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ARTICLE

Brand Loyalty, Store Loyalty and Demographic Variables: A Relational Study

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ABSTRACT

The purpose of the study is to see the relationship of brand loyalty and store loyalty with respect to demographic variables of education and socioeconomic status. After reviewing the literature it was hypothesized that (1) Consumers with lower education would be more loyal to stores than consumers with moderate and higher education. (2) Consumers with higher education would be more loyal to brands than consumers with lower and moderate education. (3) Consumers having lower socioeconomic status would be more store loyal than consumers of higher and middle socioeconomic class. (4) Consumers having higher socioeconomic status would be more brand loyal than consumers of lower and middle socioeconomic status. The participants included 96 married couples with age ranging between 25-50 years, having completed at least matriculation and belonging to lower, middle & higher income classes. Questionnaires of Brand loyalty (Elena Delgado-Ballester, 2000) and Store loyalty (Pearson, 1996; Schijns and Schroder, 1996; Seines, 1993; and Sirohi et al, 1998) were selected. The participants were asked to respond while considering only those brands and stores which they mostly select for their apparel shopping. After applying ANOVA and t-test, the results were consistent regarding education levels & socioeconomic status with respect to brand loyalty and store loyalty. The findings also indicate specific trends related to brand and store loyalty, which were discussed and elaborated by descriptive statistics.
Keywords: Brand Loyalty, Store Loyalty and Demographic Variables.

INTRODUCTION

During the last few years, there has been an increased interest in loyalty. In addition to several papers, special issues of major journals such as International Journal of Research in Marketing (1997) and Journal of the Academy of Marketing Science (2000) have been devoted to the issue of loyalty. Loyalty is a multi-faceted concept. It is "spoken about as a behavioral measure and as an attitude". Loyalty is "something which consumers and customers exhibit towards brands, products, services, stores and activities" (Uncles & Laurent, 1997, p399). Dick and Basu (1994, p99) define loyalty as "the strength of the relationship between an individual's relative attitude and repeat patronage." Besides repeat purchases that cause an increase in the number of products or services bought, loyalty is also related to an enhanced resistance to competitive messages, lower selling costs, a decrease in price sensitivity, and an increase in favorable word-of-mouth (Dick & Basu, 1994; Zeithaml, 2000). Loyalty helps guarantee the future earnings of an organization (Sharp & Sharp, 1997). For example, every £1 that British Airways invested in customer retention resulted in a return of £2 (Weiser, 1995). Indeed, research has shown that retaining customers is a more profitable strategy than increasing market share or decreasing costs (Zeithaml, 2000). Overall, loyalty depends on meeting the needs of the customer better than the competitors (Oliver, 1999; Reynolds & Beatty, 1999). The level of loyalty that can be achieved is dependent, among other things, on the characteristics of target consumers (Sharp & Sharp, 1997). Store loyalty, for example, is related to the degree to which self-image and store-image coincide (Sirgy & Samli, 1985). Despite the dual nature of loyalty as both behavioral and attitudinal, loyalty is commonly assessed by behavioral measures such as repeat patronage, rather than attitudinal measures or a combination of both (Olsen, 2002).

Customer loyalty is of great value to an organization because loyal customers are much cheaper to serve and their support easier to maintain (Seybold, 2001). As mentioned by Park and Kim, Rosenberg and Czepiel "reported that it costs six times more to attract a new consumer than to retain an existing consumer" (Park & Kim, 2000).

The majority of the early studies of consumer loyalty looked only at the behavioral dimension, "loyalty to a product or service was simply viewed as the consistent purchase of one brand over time" (Backman & Crompton, 1991). According to Pritchard et al. (1992), Jacoby and Chestnut investigated these behavioral approaches and divided them into the following four groups purchasing sequence of a particular brand such as George N. Brown (Prichard, Howard, & Havitz, 1992). The second group defined loyalty on the basis of "the proportion of purchase devoted to a given brand." For example, Cunningham (1961) used the proportion of purchase to index consumers' loyalty. The third group applied probability models to analyze purchasing behavior of consumers. Ronald E. Frank (1962) used "a simple chance model" to investigate repeat purchase probabilities. The fourth group defined loyalty by integrating several behavioral variables (Prichard, Howard, & Havitz, 1992). Burford, Enis and Paul (1971) put forward an index that combined three measures of behavioral loyalty: "percent of budget, allocated to the store or brand, amount to switching, and number of alternatives."

Day (1969) and Jacoby (1971) first proposed that the concept of loyalty should include both behavioral and attitudinal facets. They developed a consensus that loyalty is a "two dimensional construct…to measure loyalty necessitates assessing both affective attachments to an activity as well as measuring behavioral use of the activity" (Backman, 1991, p. 335).

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Previous research has generally revealed weak associations between store loyalty and demographic measures. In the United States, Farley (1968), who used the same data as Cunningham (1961), found no associations, but low income appeared as a correlate in studies by Carman (1970) and Enis and Paul (1970) and (in Britain) by Dunn and Wrigley (1984). However, a recent study by McGoldrick and Andre (1997) found that loyal shoppers tended to have larger incomes. School-age children in the household were positively associated with store loyalty in Carman's study, and Mason (1991) found that household size and number of children were also positively associated. Loyalty was higher when the housewife worked in the studies by Mason (1991) and East, Harris, Willson and Hammond (1995) but not according to Dunn and Wrigley (1984). Mason (1991) and East et al (1995) also found that under-45 year old shoppers were more loyal. The 65+ age group was the least loyal according to Mason (1996). These findings have elements that could be consistent with all three theories of loyalty and further research is required to help find any explanation. For example, evidence that store loyalty is associated with high income and the use of a car would support the discretionary view of store loyalty and would conflict with the idea that store loyalty is based on lack of resources. Further, Carman's negative lifestyle view of loyalty would not be supported by evidence that those who enjoy shopping are as store loyal as those who do not. Evidence that those with larger households and full-time jobs are more loyal would support the idea that store loyalty is more common among those with greater obligations. Cunningham (1961) found that store loyalty was weakly associated with brand loyalty and other studies have supported this, for example Carman (1970); Rao (1969); East, Harris, Willson and Lomax (1997); and East, Harris, Willson and Hammond (1995). Carman (1970) suggested that the relationship between brand and store loyalty arose from an aversion to exploratory shopping, whether store or brand. Moreover, a restricted store patronage reduced the number of brands available to the shopper who cannot, therefore, diversify brand purchase so much. Another explanation for the association is that it results from a preference among some customers for retailer brands, which attract such customers to both store and brand. However, Rao (1969) found a correlation between store and brand loyalty after removing the effect of retailer brands. Uncles and Ellis (1989) and East, Harris, Willson and Hammond (1995) also found that little association could be attributed to retailer brand loyalty.

The work of Lowenstein (1997) further defined the concept of commitment into the relational paradigm, through the identification of what he termed 'commitment-based' companies. These are firms that adopt a proactive approach to creating customer value and managing loyalty through specific identification of strategies to build commitment through constantly anticipating and responding to latent customer needs. This is consistent with Aaker's (1991) seminal work on branding, which asserts that customers who exhibit the highest level of commitment to the brand will also demonstrate high levels of loyalty.

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Central to the success of relationship marketing, is trust of the buyer in the supplier (Mohr & Nevin, 1990). Trust can be defined as "the belief that a party's word or promise is reliable and that a party will fulfill his/her obligation in an exchange relationship" (Schurr & Ozanne, 1985). However, surprisingly, "although marketing researchers have discussed the importance of trust in exchange relationships, few have included trust in empirical efforts" (Simpson & Mayo, 1997). Empirical evidence, which does exist, suggests trust to be a key mediating variable in the success of relationship marketing (Morgan & Hunt, 1994). These authors argue that trust is enhanced by shared values between buyers and suppliers, communication between the two parties, and a lack of opportunistic behavior, which form the basis of relationship marketing. Put more simply, trust is "a fundamental outcome of business-to-consumer relationship marketing" (Gruen, 1995). However, relationship marketing implementation in itself is unlikely to be successful if customers are not aware of it. In other words, it is likely that as customers *perceive* the stores to be more *active* in implementing relationship marketing, they will develop trust in the store. Considering that customer perceptions of stores' relationship marketing efforts are a better measure of the success of those efforts than whether implementation of relationship marketing has actually occurred or not (see earlier discussion), one would expect those customer perceptions to be related to customer trust in the store.

Within the classic relationship marketing theory advanced by Morgan and Hunt (1994), a second key mediating variable warrants examination, namely the commitment that a buyer feels towards the relationship s/he has with the seller. Commitment is the extent to which a partner is willing to maintain a valued relationship (Moorman et aI., 1992) and similarly, trust is "critical to the study and management of relationship marketing" (Morgan & Hunt, 1991). Trust is seen as a key determinant to relationship commitment (e.g., Morgan & Hunt, 1994; Gruen, 1995; Geyskens et al., 1996). Morgan and Hunt (1994) state that "trust is so important to relational exchange because relationships characterized by trust are so highly valued that parties will desire to commit themselves to such relationships".

Store loyalty has most commonly been measured using either the proportion of purchase or purchase intention (Macintosh & Lockshin, 1997). However, loyalty measures are not universal. On the contrary, they tend to be market and situation-specific. In general, behavioural measures are most appropriate for products or services with stable markets, whereas attitudinal measures are more appropriate in unstable markets.

According to Charlton (1973), store loyalty is essentially negative and is the outcome of limited resources. Those who lack money, time and transport, or whose environment lacks choice (Tate, 1961) are forced to use one store most of the time and are therefore, obliged to be loyal. A second approach (Carman, 1970) is also negative but emphasizes a lifestyle with commitments outside the home including

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work, little home entertaining and a lack of interest in deals, advertising and shopping. Such people are averse to shopping and do not experiment. Carman (1970) described them as 'non-shoppers' and argued that they were loyal by default to both brands and stores.

In Britain, one-person households, retired persons, those aged 65+, and the least well-off have lower store loyalty. In the United States the same tendencies occur but the distributions do not reach significance. There is a tendency for loyalty to be higher when the store is more quickly accessed. Lack of resources was associated with high loyalty. Supporting this, we observe that store loyalty is higher among those with school-age children and those in the 25-44 age-group. Such people can use their resources to simplify shopping but those with small incomes can less easily afford to do this and may need to use more stores to get value-for-money. Consistent with this, store loyalty is lower in the lowest income group and among the retired. Mason () segments shoppers, and those in the largest group - price shoppers - have low loyalty and select stores on price. This suggests that the search for low price widens the store range and thus reduces first-store loyalty. Corresponding with this, East, Harris, Willson and Hammond (1995) have shown evidence that deal-proneness tends to reduce brand loyalty. Both store and brand loyalty may be seen as adaptations to available resources and cost pressures. Survey conducted by polling company concluded that those under more pressure are likely to reduce both store and brand loyalty. Over eight-in-ten (82%) frequently consider the price of a product before making a purchase. Groups *most likely* to purchase store brands are those that *disagree* that store brands are of lower quality (24%), those who are willing to *go without* their favorite brand if it was not available (23 %), frequently store brand purchasers (21 %), and those that are willing to make an extra trip for a store brand (21 %). In the final selection, and in a separate question, over half (55%) say that a "product sale or coupon" is the most important factor in making a purchase at a supermarket. An additional 32% say "the regular cost of the product" is most important and those in higher income, rural residents (82%), and workaholics (81%) are more *likely than most to buy national brands*. However, annual family income alone is not sufficient to explain convenience orientation. The clothes shopping orientation of the elderly differs from that of younger consumers (Lumpkin & Greenberg, 1982). Income has been shown to be a significant variable in shopping orientation. For example, the level of discretionary income influenced whether the consumer was more likely to be an economizing shopper. Income was also found to be a significant influence on the types of store patronized and method of payment chosen (Darden & Howell, 1987).

In order to answer why to choose apparel is that in apparel stores, it is common practice to receive, for example, personal service, extra attention, and customized advice. This is in contrast to the more anonymous, standard self-service that is provided in a typical supermarket. As a result, we can safely assume that the level of

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social exchange is higher in apparel stores than in supermarkets.

In accordance with the previous research reviews it is hypothesized that:

H 1: Consumers with lower education would be more loyal to stores.
H 2: Consumers with higher education would be more loyal to brands.
H 3: Consumers belonging to lower socioeconomic status would be store loyal.
H 4: Consumers belonging to higher socioeconomic status would be more brand loyal.

METHODOLOGY

Sample

The sample for the present study comprised of 96 couples (48 males and 48 females) with age ranging from 25-50 years. They were further categorized on the basis of education level (i.e., lower education level=matric; moderate education level=intermediate; higher education level=graduation and above) and monthly income (i.e., lower=10,000 and below; middle= 11,000-30,000; higher = 31,000 and above). For further description see tables in Appendix.

Measurement

In order to assess brand loyalty and store loyalty, sample was required to rate the statements on a 5-point rating scale. Two scales were used: Brand Trust Scale-BTS by Elena Delgado-Ballester (2000) and Store Loyalty Scale-BLS (Pearson, 1996; Schijns & Schroder, 1996; SeInes, 1993; Sirohi et al., 1998). BTS measures two dimensions of brand trust i.e., viability and intentionality. BLS measures two dimensions of store loyalty i.e., consumer loyalty attitude and consumer loyalty behavior.

Procedure

The sample was collected from those couples that fulfilled the criteria of education and age. First demographic form was filled from both husband and wife. Later, they were asked about the brands and stores they select for their apparel shopping. They were then asked to rate the statements while considering those brands and stores. They were requested to read the instructions carefully before rating the statements. They were not allowed to discuss with each other so that true responses could be recorded.

Result Analysis

Respondent's rating to the particular statements of brand and store loyalty was taken as scores. ANOVA was applied to see the relationships between brand/store loyalty

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with his/her education levels and income classes. In addition, t-test was applied to see the effect of gender on brand loyalty and store loyalty.

Operational Definitions

Loyalty is defined as "a deeply held commitment to re-buy or re-patronize a preferred product service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (Oliver, 1999). Consumers move through different phases of loyalty: cognitive, affective, connative (i.e., behavioral intent), and action (repeat purchase behavior). Despite the dual nature of loyalty as both *behavioral and attitudinal*, loyalty is commonly assessed by behavioral measures such as repeat patronage, rather than attitudinal measures or a combination of both (Olsen, 2002).

Brand Loyalty is defined as the degree to which a customer holds a positive attitude towards a brand, has a commitment to it, and intends to continue purchasing it in future.

Store Loyalty is a customer's predominant patronage of a particular store, based on a favorable attitude. It is related to the degree to which self-image and store-image coincide (Sirgy & Samli, 1985). Store loyalty is most commonly measured using either the proportion of purchase or purchase intention (Macintosh & Lockshin, 1997).

Brand Trust is defined as "feeling of security held by the consumer in his/her interaction with the brand, that it is based on the perceptions that the brand is reliable and responsible for the interests and welfare of the consumer" (Elena Delgado-Ballester, 2000). Brand trust also incorporates all-important facets of trust that researchers include in their operationalization, such as beliefs *about viability* and *intentionality* (Elena Delgado-Ballester, 2000).

Viability dimension of brand trust has a technical nature because it concerns the perception that the brand can fulfill or satisfy consumer's needs.

Intentionality describes the aspect of a belief that the brand will be responsible and caring and is not going to take advantage of the consumer's vulnerability.

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TABLE 1

Descriptives (Education)

		N	Mean	Std. Deviation	Std. Error
STORE LOYALTY	1.00	19	45.3158	7.5207	1.7254
	2.00	21	33.1905	8.1032	1.7683
	3.00	56	34.3750	10.0010	1.3364
	Total	96	36.2813	10.1501	1.0359
BRAND LOYALTY	1.00	19	24.7368	8.8684	2.0346
	2.00	21	29.3810	8.8288	1.9266
	3.00	56	33.1786	8.0681	1.0781
	Total	96	30.6771	8.9507	.9135

1= **lower**(matric) **2**= **moderate** education(inter)
3= **higher** (graduation)

TABLE 2

ANOVA (Education)

		Sum of Squares	df	Mean Square	F	Sig.
STORE LOYALTY	Between Groups	1954.938	2	977.469	11.606	.000
	Within Groups	7832.468	93	84.220		
	Total	9787.406	95			
BRAND LOYALTY	Between Groups	1056.139	2	528.069	7.492	.001
	Within Groups	6554.851	93	70.482		
	Total	7610.990	95			

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TABLE 3

Post Hoc Tests *Multiple Comparisons* LSD (Education)

Dependent Variable	(I) EDUCATION	(J) EDUCATION	Mean Difference (IJ)	Std. Error	Sig.
STORE LOYALTY	1.00	2.00	12.1253	2.9057	.000*
		3.00	10.9408	2.4365	.000*
	2.00	3.00	-1 .1845	2.3483	.615
BRAND LOYALTY	1.00	2.00	-4.6441	2.6582	.084
		3.00	-8.4417	2.2289	.000*
	2.00	3.00	-3.7976	2.1482	.080

* The mean difference is significant at the .05 level.
SL= 1 & 2 r P<.05, 1&3 P<.05 BL=1&3 r P<.05

TABLE 4

Descriptives (Income Classes)

		N	Mean	Std. Deviation	Std. Error
STORE LOYALTY	1.00	24	39.7917	9.9781	2.0368
	2.00	40	36.1000	9.6391	1.5241
	3.00	32	33.8750	10.4596	1.8490
	Total	96	36.2813.	10.1501	1.0359
BRAND LOYALTY	1.00	24	26.1667	8.2075	1.6753
	2.00	40	31 .1500	8.5020	1.3443
	3.00	32	33.4688	8.9730	1.5862
	Total	96	30.6771	8.9507	.9135

1 = **lower** (10,000 & below) **2** = **middle** (11,000-30,000)
3 = higher (31,000 & above)

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TABLE 5

ANOVA (Income Class)

		Sum of Squares	df	Mean Square	F	Sig.
STORE LOYALTY	Between Groups	482.348	2	241.174	2.410	.095
	Within Groups	9305.058	93	100.054		
	Total	9787.406	95			
BRAND LOYALTY	Between Groups	746.587	2	373.294	5.057	.008
	Within Groups	6864.402	93	73.811		
	Total	7610.990	95			

TABLE 6

Post Hoc Tests *Multiple Comparisons* LSD (Income Class)

Dependent Variable	(I) INCOME	(J) INCOME	Mean Difference (I-J)	Std. Error	Sig.
STORE LOYALTY	1.00	2.00	3.6917	2.5827	.156
		3.00	5.9167	2.7010	.031*
	2.00	3.00	2.2250	2.3724	.351
BRAND LOYALTY	1.00	2.00	-4.9833	2.2183	.027*
		3.00	-7.3021	2.3199	.002*
	2.00	3.00	-2.3188	2.0376	.258
	3.00	1.00	7.3021	2.3199	.002*
		2.00	2.3188	2.0376	.258

* The mean difference is significant at the .05 level.
SL= 1&3 r P<.05 BL= 1& 3 r P <.05

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TABLE 7

Group Statistics (gender)

	SEX	**N**	**Mean**	**Std. Deviation**	**Std. Error Mean**
STORE LOYALTY	1.00	48	34.7500	10.6841	1.5421
	2.00	48	37.8125	9.4501	1 .3640
BRAND LOYALTY	1.00	48	30.5000	8.5228	1.2302
	2.00	48	30.8542	9.4464	1.3635

TABLE 8

Independent Samples Test (gender)

	t-test for Equality 0f Means				
	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
STORE LOYALTY	-1.488	94	.140	-3.0625	2.0588
BRAND LOYALTY	-.193	94	.847	-.3542	1.8364

Both r insignificant
P> .05 (t= 1.488, df =94, sig.= .140)

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TABLE 9

Correlations

Correlations

		STORE LOYALTY	BRAND LOYALTY	EDUCATI ON LEVEL	INCOME CLASSES	SEX	OCCUPATION
STORE LOYALTY	Pearson Correlation		.152	-.361 **	-.219*	.152	-.037
	Sig. (2-tailed)		.139	.000	.032	.140	.724
	N		96	96	96	96	96
BRAND LOYALTY	Pearson Correlation			.372**	.304**	.020	.093
	Sig. (2-tailed)			.000	.003	.847	.369
	N			96	96	96	96
EDUCATI ON LEVEL	Pearson Correlation				.464**	-.118	.205*
	Sig. (2-tailed)				.000	.253	.045
	N						
INCOME	Pearson				96	96	96
CLASSES	Correlation					.000	.061
	Sig.					1.000	
	(2-tailed)						.556
	N						
SEX	Pearson					96	96
	Correlation						-.809*
	Sig.						
	(2-tailed)						.000
	N						
OCCUPAT	Pearson						96

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ION	Correlation						
	Sig.						
	(2-tailed)						
	N						

** Correlation is significant at the 0.01 level (2-tailed).
Correlation is significant at the 0.05 level (2-tailed).

DISCUSSION

As reflected from Tables 1, 2 and 3, it appears that lower education has strong relationship with store loyalty (F=11.06, df=2, p< .000 at .05 level of significance) as compared to moderate and higher education. There is also a significant relationship between lower-to-higher and lower-to-moderate education (p< .000). This confirms our first hypothesis. The table also shows that there is a strong relationship of education with brand loyalty (F=7.402, df=2, p<.OOl). Similarly, on brand loyalty relationship of higher education is significant ((p<.OOO). This again confirms our second hypothesis. Yet store loyalty has weak relationship with higher education (p>.05). Furthermore, lower education is insignificantly related to brand loyalty (p> .05).

When studying brand loyalty and the three income classes, Tables 4, 5, 6 show relatively high mean for lower income on store loyalty, yet the difference is not very large. Hence the hypothesis that income classes have strong relationship for store loyalty is partially significant (F= 2.410, df=2, p<O.l). Post hoc test explains that lower and middle income groups have no significant difference, whereas there is somewhat significant difference between lower and higher income groups. Similarly, there is no difference between middle and higher classes on store loyalty (p=.351). On the other hand, the difference among the income class (see Table 5) is very significant (F= 5.057, df= 2, p< .05). Similarly, the relationship is quite significant between lower and higher income classes on brand loyalty. So the assumption that higher income level will be more brands loyal has been proved. The results are somewhat similar to a study conducted by Farley (1968) on brand loyalty in the United States, who used the same data as Cunningham (1961), who found no associations, but low income appeared as a correlate in studies by Carman, Enis and Paul (1970), and (in Britain) by Dunn and Wrigley (1984). McGoldrick and Andre (1997) found that loyal shoppers tended to have larger incomes. The reason might be lack of information and awareness about the brands and stores. Few of the people belonging to the upper class were dress conscious. And these were those individuals who are young and either working in reputed organizations or having their own businesses. This facilitates them to identify themselves with those who are very successful in their respective fields. Yet the is trend that people are more price conscious and there are few who are ready to pay high price though they can afford

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to do so. Instead, they change their brand or store. Same is the pattern in consumers of lower income group, for whom pricing plays a vital role for the selection of any product. Lack of resources was associated with high loyalty (East, Harris, Lomax & Willson, 1997). Supporting this, we observe that store loyalty is higher among those with school-age children and those in the 25-44 age-group. Such people can use their resources to simplify shopping but those with small incomes can less easily afford to do this and may need to use more stores to get value-for-money. Consistent with this, store loyalty is lower in the lowest income group and among the retired (East, Harris, Lomax & Willson, 1997). The quest for a "good price" was undertaken by all, regardless of socioeconomic status (Women Trend for Grocery Manufacturers of America National Survey on branding).

According to Women trend for grocery Manufacturers of America National Survey on branding, seven-in-ten (70%) frequent store brand purchasers also consider the brand before making a purchase. Those who think that national brands taste better are much more likely to consider the maker than those who think store brands taste better (82% as compared to 51 %). This gives us the reason that people are not solely store/brand purchasers rather there are *other* factors like utility, availability, accessibility of the intended need which also determine brand /store product selection.

Some additional findings were also taken into account. One was to study the differences of gender with respect to brand and store loyalty. Table 7 shows some difference by means (male=34.75 and female=37.81) on the store loyalty, yet t-test shows very slight difference (t=I.488, df=94, sig = .140). However, on brand loyalty this difference vanishes (t=.193, df= 94, sig=.847). This result is contradictory with respect to previous researches that say that females are more store loyal and male are more brand loyal. Overall, men were equally as likely as women to be sensitive to the brand and adhere to quality (women trend for grocery Manufacturers of America National Survey on branding)

Cunningham (1961) found that store loyalty was weakly associated with brand loyalty and this has been found in other studies, for example Carman (1970); Rao (1969); East, Harris, Willson and Lomax (1995); and East, Harris, Willson and Hammond (1995).

Limitations

Although the study focuses on the characteristics of the consumers in their choice of the product, yet there is a lot more that needs to be addressed in studies related to consumer loyalty.

First, sample size must be larger and should include adolescent to adult population and especially considering our country, the age range should be up to 60 years.

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Second, the scale used for this study only addresses one aspect of brand loyalty i.e., brand trust. Future studies must include other dimensions of loyalty, such as attitudinal and behavioral.

Third, other issues that are equally important along with brand loyalty, like brand equity, must also be taken into account.

Fourth, due to certain limitations, another very important factor of Consumer Relationship Marketing is not taken into account. This also greatly affects our loyalty with a particular store or brand.

Fifth, this study only included apparels in its scope. It should also include high and low involvement products and then judge the differences of different brands.

Sixth, personal characteristics of the consumers (psychological aspects) must also be studied to discriminate whether loyalty is due to certain personality traits or efforts of the marketers or retailers. Being a family-oriented society, the familial trends toward loyalty should also be studied.

Managerial Implications

In order to create loyalty among costumers and to retain it, quality does in fact drive purchases. Firstly, in order to forge that connection between quality and product, advertising must convey a strong message that speaks to the overall value, including quality, performance, and price of a product. Quality products need quality advertising, which does not always mean mainstream advertising. The effectiveness of in-store displays, samples, trials should not be overlooked (women trend for grocery Manufacturers of America National Survey on branding).

Word-of-mouth, to create an image of loyalty and forging peer recommendation, relies upon the creation of a group of satisfied customers who are so satisfied that they feel compelled to tell others. The peer angle also has implications for advertising efforts, when choosing an image that will be best received by the target audience (women trend for grocery Manufacturers of America National Survey on branding).

Secondly, often, it is the cost that leads the consumer to engage in a store/brand purchase. In order to overcome this phenomenon, or prevent an erosion of brand loyalty caused by extended use of store brands, national brands must focus on illustrating the value behind the price tag. Quality is *one thing* that would overcome cost. Therefore, national brands must use that as the ticket to explain the value of the name-brand product, presenting their product as superior, worth the money, and unsurpassed in quality (women trend for grocery Manufacturers of America National

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Survey on branding).

Lastly, new products by old brands is a phenomenon that is attractive to shoppers. Shoppers are receptive to purchasing new products that are manufactured by brands familiar to them, which indicates that a brand's expansion can be successful if it makes use of the quality indicator: the brand name (women trend for grocery Manufacturers of America National Survey on branding).

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SOURCES OF THE BUSINESS ETHOS

Every manager is influenced by five repositories of ethical values: genetic inheritance, religion, philosophy, cultural experience, and law. These systems exert varying degrees of control over individuals and over the same individual over time. A common theme, the idea of *reciprocity*, or mutual help, is found in all these value systems. The function of this idea, which is to bind the vast majority of individuals in society into a cooperative whole, is the central purpose of all ethics. Ethics is a mechanism that controls behavior in business and in other areas of life. Ethical restraint is more efficient with society's resources than are cruder controls such as police, lawsuits, or economic incentives. Ethical values channel individual energy into pursuits that are benign to others and beneficial for society.

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