Store Brand Loyalty: A Developmental Goal of Multi brand Retail Stores

MI. Anees Fathima*, Research Scholar, Bharathiar University, Coimbatore.

Dr. G. Sridharan**, BSMED, Bharathiar University, Coimbatore.

Abstract

Loyalty concept has reached its significance especially in the Retail Industry. Store brand loyalty is receiving great deal of attention in retail industry. So there is a need of introducing comprehensive store brand loyalty model. This study attempts to provide a broad view of store brand loyalty by proposing a model and testing its potential antecedents. The antecedents included in the research are perceived quality, satisfaction, trust and commitment. A sample of 400 customers of multi brand apparel retail stores in Chennai city were selected.

The results depict that in multi brand apparel retail stores, perceived quality is considered as most important factor of store brand loyalty. An indirect positive relationship of perceived quality and satisfaction to store brand loyalty has also been affirmed. As customer retention is critical for strategists in dynamic world of retail sector. So it is important for retailers to devise well-structured customer loyalty programs for protecting the customers' base line.

Key Words: Store Brand Loyalty, Multi brand, apparels, retail stores, Perceived quality, Satisfaction, Trust, Commitment etc.

Introduction

Over the past four decades brand loyalty has been recognized as a focal point of marketing literatures and for practitioners. It is considered as a contributor to build and maintain brand equity (Aaker, 1991). Some sophisticated analyses suggest that brand loyalty reduces further marketing efforts and cost. Statistics show that it costs 6 times less (for customer retention) than attracting and/or acquiring new customers (Rosenberg & czepiel, 1984). These types of findings enhance the value of brand loyalty. Loyal customers are less engaged in decision making, for example, whether to buy a product or service among alternates or not? (Rundle-Theile Bennet, 2001) or they are willing to pay more for a particular brand? (Reichheld, 1996 & Bennet, 2001) etc. The concept of brand loyalty is comparatively more important for retail stores, especially for those who provide store brands with little differentiations when compared to national brands and compete in dynamic environment. So, the stiffer competition needs to meet the expectations of customers by providing remarkable value to the customers.

Ultimately, the firms are devising strategies to enhance brand loyalty. Brand loyalty received a great deal of interest and attention among retailers.

Objectives of the study

➢ To Study the key antecedents of store brand loyalty in multi brand apparel retail stores.

➢ To develop and test a model of the potential antecedents of store brand loyalty.

The proposed model stems from previous literatures and researches. The model includes perceived quality, satisfaction, trust and commitment. These eventually lead to store brand loyalty. Satisfaction is a core object of marketing strategies for more than five decades (Carroll & Ahuvia, 2006). Satisfaction determines the future purchases pattern and it enhances craving for the product or service (Bennett & Rundle-Theile, 2002). A growing body of researchers link up trust and commitment to brand loyalty. Trust develops positive attitude towards the brand and commitment leads to loyalty towards that brand (Delgado-Bullester & Munura-Aleman, 2001).

Scope of this research

The scope is limited to multi brand apparel retail stores with the presence of store brands in Chennai City. Six multi brand apparel retail stores are considered for this study. (Lifestyle, Shoppers stop, Reliance Trends, Pantaloons, Life max and Unlimited (Mega mart).

Apparel Industry Overview

The global fashion apparel industry is one of the most important sectors of the economy in terms of investment, revenue, trade and employment generation all over the world. Apparel industry has short product life cycles, tremendous product variety, volatile and unpredictable demand, long and inflexible supply processes. The industry has been in a transition over the last 20 years. Indian economy, one of the fastest growing economies of the world, is witnessing major shifts in consumer preferences. Increasing disposable income, brand awareness and increasing tech-savvy millennial population are the driving factors of corporatized retail within the country. Overall, Indian retail scenario has shown sustainable long-term growth compared to other developing economies.

Indian apparel industry which is the second largest contributor in the retail industry after food and grocery is seeing some major shifts. Entry of international brands, changes in preferences from non-branded to branded, the fast growing economy, large young consuming population in the country has made India a highly lucrative market. India has the world's largest youth population, which is becoming fashion conscious owing to mass media and social media penetration. This has opened unprecedented retail market opportunities. The promising growth rate of 9.7 per cent makes the Indian fashion industry prominent in the retail sector. With increased GDP

growth rate, India has an edge over developed markets of the US, Europe and Japan which are expected to grow at a rate of 2-3 per cent. Favourable trade policies and increased penetration of organised retail among other factors contribute in making Indian fashion industry attractive for investors.

Within the retail categories, apparel retail has demonstrated comparatively high receptivity towards corporatized retail. High penetration of corporatized retail in apparel has also paved the way to introduce more formal and systematic processes and procedures in operations, procurement and distribution. As a consequence, apparel retail market has managed to harness the advantages offered by modern management concepts leading to improved product offering, better customer management and scientific supply chain management techniques. It is expected that apparel retail will continue to witness deeper penetration of corporatized retail beyond the major urban clusters and the increase in the demand of branded products.

LITERATURE REVIEW

Brand loyalty

"Brand loyalty as a concept has its origins in the 1920s" (Bennett 2001, p.3).The most commonly used definition of brand loyalty is "The biased (non-random) behavioral response (purchase) expressed over time by some decision-making unit with respect to one or more alternative brands out of a set of brands and is a function of psychological processes" (Jacoby 1971, p.25). Fournier and Yao (1997) described the centre of companies' marketing strategies is the development and maintenance of consumer brand loyalty. The phenomenon is especially seen in markets with tough competition, highly unpredictable and low product differentiation. Brand affect, in turn, is associated to higher levels of brand loyalty and positive word-of-mouth.

Lin (2010), argued, in competitive and highly segmented markets, it is getting more and more challenging to keep existing customers and attracting new ones. Now brand loyalty creation has been propounded as the universal remedy for all organizations as well as to cope with day by day increased competition in the global and digital era.

Importance of brand loyalty

Brand loyalty is of paramount importance for marketers and consumer researchers (Aaker, 1991; Reichheld, 1996). The organization that have pool of brand loyalists have greater market share and higher rates of return on investments, in turn. Many other researchers favoured this (Buzzell et al., 1975; Raj, 1985; Jensen and Hansen, 2006). Such results persuade marketing officials to generate and up-hold brand loyalists. To attain such targets, information about variables which causes brand loyalty becomes a core issue.

Anderson et al. (2004) argued a loyal and contented customer base helps to increase the organizations' relative bargaining power regarding suppliers, partners and channels. So, customer loyalty should affect shareholder value in a positive manner by reducing instability and associated risk with expected future cash flows. Dick and Basu (1994) hold a view that customer loyalty creates positive WOM communication (word of mouth) and competitive strategies are resisted by loyal customers. Such findings appeal to strategists and marketers to build and hold strong customer loyalty. Oliver (1999) agreed with Dick and Basu that customer loyalty is engaged in affirmative word of mouth communication. Kotler and Keller (2005) said that "based on a 20-80 principle, the top 20% of the customers may create 80% of profit for a company". Thus a favorable connection between a company and its customers is lucrative for the business.

Store Brands

Store brands are the most successful brands in the world. In general, it is considered as commodities owned, private-labelled and established by companies where their main economic obligation is distribution as compared to manufacturing (Schutte, 1969). Nowadays, there are many well established store brands in the world such as Tesco, Carrefour, Target, Wal-Mart and Kmart.

According to the Store Marketing Association (PLMA), "retailers use store brands to … win the loyalty of its customers" (PLMA 2007). "Store provides value and it's higher margin," says Natalie Berg, Global Research Director at Planet Retail, a retail intelligence agency in London. "In a down economy, it really ticks two boxes—boosts the bottom line and drives loyalty." There are various other advantages for the retailers to use store brands:

1.   Control over pricing
2.   Marketing independence
3.   A personalized image and higher customer loyalty
4.   Higher control of production, marketing, distribution and profits
5.   Personalized inputs such as logos and taglines
6.   Changing customer preferences
7.   A high bargaining power with distributors

These advantages provide store brands an edge over other brands, which help create a personalized and unique brand for retailers. Retailers with pretty good store brands will be able to create better sales opportunities for themselves. They can build value and recognition from the customers. Store brands allow retailers to differentiate their products from competitors' products, and provide consumers with an alternative to other brands. Thus, retailers considered it as attractive avenue in which firms try to behave responsibly towards customers. That is

why the retailers around the globe continue to invest in store brands, even after having attained high levels of store brand share.

Antecedents of Store brand loyalty

Some drivers of brand loyalty are perceived risk, inertia, habit, involvement, satisfaction, and relationship between product or service providers (Rundle-Theile and Bennet, 2011). A series of very positive encounters will increase customer satisfaction, trust, relationship commitment and continuity (Hellier et al., 2013; Morgan and Hunt, 1994; Selnes, 1998). Aydin and Ozer (2015) stated some antecedents of customer loyalty. Perceived quality, trust and customer switching costs are the influential factors of brand loyalty. Moreover the results described that trust is one of the most important antecedents of brand loyalty. Although perceived quality and perceived switching cost appeared to have the same level of influence on brand loyalty.

Perceived Quality

Zeithaml (1988) asserted perceived quality as consumer's perception in relation to product's supremacy or fineness. It is because positive consumer's perception towards store brand is very essential to make them stick with that particular brand. Furthermore, consumer prefers to stay with recognizable name, as brand name brings higher value or perceived quality. Aaker (1991) added, a favorable and excellent store should promise assurance of product's quality.

Customer satisfaction

In most literature related to behavioral intentions, overall satisfaction was integrated as a dominant factor of purchase intentions with reference to brand loyalty (Spreng et al., 1996). In the viewpoint of Bloamer and Kasper (1995), customer loyalty is one of the considerable paths with which customer satisfaction about product or services received is expressed. For this reason brand loyalty is at heart of strategic marketing.

A study by Bei & Chiao (2001) found that, the higher the customer satisfaction, the higher the loyalty towards the company, while a study by Reichheld & Sasser (1990) found that improved customer satisfaction will affect the likelihood of repeat purchases. Oliver (1997) defined satisfaction as: "pleasurable fulfillment". That is, the consumer senses that consumption fulfills some need, desire, goal, or so forth, and that this fulfillment is pleasurable (ibid). However, Oliver (1999) underlines that although closely related, the two concepts are distinct. While satisfaction is either a fairly temporal state for a post-usage for one-time consumption, or a repeatedly experienced state for ongoing consumption that reflects how the product or service has fulfilled its purpose, loyalty is, in contrast, an attained state of enduring preference to the point of determined defense (ibid.).

Satisfaction is also recognized as an essential precursor for loyalty, but what transforms satisfaction to loyalty, is closely related to the theoretical approach to loyalty (Oliver, 1999).

Many scholars concluded that satisfaction is one of the important determinants of customers' loyalty (Jamal and Anastasiadou, 2007; Bearden and Teel, 1983; Dick and Basu, 1994). Bontis et al. (2007) conducted the research and found that customer satisfaction improves reputation in the services markets. Reputation partially intervene the relationship between satisfaction and loyalty and the relationship between satisfaction and recommendation. Tovikkai and Jirawattananukool (2001) pointed out that realizing the fact that retaining existing consumers are easier than finding new consumers. Consumers who have high purchase frequency are most likely considered as satisfied with the products.

Commitment

Kelley et al. (1990) stated that "the organizational commitment of service customers is indicative of the organization's likelihood of developing or maintaining customer identification with organizational goals and values and retaining the service customer as an active participant the service encounter"   (p. 322).

Tax et al. (1998) focused on complaint handling in service sector and commitment. Many firms hold a view that well handling of customer complaints and grievances provide a source of brand commitment and brand loyalty. Effective complaint handling dramatically increases the customer retention rate and improves service quality as well.

Trust

Morgan and Hunt (1994) described that "Trust is an important factor in the development of marketing relationships and exists when one party has confidence in an exchange partner's reliability and integrity"(p. 23). Ballester and Aleman (2001) described that trust and satisfaction are conceptually connected. As variables that generate consumer commitment especially in the situation of high involvement. Anderson and Narus (1990) argued that trust arise when someone hold a belief that the second person's actions would cause affirmative effects for his/herself. Accordingly, in order to trust a brand, consumers should perceive quality as favorable object.

These variables included Perceived quality and customer satisfaction. These eventually have a considerable positive effect on store brand loyalty. Customer satisfaction has an intrusive effect on the perceived quality construct. Moreover, their correlation has been affirmed. Such results suggested that multi brand apparel retailers should have awareness that what drives customer satisfaction and brand loyalty to fabricate valuable store's policy for customer retention.

Hypotheses Development

Aydin and Ozer (2005) concluded that perceived quality is an important antecedent of store brand loyalty. Furthermore, These findings help to draw the hypothesis.

H1 = Improved perceived quality creates store brand loyalty.

**H2** = Perceived quality is positively associated with satisfaction.

Bennet (2001) stated that satisfaction is an emotional comeback in the context of good or service consumed. Hence satisfaction performs a significant role to determine store brand loyalty in. Lee et al., (2001) advocated that a high level of satisfaction and increased customer loyalty are highly correlated.

H3 = Satisfaction is positively associated with store brand loyalty.

H4 = Satisfaction with the services creates commitment for the brand(s).

H5 = Satisfaction and trust are conceptually connected.

Figure - 1
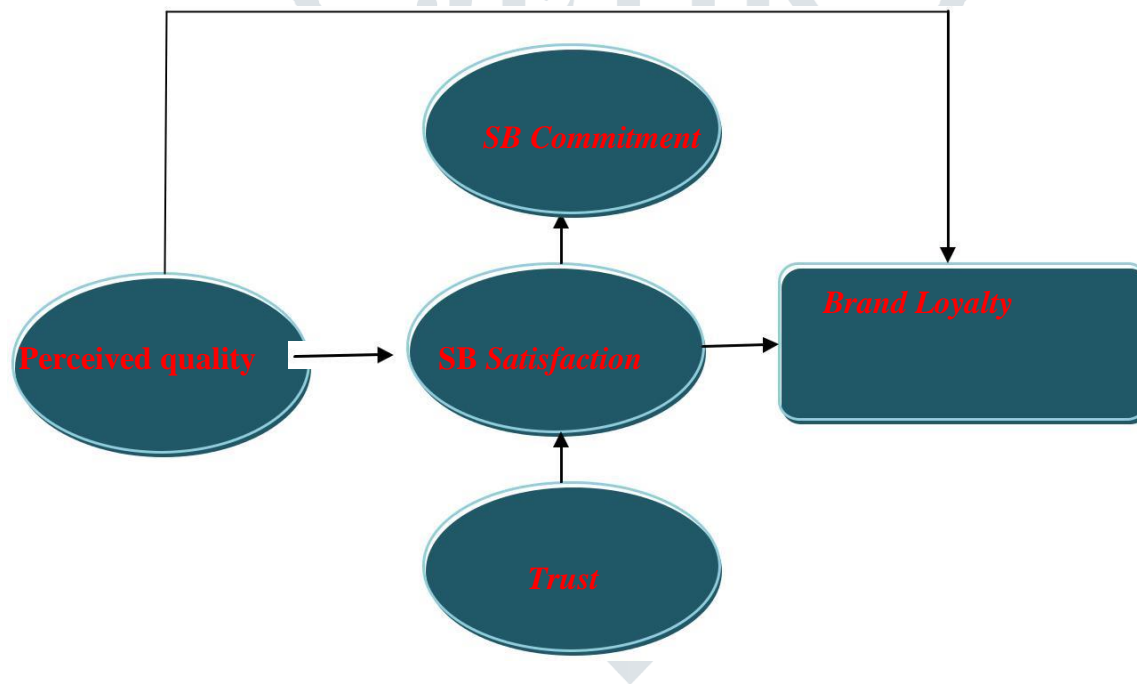
Brand loyalty and its Antecedents Framework

Quester and Lim (2003) were of a viewpoint, the origin of brand loyalty is the commitment to the particular brand that goes well beyond repetitive purchases.

H6 = Commitment to a preferred brand develops loyalty for that brand.

Matzler et al. (2008) suggested, in academics and professionals "knowledge, building and development of brand trust are an important issue to enhance customer loyalty. In order to gain brand loyalty firms should guarantee customers' trust (Fournier, 1998; Morgan and Hunt, 1994).

H7 = There is a connection between trust and store brand loyalty.

Research Methodology

Six Multi Brand Apparel Retail stores of Chennai were selected for the research. The study was restricted to multi brand apparel retail stores with its own store brands. Six multi brand retail stores were chosen for this study, Life style, Shoppers stop, Life max, Pantaloons, Unlimited and Reliance Trends. Customers of these stores were selected for the study.

A sample of 400 customers of above mentioned six multi brand apparel retail stores was selected. The sample was chosen by non- probability sampling. "Convenience sampling technique" was used to select sample. Questionnaire was used to collect data. Through literature review, it was found that this instrument commonly used for related studies for example (Aydin et al., 2005; Bennet, 2002; Lim et al., 2006). Questionnaire was developed through adopting questions from various researches and revised to create link to this specific study. It included 31 questions about brand loyalty, perceived quality, satisfaction, commitment and trust. 5-point Likert scale (a form of ordinal scale) has been used to get the answers. The objects used for likert scale were, strongly disagree, disagree, neutral, agree, strongly disagree (1 for strongly disagree and 5 for strongly agree).

Self administered questionnaires were distributed to the respondents. 470 questionnaires were distributed to the respondents. Out of which 400 were completed in all respects. 35 were not returned and 13 respondents refused to take part in survey. 22 were not completed in some aspects.

Results

The internal consistency of instrument was checked with the help of Cronbach's Alfa (reliability test) is used normally and result statistics above .7 are considered good (Bennet, 2001). Reliability statistics are overall (.94), brand loyalty (.76), perceived quality (.83), satisfaction (.88), commitment (.80) and trust (.86).

Table-1 exhibits the correlation coefficients among variables included in research. Correlation coefficients ranged from 0.46 to 0.64. All are significant at level 0.01. Correlation coefficient that lies between the limit $0 < r < 0.5$ has weak positive position and $0.5 < r < 0.8$ demonstrates fair positive correlation.

Table-1

Correlations

	Brand loyalty	*Service Quality*	*Satisfaction*	*Commitment*	*Trust*
Brand loyalty	1				
Perceived Quality	.596	1			
Satisfaction	.574	.608	1		
Commitment	.476	.570	.643	1	
Trust	.461	.586	.595	.624	1

Pearson's correlations are significant at the 0.01 level (2-tailed).

H1= Improved perceived quality creates store brand loyalty.

Correlation between perceived quality and store brand loyalty is .596. Positive correlation shows that there is positive linear relation between two variables. Moreover t-values are positive (see table-3) which confirm that respondents who have a high perceived quality on store brands are store brand loyal round about at same level.

H2 = Perceived quality is positively associated with satisfaction.

Correlation figure of perceived quality and satisfaction is .608 which shows a strong positive relation between the two variables. t-values are positive and significant at level $p<0.01$. So, the relation is accepted.

H3 = Satisfaction is positively associated with store brand loyalty.

Correlation statistics of satisfaction and store brand loyalty are .574. Fair positive correlation affirms the above mentioned relation. t-values are positive and significant at $p<0.01$ The results are in line with third hypothesis that respondents who tend towards satisfaction are store brand loyal.

H4 = satisfaction with the store brands creates commitment for the store brands.

Satisfaction and commitment correlation is .643 that is a strong correlation. According to recorded responses, this correlation is highest among all relations proposed in the framework. t-values are significantly positive ($p< 0.01$).

Table-2

Path		R	R 2	B	F	P(sign)
Perceived Quality	Brand loyalty	.597	.353	.595	217.608	.000*
Perceived Quality	Satisfaction	.608	.370	.608	233.939	.000*
Satisfaction	Brand loyalty	.572	.327	.572	193.739	.000*
Satisfaction	Commitment	.641	.411	.641	277.33	.000*
Satisfaction	Trust	.595	.354	.595	217.719	.000*
Commitment	Brand loyalty	.475	.224	.473	114.568	.000*
Trust	Brand loyalty	.463	.212	.461	107.189	.000*

Significance level is 0.01

H5 = satisfaction and trust are conceptually connected.

Correlation result of satisfaction and trust is .597 that depicts fair positive correlation. t-values are positive and significant at p<0.01. These figures affirm the relation. In addition to this results demonstrate that the relationship is significant positive.

H6 = commitment to a preferred store brands develops loyalty for that store brands.

Commitment and brand loyalty's correlation level is .475 and t-values are positive and significant (p<0.01). The results depict a weak positive relationship. Commitment has low influence on store brand loyalty.

H7 = there is a connection between trust and store brand loyalty.

Correlation statistics of trust and store brand loyalty are .463 with weak positive relation. t-values are positive and significant at 0.01 level.

Among all four main constructs of store brand loyalty, perceived quality has the highest influence on store brand loyalty. Moreover strongest relation exists between satisfaction and commitment. All others are significant and show acceptable values.

Table-3

	Mean	Standard Deviation	t-Values	P(sig
Brand loyalty	3.4454	.58625	117.53	.000
perceived Quality	3.4792	.64785	107.403	.000
Satisfaction	3.5397	.78791	89.846	.000
Commitment	3.3682	.76473	88.081	.000
Trust	3.4924	.76706	91.059	.000

Discussion and Conclusions

This research intended to investigate the factors that influence store brand loyalty of multi brand apparel retail stores in Chennai city. The objective of the study was to provide a comprehensive conceptual model of store brand loyalty and its antecedents for the multi brand apparel retail stores with the presence of store brands and for those who share common characteristics. Examination of related literature provided the base to construct and test the hypothesized model (see figure 1).The main antecedents selected for the model include perceived quality, satisfaction, commitment and trust. Their interrelations and relations to store brand loyalty provide in-depth of the understudy topic.

The key findings of the study include the acceptance of proposed model and hypotheses. First outcome of the results is the improved perceived quality create store brand loyalty. Perceived quality is positively associated with satisfaction. Many studies verify the relationship that level of customer satisfaction is dependent on perceived quality. These studies provide support to first two hypotheses.

Satisfaction is positively associated with store brand loyalty. Results show significant positive relation. Despite this, satisfaction has also an indirect relationship with store brand loyalty. Next two hypotheses are: 4. Satisfaction with the store brands creates commitment for the store brand(s) 5. Satisfaction and trust are conceptually connected.

Commitment to a preferred store brand develops loyalty for that particular brand. This hypothesis has acceptable values. Though this relation is not much strong but meets the significance level. Lee et al., (2001) provided the evidence that increased commitment level enhances customer loyalty. There is a connection between trust and brand loyalty. The results show that trust and brand loyalty are conceptually connected and have positive significant relationship.

To sum up the discussion, it could be concluded that Perceived Quality, Satisfaction, Commitment and Trust are major antecedents of store brand loyalty for multi brand apparel retail stores. Perceived Quality is most important factor that directly influence store brand loyalty. Furthermore, perceived quality and satisfaction also have indirect positive influence on store brand loyalty.

Limitations

The study has some limitations. The research is a single product study (store brand loyalty). Any other area (National and international brand loyalty) could be added for comparison. Sample selection is not appropriate. Customer base of multi brand apparel retails stores is enormous but the sample included only 400 customers. There could be respondents' bias as reversal items were not included. This problem is minimized because items of the some variables were repetitive (included in another variable). Missing data was excluded from the sample that caused reduction in sample size. Other antecedents should be taken into consideration for in-depth insight of the under study construct.

Managerial Implications and further research insights

The study contributes to the existing theoretical and practical knowledge generally and relationship marketing knowledge specially. A comprehensive model for store brand loyalty in multi brand apparel retail stores has been introduced and tested. As considering the emerging interest in this area, Managers and Marketers need to device store brand loyalty and customer retention strategies. For this, there should be a comprehensive know how about the construct. To enhance store brand loyalty, well designed customer loyalty programs should be introduced exclusively for store brand customers. Perceived quality is the major factor that should be paramount important for building store brand loyalty. To compete in the dynamic environment, multi brand apparel retailers should guarantee quality and satisfaction to enhance trust, commitment towards store brands and store brand loyalty, in turn.

References

Aaker, D.A. (1991). Managing brand equity. *Free Press New York*, NY, 19-32.

Anderson, E. W. & Sullivan, V. W. (1993). The antecedents and consequences of customer satisfaction for firms. *Marketing Science, 12* (2), 125-143.

Anderson, E. W., Fornell, C., Sanal K. & Cheryl, M. (2004). Customer satisfaction and shareholder value. *The Journal of Marketing, 68*(4), 172-185.

Asuncion, B., Martin, D.J. & Quintana, A. (2004). Model of customer loyalty in the retail banking market. *European Journal of Marketing, 38*(1), 253-275.

Bennett, R. & Rundle-Thiele, S. (2002) . Measuring attitudinal brand loyalty. *Journal of Brand Management, 3*(9).

Bloemer, J. M. M. & Kasper, H. D. P. (1995). The complex relationship between consumer satisfaction and brand loyalty. *Journal of Economic Psychology, 16,* 311 329.

Buzzell, R. D., Gale, B. T. & Sultan, R. G. M. (1975). Market share – a key to profitability. *Harvard Business Review, 53*, 97-106.

Carroll, B. A. & Ahuvia, A. C. (2006). Some antecedents and outcomes of brand love. *Marketing Letters, 17*(2), 79-89.

Clottey, T.A., Collier,D.A., & Stodnick, M. (2008). Drivers Of customer loyalty In a retail store environment. *Journal of Service Science, 1*(1), 35-48.

Delgado-Ballester, E. & Munuera-Aleman, J. L. (2001). Brand trust in the context of consumer loyalty. *European journal of marketing, 35*(11/12), 1238-1258.

Dick, A. S. & Basu, K. (1994). Customer loyalty towards an integrated framework. *Journal of the Academy of Marketing Science, 22*(2), 99-113.

Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J. & Bryant, B. E. (1996). The American customer satisfaction index: nature, purpose, and findings. *Journal of Marketing, 60*, 7-18.

Fournier, S. & Yao. J. L. (1997). Reviving brand loyalty: a reconceptualisation within the framework of consumer-brand relationship. *International Journal of Marketing, 14,* 451 - 473.

Fournier, S. (1998). Consumers and their brands: developing relationship theory in consumer research *Journal of Consumer Research, 24*, 343-373.

Gerpott, T. J., Rams, W. & Schindler, A. (2001). Customer retention, loyalty and satisfaction in the German mobile cellular retails market. *Retails Policy, 25,* 249-269.

Hellier, P. K. ,Geursen, G. M., Carr, R. A. & Rickard, J. A. (2003). Customer repurchase intention: A general structural equation model. *European Journal of Marketing, 37*(11/12), 1762-1800.

Jacoby, J. (1971). A model of multi-brand loyalty. *Journal of Advertising Research, 11*(3), 25-61.

Jensen, J. M. and Hansen, T. (2006). An empirical examination of brand loyalty. *Journal of Product & Brand Management 15*(7), 442–449.

Kotler, P. and Keller, K.L. (2005). Marketing Management. 12th ed., Prentice-Hall*, Englewood Cliffs, NJ.*

Matzler, K. , Grabner-Krauter, S. & Bidmon, S. (2008). Risk Aversion and Brand Loyalty: The Mediating Role of Brand Trust and Brand Affect. *Journal of Product & Brand Management 17*(3), 154–162.

Morgan, R. M. & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing, 58*, 20-38.

Oliver, R.L. (1999). Whence customer loyalty. *Journal of Marketing, 63*, 33-44.

Quester, P. and Lim, A. L. (2003). Product involvement/brand loyalty: is there a link?. *Journal of product and brand management, 12*(1), 22-38.

Reichheld, F.F. (1996), The Loyalty Effect: The Hidden Force behind Growth, Profits, and Lasting Value, *Harvard Business School Press, Boston, MA.*

Rosenberg, L., Czepiel, J.A. (1984) Marketing Approach to Customer Retention. *Journal of Consumer Marketing, 1* (2), 45–51.

Rundle-Thiele, S. and Bennett, S. (2001). A brand for all seasons: A discussion of brand loyalty approaches and their applicability for different markets. *Journal of Product & Brand Management, 10*(1), 25-37.

Solomon, M.R. (1994). Customer behavior :Buying, Having and Being. *Allyn and Baoon. Bostan M.A.*

Tovikkai, K. and Jirawattananukool, W. (2010). An Exploratory Study on Young Thai Women Consumer Behavior toward Purchasing Luxury Fashion Brands.