

## Reviewing the Construct of Customer Loyalty: Its Measures, Determinants, and Outcomes

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### ABSTRACT

The present paper reviews the construct of customer loyalty through literature review. There is need for revisiting the construct of customer loyalty given to its importance and the absence of a common definition and approach to study the construct. The paper looks into the approaches to operationalize the construct and arrive at a comprehensive operational definition that may encompass the construct in its entirety. Furthermore, it attempts to study the literature on customer loyalty to dig out the variables responsible to determine the customer loyalty and summarize the possible outcomes of the variable of interest. For this purpose, systematic literature review approach has been used. The article provides an insight into the construct, its determinants, and outcomes for academicians and practitioners. This study develops, based on literature review, the operational definition, determinants, and outcomes of the construct of customer loyalty. Customer loyalist is a three-dimensional construct consisting of trust, commitment, and customer relationship. It is observed that determinants and outcomes of customer loyalty are relevant to the nature of the product that further corresponds to distinct types of loyalty named as hand loyalty, head loyalty, and heart loyalty and therefore should be approached accordingly.

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## 1. Introduction

For today's organizations that survive under fierce competition and challenging environment, customer loyalty is important to uphold competitive advantage to avoid strategic drift [6]. The concept gain importance in practice because it is directly associated with retaining customers [46] and business success [76].

Loyalty is a multifaceted construct and defining it is an extremely difficult task [66]. Yet, the concept is oversimplified by American Marketing Association as "the situation in which a consumer generally buys the same manufacturer-originated product or service repeatedly over time rather than buying from multiple suppliers within the category"[50].

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Generally, customer loyalty is approached in two ways. Few investigators have interrogated the levels of loyalty [1, 17, 29] others have delve into the influence of individual factors on loyalty [7, 19, 55, 75]. But such expositions regarding customer loyalty are unsatisfactory due to multiple reasons, like, lack of agreement on determinants [24, 42, 48]; ambiguity in meaning and measurement [43]; no shared definition of customer loyalty [64], and disagreement about common determinants that could be generalized across different industries [13]. This poses a need to define the term loyalty, develop chief measures of customer loyalty, its determinants and outcomes.

Based on the previous work, the aim of this paper is to review measures of loyalty along with outcomes and provides operational definitions of complex construct of customer loyalty. The major objectives of the study are revisiting the definitions, measures, determinants, and outcomes of customer loyalty.

## 2. Literature Review

The literature has been searched with the aim to identify what has been already studied with respect to the objectives of the paper. The literature is surveyed for definitions, measures, determinants, and outcomes of the construct of customer loyalty.

### 2.1 Definition of Customer Loyalty

Several definitions about customer loyalty are presented by different authors e.g., Jacoby *et al.*, [36] defined loyalty as *"the biased behavioral response 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"*. Ganesh *et al.*, [26] depicted loyalty as *"a product of repeat purchase, self-stated retention, price insensitivity, resistance to counter persuasion, and recommendation to others"*. According to Rundle-Thiele [74], *"loyalty is consumer's allegiance or adherence towards an object"*. Ganesh *et al.*, [26] stated that *"loyalty is a product of repeat purchase, self-stated retention, price insensitivity, resistance to counter persuasion, and recommendation to others."*

The major issue found in these studies is lack of agreement on common definition of loyalty though it is a leading variable to keep the customer at hand [64]. *So there is a need to revisit the definition of customer loyalty.*

### 2.2 Measures of Customer Loyalty

Loyalty is a subjective variable and for thorough understanding and measurement it is necessary to operationalize it by breaking it in an accurate and precise dimensions and elements. Proper dimensions of loyalty are missing in prior studies. For example, Knox *et al.*, [43] argued that due to ambiguity in meaning and measurement of customer loyalty further knowledge is required to address the prevalent uncertainty. Practitioners and academicians such as Johnson, Herrmann, and Huber (2006) stated that factors responsible for developing loyalty are complicated and change with the passage of time. *So, there is a need to operationalize and present proper structure for the construct of loyalty.*

### 2.3 Determinants of Customer Loyalty

Determinants mentioned in literature are ambiguous and not practical when talk about several types of consumer product e.g. *"corporate image"* mostly not considered in the purchase of

FMCGs. Moreover, Fornell *et al.*, [24], Khatibi *et al.*, [42], Mittal *et al.*, [48] stated that existing literature on customer loyalty is unable to reach at an agreement regarding its determinants. According to Clotey *et al.*, [13], despite the fact that numerous determinants of loyalty are diagnosed still there is dearth of agreement on common determinants to generalized in different industries. Most common determinants of loyalty mentioned in the literature are *Service Quality, Satisfaction, Corporate Image, and Trust*. Among these, some determinants are not relevant such as “Trust”, “Commitment”, “Psychological Attachment” and “Switching Cost”. **So, there is need to explore determinants of customer loyalty depending upon the nature of consumer product.**

#### 2.4 Outcomes of Customer Loyalty

Previous authors put forward various determinants of customer loyalty but they confused determinants with outcomes. For example, preceding studies considered loyalty as performing two functions; first share of total purchases [23] and second buying frequency [79, 85].

However, few writers have been able to develop a systematic approach regarding outcomes of loyalty e.g. Jones *et al.*, [39] declared that in advance literature loyalty is considered as three dimensional construct that is classified as behavioral, attitudinal and cognitive loyalty. Rai *et al.*, [65] identified the following outcomes through in-depth literature survey; but they discussed the outcomes of services only although it is also the same for the firms producing goods. Behavioral outcomes of loyalty in are repurchasing from the same firm [38, 87], lower switching intentions [8,15], and making all purchases in a particular product category from a single firm [68, 69].

Attitudinal outcomes of loyalty are recommending the products to others [11,66], strong preference to the firm [47], feeling a sense of affiliation with the product or organization [25], and altruistic behavior which includes helping the firm or other customers for better product delivery [63].

Cognitive outcomes of loyalty consists of occupying a prominent space in the mind of the customer [20], being the first preference of the customer [60], lesser sensitivity towards price fluctuation Anderson [4] and De Ruyter *et al.*, [18], considering a service provider exclusively for a particular service [30], and identifying a service provider as an extension of one's self and accepting this by using terms such as “my service provider”, or by including oneself with the service provider and referring collectively with “us” and “we” [11].

The literature provides several behavioral, attitudinal, and cognitive outcomes of customer loyalty. Among these outcomes, some are universally accepted whereas others need further clarity [65]. Hence, there is need to define outcomes of customer loyalty when talk about diverse types of products as the existing accounts fail to resolve the issue.

### 3. Methodology

To meet study objectives, Systematic Literature Review (SLR) is carried out from different journals regarding customer loyalty. SLR is preferable because of its simplicity and precision as researchers can easily verify and compare the findings to draw conclusions. Since last twenty years, scholars are following SLR in their research designs [2, 61]. In the context of project research, Ahola *et al.*, [2] and Müller *et al.*, [54] represent recent examples of studies that have adopted SLR to map the concept of governance.

To make sure thorough understanding of the issues discussed above, literature search is targeted in marketing journals such as; *Journal of marketing Research, Journal of Service Research, Journal of*

*retailing, Journal of Service science, International Journal of Service Industry Management, Industrial marketing management, Journal of services marketing, International Journal of Contemporary Hospitality Management, International journal of service industry management, Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior, International Journal of research in marketing, Journal of the academy of marketing science, Journal of Targeting, Measurement and Analysis for Marketing, Journal of consumer research, Journal of travel research, Journal of Consumer Research, Journal of Retailing and Consumer Services, Journal of service research, Journal of Business Strategies, European Journal of marketing, The Journal of Brand Management, Journal of Strategic Marketing, Journal of operations Management, Journal of personal selling & sales management, The TQM Journal, Psychology & Marketing.*

The search terms used were customer loyalty, repurchasing, purchasing behavior, and customer retention. Articles were searched published over the last 20 years i.e. from 1998 to 2017. The articles were selected on the bases of titles with the search terms and around 150 titles were listed. In the next step, the articles were screened on the bases of abstract and the contents and finally around 90 articles were selected for conducting the review.

#### 4. Results

The first objective of the study was to revisit definitions of customer loyalty. The purpose was to find out similarities, differences, and deficiencies in these definitions. Therefore, various definitions of loyalty were considered. Among all these definitions, the most comprehensive definitions are selected which are given in the following table.

**Table 1**  
 Definitions of Customer Loyalty

S. No	Author/ Year	Definition
1	Newman <i>et al.</i> , [55]	"A characteristic of those who repurchased a brand, considering only that brand, without seeking any information related to it".
2	Reichheld <i>et al.</i> , [67]	"The characteristics of loyal customers that they require lower cost, are less sensitive toward price, pass more time with the company and transfer positive views on favorite brands".
3	Oliver [56]	"Lack of information should not be seen as a factor leading to loyalty as true loyalty exists when the customer, despite being aware of the competitor's offer, fervently desires to rebuy a product or service; will have no other, against all odds and at all costs".
4	Gremler <i>et al.</i> , [31]	"The degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service arises".
5	Oliver [57]	"A deeply held commitment to rebuy 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".
6	Moisescu <i>et al.</i> , [50]	"The situation in which a consumer generally buys the same manufacturer-originated product or service repeatedly over time rather than buying from multiple suppliers within the category".

In above definitions, the most frequently characteristic used to measure customer loyalty is repeat purchasing. Other factors such as, purchase the brand without seeking information, lower cost, less price sensitively, spend time with company, positive word of mouth, positive attitude, purchase the only brand when need arises and situational and marketing efforts are rarely used.

There are two issues with above definitions. First, in these definitions loyalty is viewed as outcome (repeat purchase, positive word of mouth etc. instead reasons. Second is disagreement with (Newman & Werbel, 1973) definition of loyalty. They defined loyalty as a “characteristic of those who repurchased a brand, considering only that brand, without seeking any information related to it.” Contradiction with the definition is that, consumers always evaluate brands when they go for shopping. When they start evaluation, and choose the brand among alternatives, it’s not loyalty. To search the information, is the second step of purchase decision making process. To gain maximum benefits from the products, consumer always get information from various sources (social/ commercial). To purchase the product without seeking information is possible in case of impulse buying and impulse buying is done in FMCGs. So, it is concluded that loyalty depends upon the nature of the product. Before discussing types of loyalty, it is necessary to discuss the measures of loyalty which are as follows;

**Table 2**  
Operationalization of Loyalty

S. No	Measures of Customer Loyalty	Author/Year
1	Trust	Gremler <i>et al.</i> , [30] Garbarino <i>et al.</i> , [27] Bearden <i>et al.</i> , [9] Oliver <i>et al.</i> , [58] Cronin <i>et al.</i> , [14] Selnes [77]
2	Commitment	Dwyer <i>et al.</i> , [20] Morgan <i>et al.</i> , [53] Gundlach <i>et al.</i> , [32]
3	Relationship	Morgan <i>et al.</i> , [53] Moorman <i>et al.</i> , [52]

Consumers can never show loyalty towards a product until and unless they use it. After having experience with the product; trust is developed on the basis of product quality, suitable price and corporate image etc. Gremler *et al.*, [30] stated that, trust is conceptual and imperative antecedent of customer loyalty. According to Chaudhuri *et al.*, [12], Garbarino *et al.*, [27], Singh *et al.*, [80], 2000; Sirdeshmukh *et al.*, [81], found trust to be an important factor for loyalty building.

Trust than leads to relationship and commitment which is confirmed by prior studies e.g. Morgan *et al.*, [53] stated that trust is a key determinant of relationship commitment; “brand trust” leads to “brand loyalty” and this trust generate exchange relationship that is extremely admired. Morgan *et al.*, [53] and Gundlach *et al.*, [32] recommended that commitment is a critical determinant of marketing relationship likewise a valuable construct for customer loyalty and forecasting future purchases frequency. Geyskens *et al.*, [28], Rousseau *et al.*, [71], and Singh *et al.*, [80] pointed out that trust is of greatest importance for developing and maintaining long term relationship in business. According to Moorman *et al.*, [51], Morgan *et al.*, [53] and Sharma [78] trust is an important variable for developing relationship commitment and loyalty.

These three elements such as “trust”, “commitment” and “relationship” are used as determinants in literature in fact they are measures of customer loyalty. So, loyalty can be defined as “the preference by consumer on a brand over another because of trust, commitment and customer relationship”.

Determinants and outcomes of customer loyalty are relevant to the nature of the product that further corresponds to distinct types of loyalty named as Hand Loyalty, Head Loyalty, and Heart Loyalty ([http://www.cmo.com/features/articles/2014/4/15/hand\\_head\\_heart\\_the\\_.html#gs.3](http://www.cmo.com/features/articles/2014/4/15/hand_head_heart_the_.html#gs.3))

Ocy5U8). The studying determinants without relevant type do not seem meaningful. Therefore, the determinants and outcomes of customer loyalty are discussed in the context of type of loyalty.

#### 4.1 Hand Loyalty

A kind of loyalty in which product is conveniently available to the consumer at the time when he/she needs it is hand loyalty. A good example of hand loyalty is FMCGs and these are the products which are based on impulse buying. This is the weakest type of loyalty which is purchased rather than earned. Determinants of hand loyalty are given in the following table;

**Table 3**  
 Determinants of Hand Loyalty

S. No	Determinants of Hand Loyalty	Author/Year
1	Price	Farley [23]
2	Distribution	Farley [23]
3	Existence or domination of alternatives	Farley [23]
4	Social Class	Kanwar <i>et al.</i> , [41]
5	Demographic Characteristics	Kanwar <i>et al.</i> , [41]
6	Individual Factors	Kanwar <i>et al.</i> [41]
7	Environmental Factors	Kanwaret <i>al.</i> [41]
8	Advertising Pressure	Lattin [44]
9	Constraint on choice (Budget, time limitations)	Lattin [44]
10	Usage Situation	Lattin [44]
11	Double jeopardy phenomenon	Ehrenberg <i>et al.</i> [33]
12	Convenience Availability	Not yet discussed as determinant

To the best knowledge of researcher, all the above-mentioned determinants are present in literature except “convenience availability” which is key factor in hand loyalty. The impact of these determinants is given in subsequent table.

**Table 4**  
 Out Comes of Hand Loyalty

S. No	Outcomes of Hand Loyalty	Author/Year
1	Repeat Purchase	Day [16] Newman <i>et al.</i> , [55] Dwyer <i>et al.</i> , [20] Fornell <i>et al.</i> , [24] Gremler <i>et al.</i> , [31] Jaishankar <i>et al.</i> , [26] Rowley (2005) Moiescu and Vow (2011) Jaishankar <i>et al.</i> , [26] Rowley [72]
2	Purchase More	Jaishankar <i>et al.</i> , [26]
3	Positive Attitude	Gremler <i>et al.</i> , [31]
4	Positive Word of Mouth	Dwyer <i>et al.</i> , [20] Fornell <i>et al.</i> , [24] Reichheld <i>et al.</i> , [67]

As FMCGs are frequently purchased so “repeat purchase” is important outcome of hand loyalty. Depending upon the situation and need, consumer makes more purchases. This consumer behavior (repeat purchase and purchase more) consequently leads to positive attitude and positive word of mouth.

## 5. Head Loyalty

Head loyalty occurs when customers spend time in researching competing/alternative products and their purchase is based on logical assessment of the available options. Head loyalty is common in shopping goods. Head loyalty can be earned by providing meaningful offerings to the customer. In this case, dimensions of loyalty are given the following table;

**Table 5**  
Determinants of Head Loyalty

S. No	Determinants of Head Loyalty	Author/Year
1	Satisfaction	Heskett <i>et al.</i> , [34] Mittal <i>et al.</i> , [49]
2	Product Quality	Anderson <i>et al.</i> , [5] Zeithaml <i>et al.</i> , [87]
3	Brand Image	Kim <i>et al.</i> , [43]
4	Importance of Relationship	Morgan, <i>et al.</i> , [53]
5	Service Recovery	McCollough <i>et al.</i> , [45] Miller <i>et al.</i> , [70] Smith <i>et al.</i> , [82] Robbins <i>et al.</i> , [70] Hart <i>et al.</i> , [33],
6	Communication	Oly Ndubisi <i>et al.</i> , [59]

According to Evans and Lindsay [22], it is easy to convert satisfied customers into loyal who make purchases from the same firm over a long period of time where, customer satisfaction is influenced by different factors such as quality and price expectations etc. Anderson [3], and persons’ desires [83]. In literature, Anderson *et al.*, [5] and Zeithaml *et al.*, [87] discussed service quality as determinant of loyalty, but customers are loyal not only to services but also to goods due to superior quality. So we can say that loyalty can be created through best product quality.

Several scholars speculate that customer satisfaction is an important factor in explaining loyalty behavior [10, 21]. However, within the same firm or industry, different customers could have diverse needs, goals and experiences that influence their expectations. On this note, Pizam *et al.*, [62] maintain that customer satisfaction is a psychological impression and not a universal phenomenon, which suggests that not all customers acquires similar satisfaction level out of related purchase or service encounter.

When consumers are satisfied and have trust in the company, they accept new offerings of the company. So “Openness to other offerings of the company” is the outcome of head loyalty which is missing in literature. Same is the case with “Easy going with issues when arise” and “give time to fix them”. Hofmeyr *et al.*, [35], stated that when relationship matters for customer, he/she is willing to tolerate dissatisfaction till the problem is fixed. On the other hand, when a relationship doesn’t matter, then even the perfectly satisfied consumer can switch.

## 6. HeartLoyalty

Heart loyalty can happen when consumers purchase brands on the basis psychological attachment with brands. In heart-loyalty customers will not consider alternative brands, even when they are superior. Heart loyalty exists for specialty products. The following table demonstrates determinants of heart loyalty;

**Table 6**  
 Outcomes of Head Loyalty

S. No	Outcomes of Head Loyalty	Author/Year
1	Less Price Sensitive	Reichheld <i>et al.</i> , [67] Jaishankar <i>et al.</i> , [26] Day [16] Newman <i>et al.</i> , [55] Dwyer <i>et al.</i> , [20]
2	Repeat Purchase/ Future purchase Intentions	Fornell <i>et al.</i> , [24] Gremler <i>et al.</i> , [31] Jaishankar <i>et al.</i> , [26] Rowley [72] Moiescu <i>et al.</i> , [50]
3	Lower switching intentions	Bansal <i>et al.</i> , [8] Dabholkar <i>et al.</i> , [15]
4	Require Lower Cost	Reichheld <i>et al.</i> , [67]
5	Positive Attitude	Gremler <i>et al.</i> , [31] Dwyer <i>et al.</i> , [20]
6	Positive Word of Mouth	Fornell <i>et al.</i> , [24] Reichheld <i>et al.</i> , [67]
7	Recommendations to others	Jaishankar <i>et al.</i> , [26]
8	Profit	Not yet discussed as outcome
9	Openness to other offerings of the company	Not yet discussed as outcome
10	Easy going towards emerging issues	Not yet discussed as outcome
11	Give time and trust to fix them	Not yet discussed as outcome

**Table 7**  
 Determinants of Heart Loyalty

S. No	Determinants of Heart Loyalty	Author/Year
1	Satisfaction	Heskett <i>et al.</i> , [34] Mittal <i>et al.</i> , [48]
2	Product Quality	Anderson <i>et al.</i> , [5] Zeithaml <i>et al.</i> , [87] Rowley <i>et al.</i> , [73] Kandampully <i>et al.</i> , [40] Wang [86]
4	Brand Image	Kim <i>et al.</i> , [43]
5	Emotions	Stauss <i>et al.</i> , [84]

Wang [86] suggested that customers are loyal to company or brand because of its good image and this is true in case of credence goods which prevent switching behavior. Consumers are even willing to travel for their favorite brands so for specialty products they show strong loyalty as consumers repurchase despite situational influences and marketing efforts [57] and there is resistance to counter persuasion so recommendations to others are useless.



**Table 8**  
Outcomes of Heart Loyalty

S. No	Outcomes of Heart Loyalty	Author/Year
1	Psychological Attachment	Day [ 16] Jacoby <i>et al.</i> , [36]
2	Consider brand without seeking related information	Newman <i>et al.</i> , [55]
3	Purchase despite being aware of competitor's offerings	Oliver [56]
4	Consider the only brand when need arises	Gremler <i>et al.</i> , [31]
5	Repurchase despite situational influences and marketing efforts	Oliver [56]
6	Resistance to counter persuasion	Jaishankar <i>et. al</i> [26]
8	Spend more time with company	Reichheld <i>et al.</i> , [67] Rowley (2005)
9	Pay more	Jaishankar <i>et. al</i> [26] Rowley [72]
10	Prevent Switching Behavior	Wang [86]
11	Positive word of mouth	Dwyer <i>et al.</i> , [20] Fornell <i>et al.</i> , [24] Reichheld <i>et al.</i> , [67]
12	Positive attitude	Gremler <i>et al.</i> , [31]

## 7. Conclusion

This study set out to review definition, measures, determinants, and outcomes of customer loyalty. The first objective is to revisit the definitions of customer loyalty as the previous attempts were not successful to arrive at a standard definition of the construct Pritchard and Howard (1997) that. In the light of results and discussion, a comprehensive definition of customer loyalty is presented i.e. "the preference by consumer on a brand over another because of trust, commitment and customer relationship".

The findings further suggest that there are three measures of loyalty e.g. trust commitment, and relationship. Hence achieved second objective that is the gap identified by Knox *et al.*, [43] who stated that there is ambiguity in the meaning and measurement of loyalty that require advance knowledge to address the issue.

Another finding to emerge from this study is determinants of customer loyalty which fill the gap identified by Clotey *et al.*, [13] who claimed that numerous determinants are recognized, still there is lack of agreement about common determinants that could be generalized across different industries. The study finds out determinants regarding distinct types of loyalty. For example, determinants for hand loyalty include price, distribution, existence or domination of alternatives, social class, demographic characteristics, individual/environmental factors, advertising pressure, choice constraints, usage situation, double jeopardy phenomena and convenience availability. Similarly, determinants for head loyalty are satisfaction, service quality, and brand image, importance of relationship, service recovery and communication. The determinants responsible for developing heart loyalty are satisfaction, service quality, corporate image, brand image, and emotions.

The fourth objective was to review outcomes of customer loyalty. Rai and Srivastava (2012) tried to organize the outcomes of loyalty; some of which are recognized and accepted and they suggested that others need further probing for clarity. The results of investigation showed that the outcomes for hand loyalty are; repeat purchase, purchase more, positive attitude, positive word of mouth. The outcomes for head loyalty are; less price sensitive, repeat purchase and future purchase intentions, lower switching intentions, lower cost, positive attitude, positive word of mouth, recommendations to others, profit, openness to company's offerings, easy going towards emerging issues, give time

and trust to fix them. The outcomes of heart loyalty are; psychological attachment, consider brand without seeking related information, purchase despite being aware of competitor's offerings, consider the only brand when need arises, repurchase despite situational influences and marketing efforts, resistance to counter persuasion, spend more time with company, pay more, prevent switching behavior, positive word of mouth, positive attitude.

The present study provides additional evidence about customer loyalty with respect to its definition, measures, determinants, and outcomes. The study is helpful in clarification of the concept of loyalty by relating it with distinct types of consumer products. This study provides base for the development of customer loyalty scale. Study is helpful for researchers and practitioners. Finally, important limitations need to be considered that can be addressed by future researchers. First, findings of the study can be empirically tested. Second, factors responsible for unsought goods can be explored in future studies.

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