

# Loyalty in wine retailing: a multi-dimensional model

**Sharyn Rundle-Thiele**

*Deputy Head of Department  
Griffith Business School, Department of Marketing  
Griffith University, Australia*

## Abstract

This paper shows that, while researchers often measure loyalty as an intention to repurchase, there is value in considering loyalty more broadly. This paper reveals two main schools of thought in loyalty research, starting with the attitudinal and behavioural dimensions of loyalty, which underpin most of the research in this area. Based on previously published marketing and organisational behaviour research, additional dimensions – namely, resistance to competing offers and citizenship behaviours – are introduced for empirical testing using non-hierarchical models. The consideration of a wider range of ideas will assist retail marketers to manage and build loyalty and, hence, profits through improving their understanding of the ways that customers are, or are not, loyal.

## KEYWORDS

Loyalty  
Word of mouth  
Citizenship behaviours  
Wine retail

## INTRODUCTION

There is no doubt that loyalty is an important concept for marketers (Duffy, 2003; Taylor, Celuch & Goodwin, 2004). Marketing managers are disillusioned with the notion of loyalty and there has been a significant shift away from measuring and monitoring loyalty. This shift is likely to be a result of the academic communities' inability to state clearly what loyalty is and how loyalty can be built. Loyalty dimensions have not been used consistently, providing poor guidance to the marketing community, with some researchers using between two and six dimensions to measure loyalty. This lack of consistency in the academic community is likely to have contributed to the overall sense of disillusionment expressed by marketers at the notion of loyalty. At

this point in time, it remains difficult for marketers to identify loyal customers. How can a marketer identify a loyal customer? Which measure, measures or dimensions do they use? What really constitutes loyalty? Answers to these and related questions can only be resolved when the academic community provides a clear idea of what loyalty is and which items and dimensions are appropriate for loyalty measurement. An article by Uncles, Dowling & Hammond (2003) also identifies the problem of lack of definition of 'loyalty' in the current marketing literature. However, it offers conceptual advice, rather than empirical evidence, as a solution.

The aims of this study are two-fold:

- To identify the possible multiple dimensions of loyalty from the literature.
- Empirically to test two competing approaches to loyalty – multi-dimensional and bi-dimensional.

## LITERATURE REVIEW

Two common conceptual definitions of loyalty are first presented, followed by the dimensions of loyalty that have been used by loyalty researchers. Conceptual definitions assist to identify the antecedents and consequences of loyalty.

### *Two views of loyalty*

Two competing views of loyalty are evident in the literature today. The bi-dimensional view (Day, 1969) suggests that loyalty is comprised of two dimensions (also termed 'components' in the literature), namely an attitudinal and a behavioural dimension. Specifically, under the bi-dimensional view, loyalty is defined as:

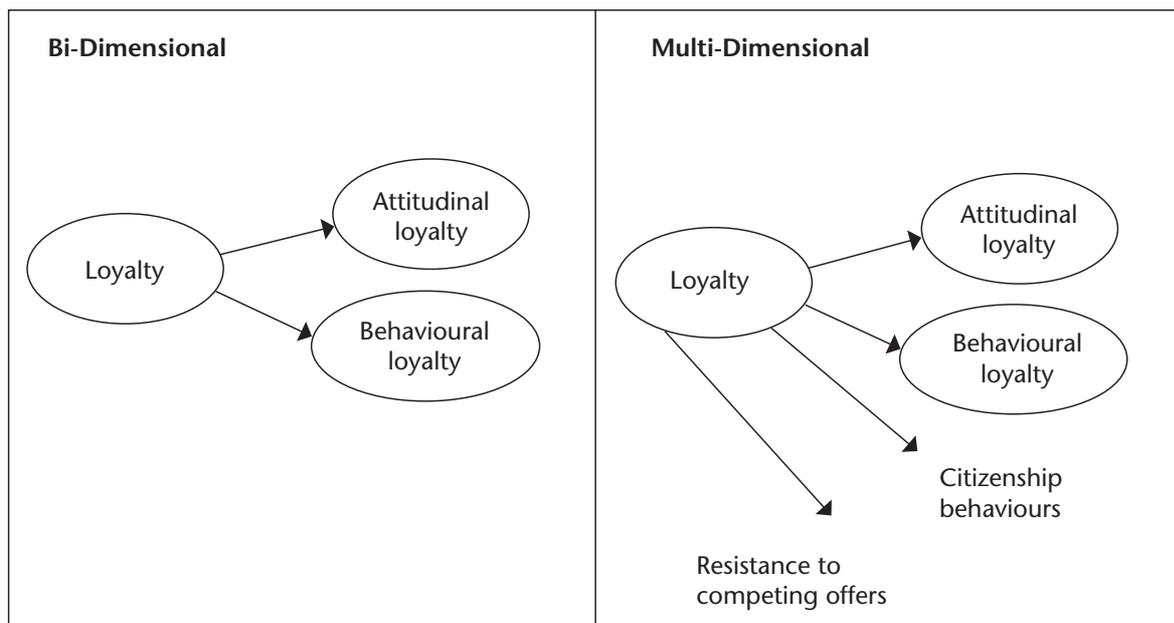
'A psychological predisposition to the object combined with the behavioural outcome of repeat purchase (Jacoby, 1971).'

Traditionally, the attitudinal dimension is seen as preceding behaviour and follows the deterministic approach to consumer behaviour (Baldinger & Rubinson 1996). There are, however, researchers who dispute this ordering by placing behavioural loyalty before attitudinal loyalty on the basis of low involvement and little rational decision-

making (Ehrenberg, 2000; Olshavsky & Granbois, 1979). Nonetheless, both perspectives acknowledge that loyalty has two components. Researchers (e.g. Quester & Lim, 2003; Taylor *et al*, 2004; Zins, 2001) continue to use the bi-dimensional view of loyalty. However, this bi-dimensional approach is limited, in that loyalty may be much more than just attitudes leading to repurchase behaviour.

As noted by Soderlund (2006), a customer can express loyalty in many different ways and this idea is the basis for the alternative view of loyalty. A more complex view of loyalty emerged based on Dick and Basu's (1994) conceptual framework. The Dick and Basu (1994) framework remained consistent with the composite definition of loyalty by proposing that attitudes lead to repeat purchase behaviour. The framework proposed, however, that loyalty theory should be broadened to encompass underlying processes, relative attitude and various contingencies, as well as the characteristics of different targets (i.e. brand, service, vendor, store). Following Dick and Basu's (1994) framework, research emerged where multiple dimensions were used to measure loyalty (e.g. Bloemer

**Figure 1:** Competing loyalty models



*et al*, 1999, Narayandas, 1999, Yu *et al*, 2001). The dimensions used by researchers included behavioural loyalty, attitudinal loyalty, resistance to competing offers, and citizenship behaviours, often termed word of mouth.

A multi-dimensional definition may provide more insight for marketing managers because, rather than describing

(the process of) how customers have become loyal (as in Oliver, 1999), a multiple dimensional definition of loyalty enables marketing managers to understand in what ways their customers are loyal. This leads to the research question for this paper. *RQ1 – Is loyalty multi-dimensional or bi-dimensional?*

To improve our understanding of loyalty, research is required that examines the

**Table I:** Summary of loyalty dimensions identified in the literature

Authors	Number of dimensions used	Behavioural loyalty	Attitudinal loyalty	Word of mouth	Resistance to competing offers or price tolerance	Complaining behaviour
Mittal and Lasser (1998)	1				**	
Cooil <i>et al</i> (2007)	1	**				
Soderlund (2006)	2		**	**		
Bennett (2001)	2	**	**			
Gremler (1998)	2	**	**			
Taylor, Celuch and Goodwin (2004)	2	**	**			
Quester and Lim (2003)	2	**	**			
Homburg and Giering (2001)	2		**	**		
Butcher, Sparks, O'Callaghan (2001)	3		**	**	**	
De Ruyter, Wetzels and Bloemer (1998)	3		**		**	**
Lee, Lee and Feick (2001)	3		**	**	**	
Oliver (1999)	3	**	**			
Bloemer, de Ruyter and Wetzels (1999)	4	**		**	**	**
Yu and Dean (2001)	4	**		**	**	**
Ganesh, Arnold and Reynolds (2000)	4	**	**	**	**	
Zeithaml <i>et al</i> (1996)	5	**		**	**	**
Narayandas (1999)	6			**	**	**

literature and summarises the dimensions and measurement approaches that have been used by researchers to date. A summary of the loyalty literature would require that, where possible, dimensions and measures of loyalty be compared and contrasted. This will provide marketers with a clear idea of what loyalty is and which items and dimensions are appropriate for loyalty measurement.

Despite the plethora of research, there is still insufficient consistency in the approach to measuring the loyalty construct at this point in time and this is illustrated in Table 1. Researchers have used between one and six dimensions to measure loyalty. This paper will compare competing loyalty views using existing dimensions and measures of loyalty. Existing concepts and measures are used, where possible, to avoid providing another alternative view of loyalty. This approach may clear some of the confusion that exists in the loyalty literature. The dimensions of loyalty to be used in this research will now be defined for the reader.

### **Behavioural loyalty**

This paper defines behavioural loyalty as the consumer's tendency to repurchase revealed through behaviour that can be measured and which impacts directly on brand sales. A review of the literature identifies consistency in purchasing or share of wallet (termed 'preferential purchase' in this research) (Martin & Goodell, 1991; Cooil *et al*, 2007) as the most commonly used measure of behavioural loyalty.

### **Attitudinal loyalty**

This paper adopts Jacoby & Chestnut's (1978) definition of attitudinal loyalty as *a customer predisposition towards a brand, which is a function of psychological processes*. This includes preference (Guest, 1944), intention to repurchase (Byrnes, 1964), and commitment (Beatty & Kahle, 1988). All can be considered as predispositions and all are a function of psychological processes.

Attitudinal loyalty has been widely studied (see Jacoby & Chestnut, 1978 for studies conducted prior to 1978) and some researchers have combined attitudinal loyalty types in loyalty assessment (for a recent example, see Bloemer, de Ruyter & Wetzels, 1999; Butcher, Sparks & O'Callaghan, 2001; Delgado-Ballester & Munuera-Aleman, 2001; Ganesh, Arnold & Reynolds, 2000). The most frequently used measure of attitudinal loyalty is intention to repurchase so this measure will be used in this research.

### **Resistance to competing offers**

Resistance to competing offers occurs when customers are either resistant to or protected from competing offers (Ganesh *et al*, 2000; Hozier & Stern, 1985; de Ruyter, 1998; Zeithaml, Berry & Parasuraman, 1996). An extreme example occurs when a customer has a contract with a service provider and is unable to respond to competitive offers. This customer would be protected from the competing offers. This dimension of loyalty has also been termed price tolerance, price sensitivity or resistance to counter-persuasion. Loyalty researchers have widely studied resistance to competing offers. However, the relationship between resistance to competing offers and loyalty remains unclear. The literature provides an inconsistent view. While the dominant view is that resistance to competing offers is a dimension of loyalty (Bloemer & Kasper, 1995; Bowen & Chen, 2001; Butcher *et al*, 2001; Mittal & Lassar, 1998; Narayandas, 1999; Yu & Dean, 2001), there are competing views, which suggest that resistance to competing offers is a consequence of loyalty (Delgado-Ballester & Munuera-Aleman, 2001) following Dick & Basu's (1994) conceptual framework, where resistance to counter-persuasion was identified as a consequence of loyalty. Finally, resistance to competing offers has been proposed as an antecedent to loyalty (Pritchard, Havitz & Howard 1999). This research will empirically test whether

resistance to competing offers can be considered as a dimension of loyalty.

### **Citizenship behaviour**

Word of mouth is a dominant measure of loyalty in the literature, (Bove & Johnson, 2002; Bowen & Chen, 2001; Butcher *et al*, 2001; Delgado-Ballester & Munuera- Aleman, 2001; Ganesh *et al*, 2000; Homburg & Giering, 2001; Huber & Herrman, 2001; Narayandas, 1999; Nijssen, Singh, Sirdeshmukh & Holzmueller, 2003; Price & Arnould, 1999; Yu & Dean, 2001). Word of mouth or positive voice behaviour has been proposed as a type of citizenship behaviour. Citizenship behaviours, which have also been referred to as extra role behaviours, and pro-social behaviours in the organisational behaviour literature are voluntary, constructive gestures exhibited by customers, which are valued or appreciated by an organisation (Gruen, 1995). In a thorough review of the organisational behaviour literature Podaskoff, Mackenzie, Paine & Bacharach (2000) grouped nearly thirty forms of potentially different behaviours into seven types of citizenship behaviours, e.g. compliance, sportsmanship, helping behaviours and individual initiative. In an organisational context, citizenship behaviours demonstrate an employee's dedication to an organisation (Brown, 1996), which exceeds role expectations. This could also be true in a marketing context, where a customer can demonstrate dedication towards the organisation or brand. This research will use word of mouth and suggestions for service improvements as measures of citizenship behaviours to build on previous loyalty research.

Complaining behaviour has also been identified as a dimension of loyalty by some researchers (e.g. de Ruyter *et al*, 1998; Yu & Dean, 2001) citing Zeithaml *et al* (1996). The use of complaining behaviour as a dimension of loyalty has yielded interesting results. Bloemer *et al* (1999) report correlation statistics of

complaining behaviour with three loyalty dimensions. The correlations were between 0.01 and -0.06, which suggests that there is no relationship between complaining behaviour and the other loyalty dimensions used in Bloemer *et al.*'s (1999) study. For this reason, complaining behaviour will not be considered as a dimension of loyalty in this study.

## **METHODOLOGY**

### **Sample**

The Australian wine retail industry was chosen for this research because the industry is undergoing a lot of change due to deregulation. There is a large number of independent retailers requiring the skills to survive in an environment where there is increased competition and emphasis on price-cutting. Increasing the base of loyal customers is necessary for an independent wine retailer's survival in an increasingly hostile environment.

Questionnaires containing the measures were accompanied with a reply-paid envelope and mailed to 3,500 wine purchasers. After the initial section, respondents completed questions relating to loyalty to a wine retailer, followed by demographic questions. A total of 867 completed surveys were returned, which represents an acceptable response rate of 25% (Green, Tull & Albaum, 1988). Of this number, 726 customers met the pre-qualifying criteria (purchase in the past twelve months), which represents an effective response rate of 21%.

Table 2 summarises the key characteristics of the sample. The wine sample is typical, as wine drinkers tend to have higher incomes than non-wine drinkers in Australia (Stanford, 1999). Interestingly, over one half of respondents had an income above A\$55,000 which is above the Australian average income of A\$58,000 (ABS, 2005).

**Table 2:** Demographic profile of the wine retail sample

Age		Gender		Level of Education	
18-24	2.9%	Male	48.1%	High School	32.3%
25-34	16.7%	Female	51.2%	Diploma	23.8%
35-44	26.5%			University Degree	26.3%
45-54	28.9%			Post-graduate Degree	17.5%
55+	25.0%				

Marital Status		Household Size		Annual Household Income \$A	
Married	68.7%	1	11.2%	Less than \$35,000	18.1%
Single	11.4%	2	42.2%	\$35,000-\$54,999	21.8%
Divorced/ Separated	11.9%	3	16.7%	\$55,000-\$74,999	20.4%
Widow/ Widower	2.4%	4	18.4%	\$75,000-\$94,999	16.1%
De facto	5.3%	5	8.0%	\$95,000-\$114,999	8.3%
		6 or more	3.4%	\$115,000-\$134,999	5.0%
				\$135,000 and over	9.3%

The descriptive statistics shown in Table 3 illustrate that, on average, respondents had purchased 70% of their wine from their wine retailer. Attitudinal loyalty was very high, while resistance to competing offers was low, suggesting respondents would

consider competing offers. The correlations or strength of the association between the constructs indicate at best moderate associations between the constructs in the wine retail context.

**Table 3:** Descriptive statistics, reliabilities, and intercorrelations for study constructs

	Mean	St Dev	AL	CB	R
LOYALTY					
Attitudinal loyalty (AL)	5.63	1.30	<b>0.8</b>		
Citizenship behaviour (CB)	4.08	1.43	0.49	<b>0.6</b>	
Resistance to competing offers (R)	3.12	1.48	0.26	0.21	<b>0.6</b>
Preferential purchase	72.91%	27.76	0.37	0.21	0.23

Note: The alpha reliabilities are on the diagonal in bold.

### Measures

Measures were adapted from the extant loyalty measurement literature and the items are reported in Appendix 1. Single item measures of self-reported behaviour were used in this research, because behavioural data were not made available to the researcher. Behavioural loyalty measures were adapted from (Anderson & Sullivan, 1993; Cooil *et al*, 2007; Pritchard *et al*, 1999; Soderlund, 1998). A limited number of items – two to three per dimension to meet the requirements for structural equation modelling (Kline, 1998) – were used to measure each of the remaining dimensions of loyalty. This research followed Green & Rao's (1970) seminal recommendation and adopted 7-point scale categories for the Likert scales used in this research. Attitudinal loyalty items were adapted from Bowen & Chen (2001), Chaudhuri & Holborok (2001), Ganesh *et al* (2000) Homburg & Giering (2001), and Huber & Herrman (2001). Measures of citizenship behaviour were adapted from researchers (e.g. Delgado-Ballester & Munuera- Aleman, 2001; Ganesh *et al*, 2000; Gronholdt, Martensen & Kristensen, 2000; Huber & Herrman, 2001), who have used word of mouth measures as loyalty indicators. Measures of resistance to competing offers were adapted from De Ruyter *et al* (1998), Narayandas (1999) and Yu & Dean (2001).

### Data Analysis

Second-order factor analysis was used to test the ability of a higher-order factor, namely loyalty, to account for the correlation between the first-order factors, the dimensions of loyalty (Russell, 2002). The bootstrap procedure, available in AMOS (see Byrne, 2001, for elaboration), was used to assess the stability of parameter estimates and, thereby, report their values with a greater degree of accuracy.

### Non-hierarchical models

Non-hierarchical models (see Kline, 1998 for elaboration) were used in this research to assess empirically the competing loyalty models, namely the two-dimensional and multi-dimensional loyalty models. The Akaike Information Criterion (AIC) allows models of varying complexity to be compared (Kline, 1998). The AIC is a modification of the goodness-of-fit  $\chi^2$  statistic that includes a "penalty" for complexity by adjusting for the number of parameters in the model (Kline, 1998). That is, the AIC adjusts for the greater number of parameters in the multi-dimensional model to overcome the improved goodness of fit that results from an increase in the number of explanatory variables. Models with fewer degrees of freedom – more complex ones – get larger reductions in their  $\chi^2$  value. Given two non-hierarchical models, the one with the lowest AIC<sup>1</sup> is preferred (Kline, 1998). In this research, the AIC will be used to compare model fit for the competing models.

## RESULTS AND DISCUSSION

### A four-factor model of loyalty

The results of the four-factor model of loyalty are displayed in Table 4.

A review of the relevant fit indexes for the four-factor model of loyalty provides evidence of fit in the model. For example, the IFI and TLI of 0.99 and 0.99 respectively and the RMSEA of 0.02 indicate an acceptable fit with the data, while the  $\chi^2$  of 13.40 with 10 degrees of freedom indicates that this second order model of loyalty fits the data. The results suggest that loyalty to a wine retailer comprises four factors, namely: attitudinal loyalty, measured by purchase intentions, citizenship behaviour, behavioural loyalty and resistance to competing offers.

<sup>1</sup> According to Lemon, Rust and Zeithaml (2001) value equity is just one of three drivers of customer equity. The other two drivers of customer equity are brand equity and relationship equity. While these drivers work both independently and collectively, within each driver are specific levers that can augment customer equity. This research study only addresses the value equity driver.

**Table 4:** Results of multi-dimensional loyalty model

Construct/Item	Loading <sup>b</sup>	T-value <sup>c</sup>	Construct/Item	Loading <sup>b</sup>	T-value <sup>c</sup>
<b>Attitudinal loyalty</b>			<b>Preferential purchase</b>		
Intent2	0.93 <sup>d</sup>	–	Purchase	0.99	–
Intent3	0.83	17.76			
<b>Citizenship behaviour</b>			<b>Resistance to competing offers</b>		
Intent5	0.84 <sup>d</sup>	–	Resist1	0.62 <sup>d</sup>	–
Intent6	0.48	5.38	Resist2	0.53	4.01
<b>Goodness-of-fit Statistics</b>					
$\chi^2$			13.40		
Df			10		
p			0.20		
IFI			0.99		
TLI			0.99		
CFI			0.99		
RMSEA			0.02		
(90% Confidence Interval)			0.00-0.06		
AIC			49.40		

<sup>a</sup>The estimates reported are from MLS solution using AMOS.

<sup>b</sup>This is the standardised loading estimate via the MLS procedure.

<sup>c</sup>Based on one-tailed tests: t-values > 1.65  $\Rightarrow$  p < .05; and t-values > 1.96  $\Rightarrow$  p < .01.

<sup>d</sup>This parameter was constrained to unity in order to specify the metric of the latent factor.

The factor loadings were attitudinal loyalty (0.91), citizenship behaviour (0.71), preferential purchase (0.44) and resistance to competing offers (0.45). The factor loadings are moderate to strong, suggesting the four factors are dimensions of loyalty. Further analysis was conducted to compare this model of loyalty with the bi-dimensional model of loyalty using goodness-of-fit statistics, which are relevant to this research enquiry. These are presented in Table 5.

As indicated in Table 5, the  $\chi^2$  value for the two-factor, or bi-dimensional, model of loyalty ( $\chi^2=36.53$ ) represents a poor fit to

the data and a substantial decrement from the overall fit of the four-factor, or multi-dimensional, model ( $\chi^2=13.40$ ). The two-factor model comprised attitudinal loyalty and behavioural loyalty (*see Appendix 1 for items*). As expected, all other indexes of fit reflect the fact that loyalty is not well represented by the commonly accepted bi-dimensional model of loyalty. In particular, the CFI values of 0.99 and 0.96 and the RMSEA values of 0.02 and 0.12 for the four- and two-factor models respectively are strongly indicative of inferior goodness of fit between the bi-dimensional model and the sample data. Finally, the AIC of 49.4

**Table 5:** Goodness-of-fit statistics for the competing models

<b>Statistic</b>	<b>Acceptable Level</b>	<b>Four dimension model</b>	<b>Two dimension model</b>
Chi-square (x2)	p>0.05 (at the a=0.05 level)	13.40 p=0.202	36.53 p=0.00
Degrees of freedom (df)		10	5
Tucker-Lewis Index (TLI)	<=0.95	0.99	0.92
Bollen's Index (IFI)	<=0.95	0.99	0.96
Comparative Fit Index (CFI)	<=0.95	0.99	0.96
Root Mean Square Error of Approximation	>=0.06	0.02	0.12
Akaike Information Criterion (AIC)		49.40	56.53

for the multi-dimensional model of loyalty is lower than the AIC of 56.53 for the bi-dimensional model of loyalty, suggesting the four-factor or multi-dimensional is the preferred model of loyalty.

### CONCLUSIONS

As noted by Soderlund (2006, p89), existing theory and measurement efforts do not agree on the relevant loyalty constructs. This research expands the body of knowledge on loyalty, finding empirical support for four loyalty dimensions, namely attitudinal loyalty (Bloemer *et al*, 1999; Butcher *et al*, 2001; Delgado-Ballester & Munuera-Aleman, 2001; Ganesh *et al*, 2000), citizenship behaviours – often termed word of mouth in marketing research (Cohen & Vigoda, 2000; Mayer & Schoorman, 1992; O'Reilly & Chatman, 1986), behavioural loyalty (Anderson & Sullivan, 1993; Hellier, Guersen, Carr & Rickard, 2003; Pritchard *et al*, 1999; Soderlund, 1998) and resistance to competing offers (Bloemer & Kasper, 1995; Bowen & Chen, 2001; Butcher *et al*, 2001; de Ruyter *et al*, 1998; Narayandas, 1999; Yu & Dean, 2001). Researchers should conceive of loyalty in multi-dimensional terms and these dimensions should all be used to measure loyalty to ensure that a richer picture of loyalty can be obtained.

Evidence in this research suggests that word of mouth is a measure of citizenship behaviours and not attitudinal loyalty. Word of mouth exhibited convergent validity with citizenship behaviours and not with attitudinal loyalty measured by purchase intentions. The results of this research provide evidence that word of mouth measures are capturing behaviour, or an intention to behave, rather than the customer's attitude or predisposition towards a brand. Citizenship behaviours demonstrate a customer's dedication to an organisation (Brown, 1996). Citizenship behaviours are acts of cooperation, altruism and unrewarded help (Smith, Organ, & Near, 1983) and more than eight different types of citizenship behaviours have been described in the literature (Podaskoff *et al*, 2000). This research offers an important contribution to the marketing literature through the identification of a broader loyalty dimension, termed citizenship behaviours. This dimension is important for marketers, because it can assist marketers to identify and monitor a wider range of behaviours to provide more insight into understanding the ways in which customers are loyal.

Significant implications for practitioners arise from this research, which suggests that marketing practice can be enhanced by carefully considering loyalty in the context of interest. An interview on the 7<sup>th</sup> October 2004 with Steven Cierpicki, a director of Colmar Brunton Research – a leading market research company in Australia – suggests that many marketers are using willingness to recommend and likeliness to switch as measures of loyalty. This research identifies other ideas for marketers to consider. The consideration of a wider range of ideas will assist marketers to manage and build loyalty and, hence, profits. For example, wine retail marketers might, in addition to the customers' willingness to recommend, consider measuring a range of citizenship behaviours. Measures of citizenship behaviours would include the number of customers referred, customer churn rates or the amount of feedback received from customers (e.g. the number of letters received or a customer's willingness to

phone the company with suggestions). This would enhance a marketer's understanding of the ways that customers are loyal to wine retailers.

The results of this research suggest the multi-dimensional model has greater measurement significance. This research essentially focuses on measurement issues, rather than prediction. Future research is required to correlate the second-order construct of loyalty with actual respondent behaviour. This will allow researchers to ascertain whether the multi-dimensional model of loyalty identified in this research is a good predictor of behaviour, therefore yielding greater benefit for marketing practitioners. Future research should be conducted to improve our understanding of citizenship behaviours, drawing on the diverse fields (e.g. human resources, management, organisational behaviour), where many types of citizenship behaviour have been identified.

#### Appendix 1: Items used in this study

Attitudinal loyalty	Use this wine retailer for most of your future wine purchasing needs (intent2)
	Use this wine retailer the next time you need to buy wine (intent3)
Citizenship behaviours	Use this wine retailer for other alcoholic beverages that you may require (intent4)
	Recommend this wine retailer to friends and relatives (intent5)
Resistance to competing offers	Pay 5% more for wine from this wine retailer (resist1)
	Stay with this wine retailer even if service at other retailers was better (resist2).
Preferential purchase	What percentage of your total wine purchases are with this retailer? (prefpur)

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