

Understanding Brand Loyalty in relation with Brand Affect and Brand Commitment: Evidence from Oral Care Segment

Sonia Kataria, Vinod Kumar Saini, Ajay Sharma

Abstract: Purpose- The purpose is to examine the relationship among brand affect; brand commitment; attitudinal loyalty and behavioral loyalty for oral care segment with special reference to Delhi and NCR.

Methodology: For achieving the objective the theoretical model was tested with the help of SEM. Research scale were adopted from literature and were modified for suitability. Data was gathered from 250 respondents, 83 percent response rate was recorded, using anonymously completed questionnaire. Before undertaking the analysis; pilot testing was done followed by exploratory factor analysis; reliability and validity testing; and mediation analysis was also assessed.

Findings: The result indicated that, for oral care segment, brand affect have a significant influence on both attitudinal and behavioral loyalty via brand commitment. It has been concluded that brand commitment has significant impact on behavioral loyalty. Even in the low involvement category (oral care segment), consumer purchase on the basis of attached attributes of the brand and shows attitudinal loyalty has a strong and positive influence on behavioral loyalty. This study makes an attempt to explain how all these variables are interlinked and their inter-relationship.

Originality: Majority of consumer behavior research has been performed in high involvement products on the other hand very limited research is available on the oral care segment. This study tries to fill this void.

Keywords: Brand affect; Brand Commitment; Behavioral loyalty and attitudinal loyalty.

I. INTRODUCTION

A Brand is a name, symbol or a combination of both which helps in differentiating one brand entity from another (Armstrong, 2014). Brand, although doesn't have any physical existence, serves as an interface between consumer and company and with the due course consumer may develop loyalty with particular brands. The brand has become a most distinguished and valuable asset for the company; it is a strategic tool for marketers which diminishes the effect of price sensitivity in market competition (Helmig, 2007). Customers are inclined to shell out more for a particular brand as they perceive that no competitor can deliver the value provided by their preferred brand. High

premium paid by the customers are partially justified by brand loyalty. Thus, it is considered as a prerequisite for firm's sustainability and profitability (Chaudhari and Holbrook, 2001). Brand Loyalty brings a plethora of benefits for the firm like repeat purchase and worth of mouth by customers.

Brand Loyalty is consumer's commitment for re purchasing a particular brand and have a positive relative attitude towards that brand. Aaker, 2009 defined loyalty as a measure for attachment customer has with a brand (Aaker, 2009). It refers to the degree to which a customer consistently repurchases the same brand over a period of time. Brand Loyalty is considered as an important concept as it helps in sustaining a competitive advantage in today's fierce competitive world. It is a kind of prerequisite for the firm's competitiveness and profitability; hence marketers desire to have broad brand loyal customer base (Morrison and Crane, 2007). With technological advanced new products on one side and short maturity period of product market on other, the task of brand loyalty is indispensable. It brings numerous uncountable benefits like- substantial entry barriers for competitors; greater market share and sales revenue; an increase in company's capacity to react to competitive threats and less sensitive customers towards marketing efforts of a competitor having potential to cause switching behaviour (Ballester & Munuera-Aleman, 2001; Rundle-Thiele & Maio Mackay, 2001). Firms seek more creative ways to remain competitive in this ever-changing fierce business environment by creating stronger brands and one option for strengthening the brand is by developing a company- customer relationship (Russell-Bennett et. al; 2007).

Brand loyalty has always been a topic of interest for marketers and practitioners due to its indispensable sequel. Although plenty of research has been done for understanding the concept of brand loyalty over the past decade but still the research paradigm is not able to produce generalized research for the operationalization of brand loyalty construct. Most of the previous studies focused on psychological orientation; effort is on analyzing brand loyalty for utilitarian and cognitive decision making and ignored the interpersonal relationship theories inspite of its conceptual relevance (Fournier, 1998; Mishra, Kesharwani and Das, 2016). Being aware of this, the study adopts a relational approach and characterizes the relationship between attitudinal loyalty; behavioral loyalty; brand affect and brand commitment.

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Sonia Kataria: Research Scholar, Amity College of Commerce and Finance, Noida

Dr. Vinod Kumar Saini: Associate Professor, Amity College Of Commerce and Finance, Noida

Dr. Ajay Sharma: Associate Professor, G.L. Bajaj Institute of Management, Noida.

However, majority of the brand loyalty research was conducted in high involvement product category while very little focus has been provided by researchers in low involvement category i.e. category where consumer's level of involvement is low; inexpensive; consumption period is generally less than a month and buying unit rely mainly on functional benefits. Although literature supported that product involvement, specifically high product involvement, is the key determinant for brand loyalty (Iwasaki & Havitz, 1998). However; other researchers argued that low involvement product category is also equally significant antecedent for brand loyalty and empirically tested the relationship of product involvement and brand loyalty and suggested low involvement product category can also have high brand loyalty (Martin ,2004;Quester and L.A.Lim, 2003; Mishra, Kesharwani and Das, 2016). Category of product involvement does have an effect on brand loyalty and companies should strategies on the basis of a product category to enhance brand loyalty (Ferreira A.G. and Coelho, 2015) but still the extent and essence of this relationship is ambiguous. So; the current study tries to explore the relationship between brand affect and brand commitment and their impact on brand loyalty in low involvement product category.

To fill these research gaps, the first objective of the study is analyzing the effect of brand affect and brand commitment on behavioral and attitudinal loyalty. Secondly; To analyze the impact of brand affect on brand commitment. Lastly; to contribute to brand literature with the conceptualization of inter-relation among brand affect; brand commitment and brand loyalty.

II. REVIEW OF LITERATURE

Brand Loyalty

Earlier; Loyalty was considered as a mere subset of repurchase and behavioral intention of repeat purchases (Cunningham, 1956; Brown, 1952). Further, Day (1969); Lutz and Winn (1974); Kumar and Advani (2005) advocated that brand loyalty indices are composition of attitudinal and behavioral loyalty measures wherein repeat purchase is prompted by strong internal disposition and coined a new term spurious loyalty which is partly determined by situational factors and further distinguished it with true loyalty. Thus; thereby drawing attention towards characteristics of decision-making unit's relative attitude. Brand Loyalty is considered as an outcome of costumers' satisfaction with the performance of the product purchased (Coulter, 2003).These views were in full contrast of the traditional approach where behavior loyalty was considered as a synonym with brand loyalty. Researchers in the earlier era, Jacoby and Kyner (1978) pointed out that marketers should not only be concerned with the number of repeat purchases but more towards the reasons driving this force. Only then the informed decision can be made by the managers.

Broadly; there are two disciplines; namely –brand loyal behavior and brand loyal attitude pointed out by previous researchers one that defines brand loyalty from a behavioral perspective and another that focuses on attitude (Algesheimer et al., 2005). The attitude behind repeat purchase is more important as attitude leads to behavior.

Further, Dick and Basu (1994) conceptualized customer loyalty as a combination of the relative attitude and patronage of an individual. He recognized multiple cognitive, affective, and conative backgrounds of relative attitude as brand loyalty contributors with motivational, perceptual, and behavioral effects. Attitudinal loyalty encompasses cognitive, effective, and behavioral dimensions while behavioral loyalty represents the repeat purchase behavior of customers.

Brand Loyalty research has failed to contribute significantly to the understanding of consumer decision process.All these definitions are uni-dimensional and focused on behavioral measures and totally ignored attitudinal measure i.e. a number of repeat purchase made by the customer. This approach was criticized as brand loyalty is more complex than just repurchase behavior and these behavioral measures lack conceptual basis rather focus should be on factors that drive repeat purchase. These repeat purchases may be due to situational factors and whereas lack of brand preference by the customer may lead to low repeat purchase. It was further pointed out by Lin et al.,(2000) that product Attributes, after sales services, perceived qualities, and marketing capabilities have a direct influence on repeat purchase behavior of buying the unit.

To conclude; Brand Loyalty has been classified further as behavioral loyalty and attitudinal loyalty. Behavioral loyalty reflects repeat purchase for a particular brand, whereas attitudinal loyalty consists of some degree of association with the brand.

Behavioral Loyalty

Behavioral Loyalty is considered as a deeply held commitment for repurchasing a particular brand from the same product class consistently in future also; despite competitors' marketing gimmicks and various other situational factors (stock out) or lack of brand preference which have the potential to cause switching behavior (Morrison and Crane, 2007). Traditionally many researchers were of the viewpoint that repeat purchase can capture the essence of Brand Loyalty and it is the sole determining factor. Similarly, other reserachers also suggested that behavior is not the only relevant factor for determining brand loyalty (Sharp et al., 2000). In other studies conducted by Oliver (1999); Day (1969) pointed out the difference between spurious and true loyalty. He further advocated that customer satisfaction developed through product usage is the foremost and necessary step for building brand loyalty but it becomes less important as through factors comes into play like Individual Fortitude (the degree to which customer resist competitors pressure); Social Bonding (Socio-Cultural factors); Situational Factors (stock out and availability). Jones and Sasser (1995) also pointed out that conditions like government regulations, limiting market competition, high switching cost associated with the product, Discounts, schemes and offers can lead to spurious loyalty. Thus, repeat patronage is one of the outcomes of the loyalty but certainly not the determinant.

Attitudinal Loyalty

Attitudinal loyalty is defined as repurchase intention of the consumer and the willingness to shell out an extra penny or the loyal customer's willingness to pay a premium price for a particular brand and having intentions of advocacy (Algesheimer et. al; 2005). Hence; the attitudinal loyal customer can be separated from repeat buyers on the basis of favorable or positive dissemination of word of mouth. Behavioral dimensions of loyalty were insufficient for understanding of drivers behind repeat purchase behavior i.e. in explaining how and why loyalty is developed for a particular brand (Dick and Basu, 1994). Thus; he further included relative attitude and repeat patronage in his research for conceptualizing the determinants of brand loyalty. Mere tracking repeat purchase of brand over time is incomplete for determining brand loyalty unless accompanied by the favorable attitude towards the brand (Amine, 1956). It was further advocated that brand loyalty is not just limited to behavioral approach but also encompasses attitudinal effect for measurement of brand loyalty (Baldinger and Rubinson, 1996). Attitudinal loyalty is defined as the degree of the consumer's psychological attachment and favorable word of mouth towards the particular brand (Rauyruen and Miller, 2007). Thus it can be concluded that attitudinal loyalty encompasses positive word of mouth; recommendation and encouraging others about the brand. As per Rundle-Thiele and Bennett, 2001 multi-dimensions of loyalty are- situational loyalty; consumers resistance for competing offers, propensity to be loyal, attitudinal loyal and complaining behavior. He advocated that the unidimensional model is incompetent and more comprehensive view is required through classification of markets into consumables and durables. He suggested that in durables market buyers do not frequently switch from one brand to another and buyers are generally sole or dual loyal whereas this is not the case with a consumable market where more switching behavior was observed. He also suggested that as perceived risk increases loyalty for a particular brand also increases over other.

Brand Commitment

As cited by previous literature brand commitment basically represents enduring attitude or a desire for a particular brand. Also cited by Morgan and Hunt (1994); Fullerton (2005); Thomson et. al., (2005), commitment provides the basis for differentiating loyalty from various type of repeat buying behavior and further illustrated that the concept of commitment provides basis for measuring the degree of loyalty. Thus, citing the importance of commitment for evaluating brand loyalty. Brand Commitment is the feeling of attachment with the brand as a result of previous experience with the brand, which will lead the customer to use the brand in future despite changes thus enriching a precious relationship with the brand (Kemp, et al; 2014). Customer believes that this brand is an intrinsic part of his life and expects to develop a valuable long term relationship with the brand. Customer links the self with the brand. Commitment has been divided into two parts: Affective and Calculative Commitment (Evanschitzky, 2006). Affective part expresses the intensity or degree to which the customer likes to maintain a relationship due to attachment and

identification with the brand. On the other side, Calculative Commitment happens when a customer will purchase the brand till the benefits of the brand exceed the switching cost. The concept of brand commitment provides a framework for better understanding of antecedents of brand loyalty. As per El-Manstry and Harison (2013) building brand loyalty has four phases: Cognitive (based on brand belief); Affective (when an attachment towards a brand has developed); Conative (brand commitment; behavioral intentions influenced by repeat purchase as per the positive affect); Action loyalty (intentions are transformed into actions, readiness to act and overcome the obstacle)

Thus, for reaching that ultimate goal of brand loyalty; brand commitment must happen in advance. As stated by Oliver (1999) the fourth phases of loyalty or action loyalty customers generally have a deep commitment to repeat patronage as this stage happens on a conscious level.

Brand Affect

Brand affect is an emotional connect of purchaser is having with a particular brand. He further examined that performance of the brand is largely affected by brand affect and trust. Performance of the brand includes premium pricing and market share and concluded that both brand trust and brand affect significantly and positively influences brand loyalty Chaudhari and Holbrook (2001). He further differentiated affect and trust as trust being a well carefully calculated and analyzed process whereas development of the is more prompt and instant i.e. more time frame is required in case of brand trust where an emotional connect develops abruptly. Likewise; previous researchers also elicited that positive and favorable emotion from customers is linked with a high brand loyalty (Chaudhuri and Holbrook, 2002).

III. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Brand loyalty is the measure of attachment that a consumer is having with a particular brand. Therefore our notion of loyalty encompasses both attitudinal and behavioral loyalty (Aaker, 2009). Purchase loyalty is the willingness to repurchase and attitudinal loyalty is the associations of customer with the brand. Brand loyalty as a concept is of great importance to marketers because of the following benefits associated like Repeat purchase and positive word of mouth. The possibility of multi-brand loyalty has also been explored by many researchers. This model describes the relationship among various variables like brand affect, brand commitment, behavioral and attitudinal loyalty. If these relationships exist then marketing managers can justify their expenditure on brand loyalty. We propose that Brand commitment and Brand Affect as the antecedents of brand loyalty. Brand loyal customers will be willing to shell an extra penny for a brand as he perceives that there is some unique value addition with no other brand can provide. This uniqueness may be the result of higher commitment or the emotional connection or favorable attitude with the brand.

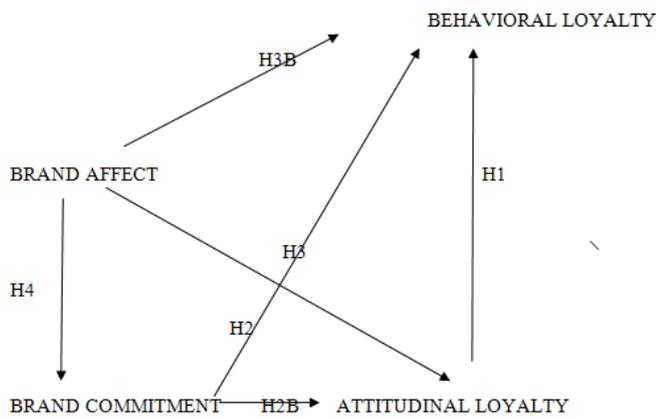


Figure1: Research Model

3. 1 Hypothesis development

3.1.1 Attitudinal Loyalty and Behavioral Loyalty

Bandyopadhyay and Martell (2007), analysed the relationship between attitudinal loyalty and behavioral loyalty by including a highly ignorant class of users called nonusers were as potential customers besides the two known class i.e. single users and multiple users and proposed that behavioral loyalty is significantly affected by attitudinal loyalty, as attitude leads behavior. Thus; this proposes our first hypothesis: According to Bennett and Thiele (2002), the measurable and observable result of attitudinal loyalty is behavioural loyalty. Odin and Florence(2001), argued that attitudinal loyalty affects behavioral loyalty and a positive correlation exists between attitudinal and behavioral loyalty. Therefore; this suggests our first hypothesis:

H1: There is a significant effect of *Attitudinal loyalty on behavioral loyalty.*

3.1.2 Brand Commitment and Attitudinal Loyalty

Brand commitment is an attitudinal concept; a committed consumer will be ready to make an extra sacrifice for having a continued relationship with the brand in comparison with the customer holding less or negligible commitment. As per Samuelson and Sandvik (1997), commitment is the attitude strength of customer and a brand thus lying the basis for more comprehensive meaning of loyalty over the simple repurchase phenomena. Evanschitzky et al; (2006), concluded that brand commitment, particularly effective dimension, is the key antecedent of brand loyalty i.e. brand commitment leads to brand loyalty and also distinguishes spurious loyalty from true loyalty. Thus, this proposes our second hypothesis:

H2: *“Brand Commitment is positively related to behavioral and attitudinal loyalty.”*

3.1.3 Brand Affect and Brand Loyalty

Brand affect is the potential of a brand to induce an emotional response in the consumer after its use. Target audience may not buy brands they like or feel more associated with due to higher price or unavailability. But, in general, brands having high brand affect are purchased more and consumers have greater attitudinal loyalty. As per Chaudhari and Holbrook (2002), both brand affect and brand trust significantly and positively affects both types of loyalty (attitudinal and behavioral loyalty) but the degree of effect may differ. Accordingly, Dick and Basu (1994) concluded that brand loyalty will be higher in case of high positive affect or emotions i.e brand affect. Thus, brands that leads to emotions

like: Happiness, joy, affection will result in higher attitudinal and behavioral loyalty. Thus, this proposes our third hypothesis:

H3: *“Brand Affect is positively related to attitudinal loyalty and behavioural loyalty.”*

3.1.4 Brand Affect and Brand Commitment

Brand commitment is the customer’s long-term, behavioral and attitudinal tendency toward a particular brand .Commitment also reduces uncertainty in the mind of customers and saves them from seeking another brand (Chaudhari and Holbrook, 2002). Commitment is related to favourable brand affect, and although this may stop consumers from looking for short-term alternatives, constant benefits are probable to accrue in the long term from this unreasonable bond. (Gundlach, 1995). The level of customer brand relationship depends greatly on the positive and emotional affect elicited by brand. A strong, emotional and positive response will result in higher brand commitment. Thus, brands which makes consumers happy, joyous and so forth are generally associated with higher level of commitment. We propose that increased brand affect leads to higher brand commitment.

H4: *“Brand affect leads to higher brand commitment.”*

IV. RESEARCH METHODOLOGY

The objective of the current study is to explore the relationship between Brand Commitment; Brand Affect with Behavioral and attitudinal loyalty in the oral care sector with reference to Delhi and NCR. This sector provides tremendous potential for penetration as per capita consumption for oral care products is still quite low. Increasing disposable earnings, growing income of lower middle class, rising oral hygiene awareness, convenience in usage, developed distribution system are expected to inflate sector’s growth rate. Even in the rural areas consumers are switching from various traditional solutions like datum (Neem twigs), tobacco, salt, ash etc to new and contemporary solutions. In the current study oral care segment will include toothpaste (various herbal and tooth whitening pastes); toothpowder; toothbrushes; mouthwash; dental floss.

4.1 Measurement Instrument and Questionnaire Design

For testing of hypothesis, a theoretical model was analyzed.The measurement instrument as shown in table 1 was prepared with the help of tested and recognized scales from literature.

Table1: Measurement Instruments used in the questionnaire for various variables.

	Construct and measurement item	Measurement Statement
1.	Brands affect (Chaudhari and Holbrook, 2001)	- When I use such brand, I feel great. - I am pleased with this brand. - I felt satisfied when I used this brand.

2.	Attitudinal Loyalty (Chaudhari and Holbrook, 2001)	<ul style="list-style-type: none"> - I'd be prepared to pay this brand a greater price over others, even if I get the same value. - When asked about this product category, this brand name instantly comes to mind. - I would strongly recommend this brand to my colleagues. - I think I'm a brand loyal consumer to my favorite brand.
3.	Behavioral Loyalty (Chaudhari and Holbrook, 2001)	<ul style="list-style-type: none"> - Next time I buy the same product, I will buy that brand. - I wish to continue to buy this brand. - I think the quality of my favorite brand is better than others. - I would still buy my current preferred brand if I received information about contradicting my brand choice. - If my favorite brand is not available in store, I would look for it elsewhere. - Always buy my favorite brand.
5	Brand Commitment (Jacoby and Chestnut, 1978)	<ul style="list-style-type: none"> - Purchase my preferred brand always. - I would like to pay a price higher than 50% more than the average price charged by competing brands. - The next time I buy oral care products, I will buy this brand. - I plan to continue to buy this brand.

Education	Graduate	53
	Undergraduate	37
	Postgraduate	7
	Other	3

Respondents comprised of 51 % male and 49 % female. With regard to age group , 44 percent of the respondents were from 21-35 years age group followed by 31-45 years with 22 percent. The mean age of the sample respondent was 25 years and the standard deviation was 9.7 years. An equal percentage of male and female were included in the study. However, the majority of the respondents were business professionals. Most of the respondents were graduate 53 percent followed by undergraduate category with 37 percent. Demographic statistics of the sample respondents is depicted in Table 2.

Common Method Bias:

It is advisable to examine the biasness in data before assessing the reliability and validity i.e psychometric properties. Herman's single factor was adopted for measuring biasness as it is broadly accepted for assessing CMB. Exploratory factor analysis was executed for calculation of CMB, if a single factor accounts for maximum variance then CMB is assumed to exist. Variance explained was calculated as 28.3717 % which is less than the acceptable limit of 50 % as suggested by Harman (1976), thus predicting that data is free from any biasness. Confirmatory factor analysis on Harman's Single factor test was also conducted, as it not only provides model fit but also shows discrepancies through Chi- square difference in single factor model and multi factor model (Craighead et al., 2011). Model fit indices of multi factor model is better in comparison with single factor as depicted from table 3 , thus we can conclude absence of CMB in data. Byre (2013) supported that data is free from biasness if index difference is more than .001. Thus; concluding data is fit for reliability and validity check.

1.2 Data Collection and Descriptive Statistics

Before beginning with the process data collection , a pretesting of thirty questionnaire was done for identification of influential factors for brand loyalty in the oral care segment. For the current study recognized scales were adopted and modified as per the suitability. For the measurement of the construct a five-point Likert scale was adopted with anchors 1 as strongly disagree and 5 as strongly agree.

Table 2: Descriptive Statistics of the respondents.

Descriptive Statistics		Percentage
Gender	Men	51
	Women	49
Marital Status	Married	37
	Unmarried	63
Occupation	Working Professional	37
	Business	17
	Housewife	25
	Student	21

Table 3 : Single Factor Test of Harman for Common Method Bias Evaluation

Model Fit Indices	Multi-Factor	One-Factor	Δ
CMIN	226.513	1570.05	1343.5
DF	148	152	4
CMIN/DF	1.53	10.329	8.799
GFI	0.915	0.537	0.378
AGFI	0.891	0.421	0.47
NFI	0.911	0.383	0.528
CFI	0.967	0.403	0.564
RMSEA	0.046	0.194	-0.148
RMR	0.036	0.15	-0.114

V. ANALYSIS AND DISCUSSIONS

Validated tools and procedures were employed for examination of collected data. Exploratory factor analysis was carried out in SPSS followed by confirmatory factor analysis and path analysis for confirmation of findings and lastly mediation effect of variables was investigated in AMOS (20) software. The results are depicted below in following sections.

Assessment of Reliability:

Table 4: Reliability measure for variables

Variables	Cronbach 's alpha*
A. Behavioral Loyalty	0.893
B. Attitudinal Loyalty	0.844
C. Brand Affect	0.815
D. Brand Commitment	0.903

Note: *Cronbach Alpha values of 70% or higher are considered acceptable (Nunnally, 1978).

Exploratory Factor analysis:

Kaiser-Meyer-Olkin (KMO) Sampling Adequacy Measure and Bartlett's Sphericity Test are required to evaluate the order to investigate the suitability of information for factor analysis. Table 5 shows KMO value as .850, that is larger than the 0.60 cut-off criteria. (Rice and Kaiser, 1974). The sphericity experiment by Bartlett shows the relationship between factors. Table 5 shows the meaningful valuation as 0.000 which is less than 0.05, so the variables provided are regarded to be measured as null.

Table 5: KMO Values

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.850
Bartlett's Test of Sphericity	Approx. Chi-Square	2472.239
	Df	171
	Sig.	.000

*KMO value greater than 0.6 are acceptable (Kaiser and Rice, 1974).

PCA (Principal Component Analysis) and varimax rotation were used under factor analysis to show the close

Each measurement item and construct should be examined for assessment of reliability (Fornell & Lacker,1981). Cronbach alpha was used for measuring reliability of construct as it is a measure for internal consistency of items (Cronbach, 1951). The obtained values as shown in table 4 are greater than the acceptable limit of 0.7 (Nunnally, 1978). Overall, value for reliability coefficient was observed as 0.852. Thus, Reliability coefficients for all construct and internal consistency of items were good and appropriate for research purposes.

relationship between different items. The items having factor loadings less than 0.5 should be eliminated as mentioned (Costello and Osborne, 2005). Finally, four factors comprising nineteen items, each one having Eigen values of one and above were extracted as shown in Table 6 below. Furthermore, factor loading derived from factor analysis were greater than threshold limit of 0.5 (Stewart, 1981). Hence, suggesting appropriateness of the data for factor analysis. Four factors were extracted from the exploratory factor analysis explaining around 67.62 % of the variation in the variables. Exploratory factor analysis confirmed the underlying structure of the measurement items used in the study as shown in Table 7 below:

Table 6: Total Variance Explained

Initial Eigen values			
Component	Total	% of Variance	Cumulative %
1	5.391	28.371	28.371
2	3.059	16.101	44.472
3	2.394	12.600	57.073
4	2.004	10.548	67.621

Table 7: Exploratory Factor Analysis

	Mean	Std. Deviation	Factor Loading*	SMC**	VIF***	Alpha****	KMO*****
A. Behavioral Loyalty							
1	4.016	0.87338	0.814	0.668	2.423	0.893	0.899
2	4.012	0.76301	0.818	0.624	2.307		
3	3.872	0.86406	0.791	0.659	2.434		
4	3.848	0.83648	0.871	0.641	2.395		
5	4.084	0.82927	0.786	0.482	1.814		
6	4.028	0.87537	0.737	0.451	1.744		

B. Attitudinal Loyalty							
7	4.116	0.71596	0.811	0.631	1.912	0.844	0.857
8	4.076	0.7101	0.743	0.482	1.567		
9	4.144	0.79863	0.788	0.507	1.706		
10	3.976	0.79622	0.723	0.386	1.405		
11	4.12	0.78745	0.801	0.625	1.512		
C. Brand Affect							
12	4.132	0.71317	0.839	0.66	2.049	0.815	0.791
13	4.104	0.69795	0.827	0.638	1.980		
14	4.164	0.67745	0.745	0.444	1.554		
15	4.14	0.71164	0.733	0.392	1.470		
D. Brand Commitment							
16	3.804	0.95563	0.887	0.76	3.101	0.903	0.846
17	3.364	1.144	0.827	0.545	1.992		
18	3.912	1.00613	0.873	0.75	2.992		
19	3.892	1.11594	0.895	0.797	3.367		

Note: *Factor Loading greater than 0.5 is acceptable (Hair et al. 1995).

**SMC stands for squared multiple correlation should be greater than 0.30 (Bagazzi and Y.Yi, 1988).

***VIF stands for variance inflation factor (indicator of multicollinearity) less than 10 are acceptable (Neter et al. 1989).

****Cronbach Alpha values of 70% or higher are considered acceptable (Nunnally, 1978).

****KMO value above 0.6 is acceptable (Kim and Mueller, 1978).

Confirmatory Factor Analysis

For assessing the dimensionality and adequacy of the measurement model, confirmatory factor analysis (CFA) was used by using AMOS 20. CFA is applied to all the four constructs: behavioral loyalty; attitudinal loyalty; brand commitment; brand affect. Amos (20) is used for this purpose.

Validity Measure

Convergent validity is how much different procedures of evaluating a variable give a similar result, i.e. it measures whether items present in a construct are related or not (John and Benet-Martinez, 2000). Three approaches are present for ensuring convergent validity of data:

Table 8: Confirmatory Factor Analysis

Factors	CR*	AVE**	MSV***	MaxR (H)	att_loy***	beh_loy	brnd_com m	brnd_Aff
att_loy	0.846	0.526	0.127	0.856	0.725			
beh_loy	0.895	0.587	0.127	0.938	0.356	0.766		
brnd_comm	0.908	0.713	0.104	0.964	0.112	0.207	0.844	
brnd_Aff	0.819	0.533	0.104	0.969	0.202	0.268	0.323	0.730

Note: *CR should be greater than 0.7 (Hair et al; 2012) for convergent validity

**AVE should be greater than 0.5 (Hair et al; 2012) for convergent validity

***MSV should be less than AVE (Fornell & Larcker, 1981) for discriminant validity

Communalities should be higher than 0.5; value of SMC coefficient should be higher than 0.5 and lastly value of Composite reliability and Average variance explained is required to be greater than 0.7 and 0.5 respectively (Hair et al; 2012). As depicted in table 7 each standardized loading was more than 0.5 and thus statistically significant. Adequate convergent validity is represented in data as CR and AVE were above acceptable limits. The value of CR ranges from 0.8-0.9; as depicted in the table 8 below and AVE was also above the acceptable limit of 0.5; ranging from 0.5-0.7.

Discriminant validity

Strong discriminating efficacy indicates that there is no correlation between various model variables. It shows the variables' uniqueness. Fornell & Larcker (1981) proposed a correlation among constructs with AVE's square root to ensure discriminant validity. The diagonal value (squared root of average variance explained) should exceed non-diagonal values (correlation between factors) (Kesharwani & Tiwari, 2011). The table 8 below shows that the value of AVE is greater than the Maximum Shared Variance (MSV) for all the latent variables and diagonal values are more than the non-diagonal value; thus ensures discriminant validity for the construct.

****Diagonal Values should be greater than non-diagonal values (Kesharwani and Tiwari, 2011) for discriminant validity.

Overall fit for the competing model:

Key model statistics represent the simultaneous modeling of all the latent variable, with CMIN (χ^2) = 226.513, Degree of freedom (*df*) = 148, CMIN/*df* (χ^2 /*df*) = 1.53, *p* < 0.05, goodness-of-fit indices(GFI, AGFI, NFI, FMIN, CFI) and badness of fit measurement indices(RMR, RMSEA, ECVI). Goodness of fit measurement indices suggested that the uni-dimensionality of the measuring model is highly confirmed (Byrne, 2013), whereas the fit indices reflect the discrepancy in the model fit. The current study is in congruence with opinion of Schreiber (2008); Mcdonald and Ho (2002); Boosma (2000) for assessment of model fit. Most of the fit indices are met; GFI is 0.915, ACFI is 0.891 and CFI is .967 meet the threshold limit where as RMR is .036 , RMSEA is .046 and ECVI is 1.247.

Table 9: Model fit indices for the measurement model

Model Fit		Cut-off Criteria	Model Statistics
1	CMIN		226.513
2	Df		148
3	CMIN/Df	<_4	1.53
4	GFI	>_9	0.915
5	AGFI	>_8	0.891
6	NFI	>_9	0.911
7	FMIN	>_9	0.91
8	CFI	>_9	0.967
9	RMR	<_.1	0.036
10	RMSEA	<_.8	0.046
11	ECVI	Smaller the better	1.247

Path Coefficient for Loyalty Structural Model

A structural model was measured using AMOS 20.0, after evaluating the reliability and validity of all the constructs. Result in the below table 10 shows that the entire hypothesis was found to be significant except hypothesis 2. After this the researcher has also analyzed the indirect effect of variables through bootstrapping procedure in AMOS with re-sample of 2000 times in order to estimate the confidence interval; for better understanding the relationship among given variables and provide valuable insight.

Table 10: Result of hypothesis testing

Hypothesized Relationship	Path estimates (Beta)	Result
H1: Attitudinal Loyalty --->Behavioral Loyalty	0.355*	Supported
H2: Brand Commitment---> Behavioral Loyalty	0.142*	Supported
H2B: Brand Commitment-->Attitudinal Loyalty	0.030	Not Supported
H3: Brand Affect----->Attitudinal Loyalty	0.213*	Supported
H3B: Brand Affect--->Behavioral Loyalty	0.124*	Supported

H4: Brand Affect ---> Brand Commitment	0.327*	Supported
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Note: **p* value<.05

The standardized regression weights indicated the relationship represented by all the hypothesis proposed in this paper namely; H1; H2; H3 and H4. The result shows that all the relationships were found to be significant except the relationship of brand commitment with attitudinal loyalty. Attitudinal loyalty leads to behavioral loyalty was supported empirically as the path was found to be significant with standardized regression weight of 0.355. Brand commitment directly affects behavioral loyalty as the path found to be significant and the beta value is 0.142 but direct relationship with attitudinal loyalty was insignificant. Results are depicted in figure 2.

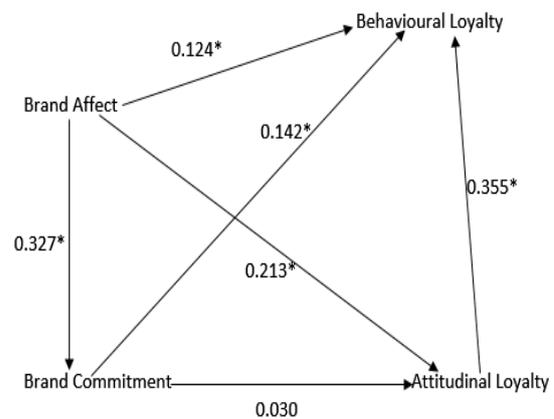


Figure 2: Results

By structural equation modeling, direct, indirect and total effect of the constructs on each other can be assessed. On this basis, direct and indirect influences of brand affect on behavioral loyalty are discussed through brand commitment and attitudinal loyalty. The results demonstrate that brand commitment and attitudinal loyalty partially mediates the relationship between brand affect and behavioral loyalty. Brand affect directly effects both brand commitment and behavioral loyalty. Although Brand affect share a direct relationship with behavioral loyalty; it also have an indirect effect through brand Commitment and attitudinal loyalty as *p* value was found to be significant and indirect estimate were .056; .088 respectively as shown in table 11 and 12.

Table 11: Result of the indirect effect (Brand Affect to Behavioral loyalty via brand commitment)

Effect	Brand Affect (IDV)	Brand Commitment (Med)
Total Effect		
Brand Commitment	0.551	-

Behavioral Loyalty (DV)	0.277	0.107
Direct Effect		
Behavioral Loyalty	0.218	0.107
Indirect Effect		
Behavioral Loyalty	.056	

(Brand Affect to Behavioral loyalty via brand commitment)
Note: $p < .05$; Partial Mediation exist as direct effect was still significant after mediation

Table 12: Result of the indirect effect
(Brand Affect to Behavioral Loyalty via Attitudinal Loyalty)

Effect	Brand Affect (IDV)	Attitudinal Loyalty
Total Effect		
Attitudinal Loyalty	0.266	-
Behavioral Loyalty	0.277	0.348
Direct Effect		
Behavioral Loyalty	0.185	0.348
Indirect Effect		
Behavioral Loyalty	.088	

(Brand Affect to Behavioral Loyalty via Attitudinal Loyalty)
Note: $p < 0.05$; Partial mediation exist.

VI. CONCLUSION

Building customer loyalty is a critical goal in business. Brand loyalty outcome i.e. Brand equity; Customer- brand relationship is an effective way of distinguishing itself from competitors and enhance the marketing effectiveness and provide them competitive advantage (Sung and Kim; 2010). In this research; the relationship between attitudinal loyalty; behavioral loyalty; brand affect and brand commitment has been analyzed on the basis of the oral care sector (low involvement category). This study has determined that Brand affect and Brand commitment show significant and positive influence on brand loyalty.

As per Day (1976); described two kinds of loyalty: true and spurious; true is defined as when repeat purchase has happened due to the particular attribute of the brand whereas spurious is merely repeat purchase without any attachment to brand attributes. It is worth pointing out that managers should focus on brand relationship development with a customer which will further lead to brand loyalty. According to VonRiesen and Herndon (2011), spurious loyalty is more likely in low involvement category in comparison to high involvement and there could be the absence of brand commitment in this category of product. According to Leclerc and Little (1997), for high involvement product category the repurchase behavior is a measure for brand loyalty whereas the repeat purchase behavior of low involvement product is merely habitual. But our findings revealed that brand affect is having a substantial effect on attitudinal and behavioral loyalty both and brand commitment also shares a significant relationship with

behavioral loyalty; even in the case of oral care segment i.e. low involvement product category and there is a significant impact of attitude on behavior for oral care segment. Thus; consumers have true brand loyalty and not spurious even in the oral care segment; consumers purchase on the basis of attached attributes of the brand. The current study has widened our horizons to include low involvement product category for implications of brand loyalty. Also represented by Mishra, Kesharwani and Das (2016), for low involvement category that attitudinal loyalty leads to behavioral loyalty and brand affect is having a significant effect via risk aversion. This study corresponds with the work of Chaudhari and Holbrook (2001); Carpenter (2008), that brand affect is having a strong and positive relationship with behavioral and attitudinal loyalty. The findings of this research suggest that the actual direct predictor of brand loyalty might be brand affect as it share a significant relationship with both attitude and behavior loyalty .In practice; the management's teams should adopt systems to measure the brand affect of the consumers as then the loyalty is expected to be enhanced.

Managerial Implication

Customer retention has long proven to be a cost-effective strategy for a company. The cost of acquiring a new customer is more than retaining an old customer. So; the emphasis should be on fostering brand loyalty. Companies with a loyal customer base cannot only survive but also thrive in this ever-changing business environment. The study also has managerial implication for those who are engaged in a business of low involvement product. Our goal was to study the relationship between the concepts of brand loyalty with interlinking roles of brand effect and brand commitment. Managers would be helped by knowing factors that have significant influence on brand loyalty and the relationship among variables used in the study with brand loyalty. However; independently all these relationships have been supported by theories. The chain effect of brand affect can have both short-term (direct via attitudinal loyalty) and indirect effect (via brand commitment) on brand loyalty. This chain impact would also provide executives with a chance to connect with consumers through an integrated marketing communication channel through various touch points.

VII. LIMITATION AND FUTURE SCOPE OF THE STUDY

The selection of sample is limited to New Delhi and connecting area. However, more information can be gathered from distinct areas of India to improve the generalizability of the results. Study can be replicated in different culture, as findings may provide different outcome. To conclude; a much larger sample and more diverse respondents will help in yielding a more in-depth analysis using method which is both economical and effective. In the current study reverse causality is also a possibility i.e. the study suggested that brand commitment and brand affect are the important determinants of brand loyalty, but that this does not imply continued brand loyalty, which can also have an impact on the brand affect and brand commitment. Because of the possible contribution of brand affect; a further research could examine the antecedents of brand affect which could provide a more comprehensive



picture. In terms of the methodology data was collected for only care segment including toothpastes; mouthwash and powder; a wider study including extensive range of the product category can be incorporated for low involvement segment.

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