouldn't be a word that I'd use. Yes, I buy a brand this week and probably next week but that doesn't mean that I'm committed to it; not commitment to the extent that I'd say I'll buy this brand into the future.*

Female, 60, C2

It can be seen in such situations that, while consumers indicate loyal tendencies to a brand, they are reluctant to use the term *commitment* in describing those tendencies. It appears that this is so, given the desire for choice that most respondents to the research indicated. Essentially, even though they may show signs of committed behaviour, they are reluctant to describe it as such, given that they want other choices available to them, regardless of whether they wish to purchase from those available choices or not. Such a finding supports that of Fournier and Yao (1997: 460) who described such feelings as those which do not lie “*in formal pledges of fidelity or anticipated future commitments.*”

This finding is in contrast to that, where it was found that high levels of long-term commitment and attachments to brands can and do exist in certain circumstances. Examples of this include the women who would only use Howards OneWay and Nescafe as discussed earlier. High levels of commitment were also discovered in situations where consumers are *forced* into loyalty with a particular brand:

*The only brand I would say I am truly committed to is Persil, and that's out of necessity because I am allergic to most of the other washing powders.*

Female, 40, C2

In the context of these examples it can be concluded that certain brands provide meaning and satisfaction, feel like a friend and offer functional, emotional and self-expressive benefits to the customer. The research findings indicate that this can occur in situations where there is either temporary commitment, or high levels of long-term commitment to a brand. When exploring the nature of brand–customer bonding in this way, Fournier and Yao (1997, 461) discovered that certain brands act “*like a true best friend.*” Further evidence of such brand–customer bonding was also found among respondents to the research:

*You can build a bond with a brand, you trust brands and I agree with the notion of a customer–brand bond because you have an image of what the brand is and that is important to you, and that is the reason you continue to buy the brand.*

Female, 28, C1

Bonds such as satisfaction and contentment are indicated by the following respondent:

*I always buy Aquafresh because I think it's the best toothpaste on the market. I am completely satisfied with it. Even if Colgate was on promotion I wouldn't switch over.*

Female, 32, C1

Respondents to the research regularly discussed their feelings about brands in this way. Evidence of bonds such as empathy, fulfilment and satisfaction were present in many of the discussions with respondents:

*I will always use Pampers for my daughter; they make me feel that I am a better mother because I feel that I am using the best product for her.*

Female, 34,

Such perceptions of a brand typically result in the development of *strong* bonds between the customer and the brand. Where such bonds exist, Fournier (1998) argues that the brand contributes to the customers' life in significant ways:

*I have used Flahavans oatmeal for years and I would be devastated if it was taken off the shelves for some reason. To me it signifies health and a good life, and I feel I need it in my life.*

Female, 60, C2

This perspective indicates that certain brands can add meaning to the life of a consumer. Indeed support for this perspective was found throughout the current research:

*I always buy Persil because I trust it and I think that it plays a big role in keeping my clothes perfect and, as such, my clothes are an extension of myself so for me the Persil brand is very important.*

Female, 28, C1

The research findings indicate that brand–customer bonds grow stronger as the commitment of the customer for the brand intensifies. Evidence of very high levels of commitment to brands was found among some respondents to the research:



*I will drink no tea other than Barry's. Years ago when I lived abroad, both in the Isle of Man and in London I had Barry's sent over in the post to me, or when someone was coming to visit they would bring it. I never bought any other tea when I was living away.*

Female, 36, C1

Indeed, Fournier and Yao (1997, 460) describe the nature of that commitment as lying in the “*emotional bond*” that the customer has for a brand. It is important for marketers to understand the reasons why these bonds exist and to attempt to nurture them to enhance the strength of the consumers’ attitudes towards a brand.

The current research confirms that, where loyalties develop as a result of emotional attachments, strong bonds can form where the brand becomes established in the life of the consumer. The research also indicates that bonds can form where consumers are loyal for cognitive reasons. It could be argued given the research findings that bonds are likely to be stronger where consumers are loyal for emotional reasons (as shown in the Howards OneWay, Pampers and Persil examples). It is probable that it is for this reason, coupled with the swing in loyalty studies from behavioural to attitudinal, that bonding at an emotional level has received more attention in the literature over the past decade, than bonding at a cognitive level. Researchers have predominantly explored the nature of bonds that are present for deep, emotional reasons. This study however, indicates the necessity to refocus attentions at bonding at a cognitive level, given the many cognitive reasons given for loyal behaviour by respondents to the research.

Synthesis of the current research findings therefore, indicates that the debate in the literature over cognitive v emotive reasons for loyalty should be replaced with an appreciation that both have relevance for the study of brand loyalty in FMCG markets. While some consumers might be loyal because a brand “*reaches into the consumers’ heart as well as their mind and creates an intimate, emotional connection that the consumer can’t live without*” (Roberts, 2005), it is also the case that a consumer might be loyal simply as a result of repeated satisfaction with that brand.

Progressing this thinking even further, the research findings also indicate that future thinking on brand loyalty would benefit from consideration of cognitive and emotive reasons for loyalty as interdependent determinants. It can be argued that cognitive reasons for loyalty such as quality and taste preference might over time develop into an emotional attachment to a brand, where the consumer develops affection for that brand. Similarly it can be argued that if a consumer has affection for a brand or buys a brand for reasons of tradition it is probable that they like the taste of it and believe in its quality. In this context it can be argued that cognitive reasons underpin emotional reasons for loyalty. Building on this argument, this research further proposes that cognitive reasons for loyalty can also incorporate an attitudinal perspective. For example, it is apparent that loyalty to a brand for reasons of liking the taste or quality can be described as loyalty for reasons of positive attitude towards the brand. As such it can be argued that the polarisation of cognitive and emotive determinants of loyalty might be replaced with a study of brand loyalty that moves to a more central position. This thinking is illustrated in Figure 1.

#### **Insert Figure 1 here**

Building on Figure 1, it can be argued that where bonds develop at a cognitive level, they can develop in intensity if the reasons for loyalty become more emotional as the consumer becomes more attached to the brand. For example, over time ‘liking’ a brand for reasons of trust in and satisfaction with that brand might develop into ‘love’ for a brand if the reason for loyalty becomes more emotional. Further to this it is argued that similar bonds support loyalty at both a cognitive and emotional level. For example, a consumer might be loyal because of the quality of the brand and thus be satisfied with the brand; similarly a consumer might be loyal for reasons of nostalgia and also be satisfied with the brand. As illustrated in the diagram it is also possible that the presence of loyalty might lead to the development of bonds that initially did not underpin that loyalty. Thus, a consumer might have trust in a brand, and as the loyalty that exists to that brand strengthens, other bonds such as empathy and fulfilment might develop. In this context it must be remembered that while bonds underpin loyalty, further bonds can also develop where consumers are loyal. Thus, both consumer behaviour and marketing literatures should benefit from an in-depth exploration of the nature of brand–customer bonding that recognises that bonds develop for different reasons and in different contexts. In this way the important and complex area of customer–brand bonding might receive more attention that it has hitherto, paving the way for an informative insight into the determinants of loyalty. As a result, those interested in nurturing customer loyalty might be better positioned for such endeavours.

#### **5. Conclusion**

This paper has presented new empirical data on the development of brand loyalty in FMCG markets from the consumers’ perspective. In the context of the research findings, an interesting perspective on brand loyalty emerges. In exploring the reasons why loyalty develops in FMCG markets, it was determined that cognitive reasons are as important as emotional reasons for the development of that loyalty. Recent literature has focused on brand loyalty as a result of positive attitudes and has focused on the role of brands as relationship partners for consumers. Consequently, the cognitive reasons for loyalty have been largely ignored. Findings from this research indicate that future studies of

brand loyalty should focus on both the cognitive and emotional reasons for loyalty, and move away from the *either or* approach that has dominated recent brand loyalty literature. In this context, the research findings also indicate that cognitive and emotional reasons for brand loyalty are interdependent and so naturally lend themselves to the study of brand loyalty where they are regarded as such. Consequently, the development of emotional loyalty to a brand that is founded on cognitive reasons should receive attention in future research studies.

Findings from this research indicate that it would be appropriate to explore the nature of brand loyalty in FMCG markets using bonding terminologies and theories. While the idea of describing brand loyalty in the context of bonds is not entirely new, it has thus far received little attention in the literature. It can be argued that describing the nature of brand loyalty using bonding terminology is appropriate as it facilitates the investigation of the attachments that customers have for brands. This research has determined that bonds are necessary if loyalty is to develop and that bonds are important in strengthening any loyalty that may already exist to a brand. In addition, the focus on bonds should enable marketers to develop appropriate marketing strategies that could be used to nurture these bonds and to reinforce the bonds that are present. In the context of the findings it can now be argued that strategies designed to encourage and maintain customer loyalty should be focused on nurturing the bond(s) that the consumer has with the brand.

The research findings also indicate that bonds can develop for both cognitive and emotional reasons. As indicated above, this research has discovered that loyalty studies in the future should focus on both the cognitive and emotional reasons for the development of brand loyalty. In this venture, the bonds that underpin loyalty of either a cognitive or emotional perspective are essential to explore.

As evidenced in this research, loyalty can and does exist in FMCG markets, and thus where marketers are interested in retaining a loyal group of customers, indications from this research are that strategies designed to build bonds, where appropriate, are apt in that endeavour. As identified, bonds underpin loyalty, therefore in the pursuit of loyalty it is logical to consider the type and nature of bonds that lead to that loyalty. This understanding can assist in the analysis of brand loyalty and in the explanations why brand loyalties develop.

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Table 1. Demographic profiles of interview respondents

<b>Respondent</b>	<b>Gender</b>	<b>Age</b>	<b>Social Class</b>
Respondent 1	Male	27	B
Respondent 2	Female	28	C1
Respondent 3	Male	29	C1
Respondent 4	Female	34	B
Respondent 5	Male	35	B
Respondent 6	Female	34	C1
Respondent 7	Male	34	B
Respondent 8	Female	30	C1
Respondent 9	Male	31	B
Respondent 10	Female	36	C1
Respondent 11	Female	32	C1
Respondent 12	Female	40	C2
Respondent 13	Male	55	B
Respondent 14	Female	45	C1
Respondent 15	Female	60	C2

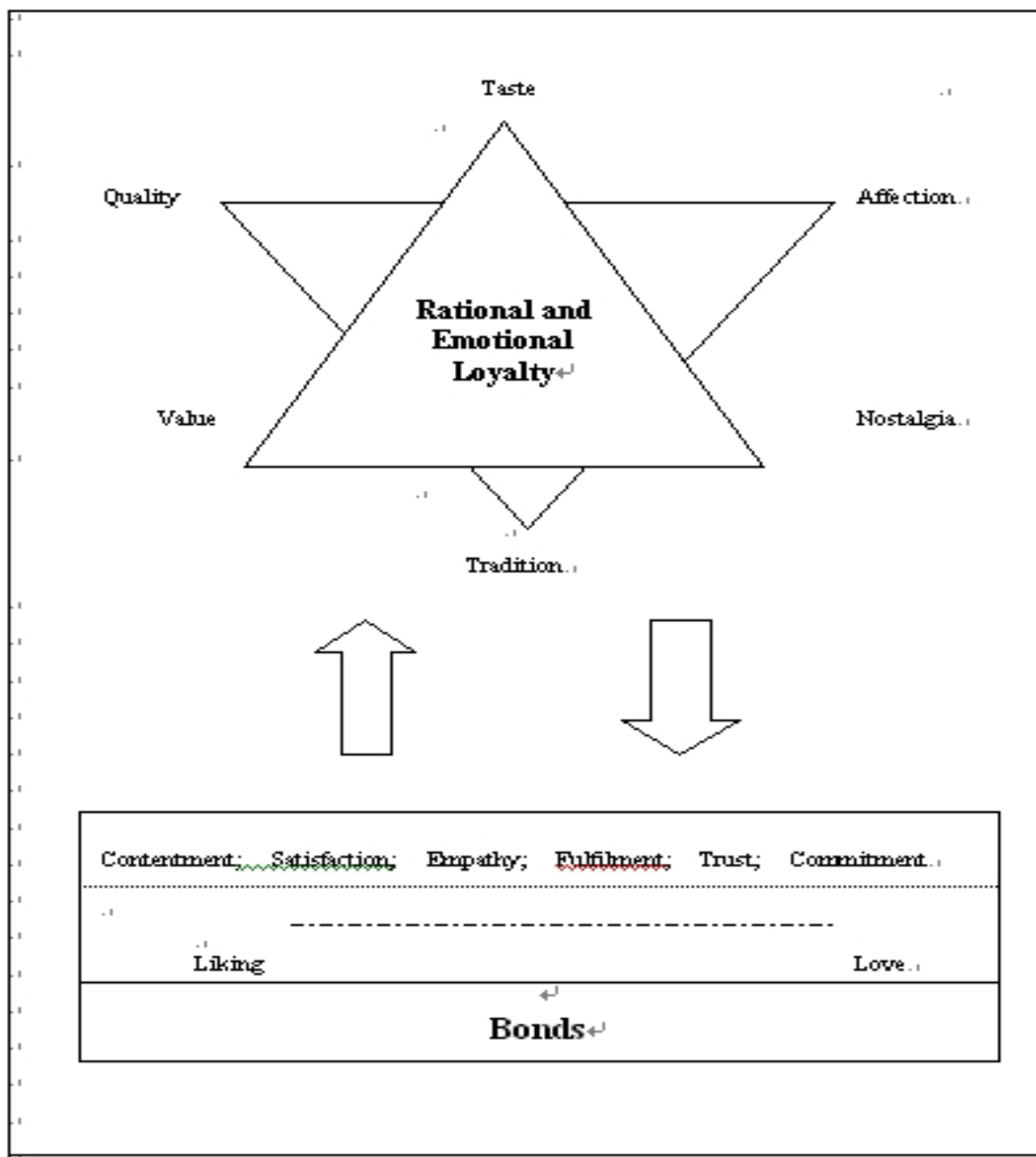


Figure 1. Interdependent determinants of loyalty