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A comparison of attitudinal loyalty measurement approaches

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Abstract

The aim of this paper is to present the empirical tests of two measures of attitudinal brand loyalty to identify if they are items of a single construct or two distinct constructs. These two measures are an individual's propensity to be brand loyal, and attitude towards the act of purchasing a specific brand. This paper also seeks to determine which of these measures would be more useful for explaining purchasing behaviour. The results confirm the hypothesis that there is no significant relationship between the two measures in the business services market. This indicates that they are in fact not measures of the same concept but two separate concepts. Aggregating the scores from both measures to form a single score for attitudinal loyalty would reduce richness of explanation for marketing practitioners. In addition, the results suggest that the attitude towards the act of purchasing a brand can be used to explain or predict purchasing behaviour.

INTRODUCTION

There is no consensus in the marketing literature on how loyalty should be measured. This paper focuses on one concept (or dimension) of loyalty, namely attitudinal loyalty, and presents justification for the continued consideration of this concept by researchers and marketing managers alike. There is no agreement on the measurement of attitudinal loyalty. According to Solomon,¹ attitudinal loyalty can be measured with measures of attitude towards the brand, or measures of attitude towards the act of purchasing a brand. More recently researchers have suggested that attitudinal loyalty can be measured by capturing the individual's propensity to be loyal.

This paper responds directly to Mellens *et al.*'s² suggestion that attitudinal brand loyalty should be measured using both individual-level (eg propensity to be loyal) and

brand-related measures (e.g. attitude towards the act of purchasing the brand). It is the purpose of this paper to demonstrate that it is not appropriate to use both types of measures, a view also supported by other researchers³.

This research compares two types of attitudinal loyalty measures to determine which would be more useful for marketing practitioners. The paper proposes that attitude towards the act measures can better explain actual behaviour than the individual's propensity to be brand loyal. The next section will define the concept of attitudinal loyalty, and continue with a discussion of the importance of attitudinal loyalty.

ATTITUDINAL LOYALTY

In marketing literature the term loyalty has often been used interchangeably with its operational (measurement) definition to refer to:

- repeat purchase⁴
- preference⁵
- commitment⁶
- retention⁷
- allegiance⁸

In addition, loyalty has been referred to in a variety of market-specific contexts, for example, service, store and vendor loyalty, and contexts that reflect the unit of measurement: customer and brand loyalty.

This lack of agreement has seen many papers promoting a single approach over another approach, with published responses usually forthcoming. This debate has encouraged other researchers to join the fray with their own view on this issue.⁹⁻¹³ This debate is not recent, it first surfaced 20 years ago between Jacoby and Kyner¹⁴ and Tarpey^{15,16} and the same issues are again being argued.

The present authors argue that the concept of loyalty (namely attitudinal or behavioural) to be considered should be dependent on both market types and situations. Distinguishing between market types is important because the very nature of the market indicates that the measures used to capture loyalty should be very different, as will be antecedent variables. Therefore, the authors argue against a single brand loyalty measure, eg behavioural or attitudinal. Ideally, there would be a uniform measure and this would make life easier for researchers. However, there is no ideal, cure-all notion of loyalty but a number of appropriate measures which are context-specific and appropriate in given situations.

For example, it may be that durable goods look like fast-moving consumer goods markets if a sufficiently long time period of panel data are collected.¹⁷ However, the period of interest may be too long to warrant collecting (useful) behavioural data. This is where concepts such as attitudinal loyalty remain useful for marketing managers. A similar problem exists for both service markets and non-stable markets.

The concept of attitudinal loyalty is the focus of this paper. The attitudinal concept of loyalty follows the cognitive school of thought that forms a common base of much research in marketing. Cognitive researchers emphasise the role of mental processes in building loyalty.¹⁸ Attitudinal loyalty concepts infer that consumers engage in extensive problem-solving behaviour involving brand and attribute comparisons, leading to strong brand preferences.¹⁹

This paper adopts Jacoby and Chestnut's²⁰ definition of attitudinal loyalty as: 'The consumer's predisposition towards a brand as a function of psychological processes. This includes attitudinal preference and commitment towards the brand'. There is emerging evidence in the marketing literature that attitudinal loyalty may be a personality trait as well as brand-specific.^{21,23}

If attitudinal loyalty is a personality trait, this would mean that a person's loyalty levels would transcend individual brands to reflect a consistent response. That is, there are some customers who have a propensity to be more attitudinally loyal, which may be directly related to risk avoidance.

This paper measures attitudinal brand loyalty in a business services context rather than a consumer setting. Previous research has identified that branding is an important issue in business,²²⁻²⁵ and loyalty holds a great deal of relevance for services, both consumer and business.²⁶⁻²⁸

Importance of attitudinal loyalty

While behavioural loyalty is the observable outcome of attitudinal loyalty (eg market share and sales), without a knowledge and understanding of the attitude towards the act of buying the brand, it is difficult to design marketing programmes to modify behavioural loyalty (increase brand switching to a particular brand or decrease switching from that brand). This is particularly the case in a non-stable environment with changing needs or environments. Measuring attitudinal brand loyalty can identify customers who are vulnerable in a changing environment.

Attitudinal loyalty can be important for marketing practitioners to monitor in markets where consumers do not make a decision between brands at each purchase occasion. This can be illustrated by a consumer's use of electricity in their home, where electricity is used on a daily basis and the consumer is billed on a regular basis, yet consumers only change electricity providers once every two years on average.

Developing a high proportion of loyal consumers is the ultimate goal for marketing practitioners.²⁹ Marketing practitioners in markets such as electricity must monitor attitudinal loyalty in order to identify those customers who are not satisfied with the service encounter and may switch brands. This suggests that the attitudinal loyalty concept needs to supplement behavioural approaches in (at least) some service markets.³⁰

Operationalising attitudinal loyalty

Attitudinal loyalty has been operationalised as a personality trait³¹ as well as brand-specific,³²⁻³⁴ which suggests two main ways to operationalise brand loyalty: brand-specific and individual. Mellens *et al.*³⁵ suggest that both measures should be used together as indicators of the attitudinal brand loyalty construct. Their assumption is that they measure the same construct.

Individual measures

There are two common categories of individual measures: personality trait measures, which measure the consumer's propensity to be brand loyal, and product category measures, which quantify brand loyalty levels for a particular product category such as confectionary or cars.³⁶ An individual's propensity to be brand loyal, or the personality trait approach, relates to the characteristics of an individual customer, possibly personality traits, and positions attitudinal loyalty as a characteristic of the

consumer regardless of the brand. From this perspective, if a customer was identified as having high levels of attitudinal brand loyalty, it would be expected that they would purchase the same brand in most product categories on each purchase occasion.

Brand-specific measures

The second measure of attitude towards the act of purchasing a specific brand is brand-specific where attitudinal 'brand loyalty is seen mostly as a property of the brand(s) features'³⁷. This approach would view brand loyalty from a single product category perspective, and would not be able to explain or predict future purchase of a brand of shampoo from another product category such as chocolate bars.

There are two types of brand-specific measures: purchase intention and brand commitment. These have all appeared in prior research to measure attitudinal loyalty and have been used to predict behaviour.³⁸⁻⁴² While these measures have also been criticised by many researchers for their failure to predict actual purchase behaviour, a recent meta-analysis of 88 attitude-behaviour studies revealed that attitudes significantly predicted future behaviour.⁴³

This paper seeks to provide direction to marketing practitioners regarding the best method of operationalising attitudinal loyalty. Should both measures be used jointly and, if not, which measure has a stronger relationship with actual purchasing behaviour?

HYPOTHESES

This paper raises two hypotheses that were tested empirically, and these are discussed in turn.

H1: Propensity to be brand loyal is not related to attitude towards the act

According to Mellens *et al.*,⁴⁴ both an individual's propensity to be brand loyal and their attitude towards the act of purchasing a brand could both capture the concept of attitudinal loyalty. However, an individual's propensity is not specific to a product category or brand and is more like an average score. This contrasts with attitudes towards the loyal or disloyal act, which are quite situation-specific. While the measures may be correlated, they will not always be perfectly correlated. For example, a customer may have a high propensity to be loyal but may have a low attitude towards the act of purchasing a Canon laser printer again.

H2: Attitude towards the act explains behavioural loyalty better than propensity to be brand loyal

It is expected that attitude towards the loyal or disloyal act would be more likely to predict purchasing behaviour than propensity to be brand loyal measures. This follows the compatibility principle,⁴⁵ which suggests that attitudes towards purchasing the product must be measured if that is what is going to be predicted. For example, while a business customer might have a propensity to be loyal to a brand of advertising, they might have a negative attitude towards the act of purchasing advertising. The next section discusses the data collection, the measures used and the data analysis techniques employed in this paper to test these two hypotheses.

METHODOLOGY

The small business services sector was selected to examine the research hypotheses for several reasons. Restricting the sampling frame to a single industry minimises extraneous sources of variation. Furthermore, in this sector the vendors' salespeople have an important personal selling role. An initial version of the questionnaire was developed based on a review of past research. Piloting was undertaken via directly administering the questionnaire to small business owner/operators who took no further part in the study. No particular problems with the measures or response formats were revealed at this stage.

This research was conducted in the directory advertising market in the Gold Coast region of Australia. It is important to note that there were three main competitors present in the market at the time of the survey: Yellow Pages, the Phone Directory Company (PDC) and Gold Coast Colour Pages (BMA). In total, 267 responses were received.

The sampling frame for the study consisted of 1,472 small business owner/operators in a regional area. A survey packet including a covering letter from the researcher, a single self-administered questionnaire and a reply-paid envelope were sent to each business. The survey was closed out one month after the initial mailing. To increase the response rate, callbacks were made to those businesses that did not respond to the initial mailing. A total of 267 complete questionnaires was returned, which represents a response rate of 20.07 per cent.

Additional efforts to collect data from non-respondents were not possible due to financial constraints. However, the response rate is comparable to other business services marketing research. The technique of comparing early and late respondents was used to examine non-response bias. Comparing waves of early and late respondents on a range of demographic characteristics revealed no significant differences ($p > 0.05$), and suggests that non-response bias may not be a problem.

The measures selected were a combination of those recommended by Mellens *et al.*⁴⁶ and previous research in the area.⁴⁷⁻⁵⁴ Branding research in the business sector is relatively new, therefore consumer measures were used and modified to the context. The validity and reliability of these measures were tested using congeneric single-factor models in structural equation modelling. The results of this are discussed further in this paper.

The attitude towards the act items included one measure of commitment in a five-point semantic differential scale, seven intention to purchase measures (five-point semantic differential scale) and a recommendation item (five-point Likert scale). The propensity to be brand loyal measures included seven personality trait items (five-point Likert scale), and these are summarised in Table 1.

Initially, correlation analysis was used to identify the strength of the relationship between the items to assess convergent validity. This was followed by estimation of congeneric measurement models for each theoretical construct using structural equation modelling. Structural equation modelling was used in addition to correlation as it assesses the relationships more comprehensively.⁵⁶ This is demonstrated by comparing the correlation analysis in Appendix B with the congeneric factor analysis results.

Congeneric measurement models are highly effective for assessing the reliability of measures and verifying uni-dimensionality.⁵⁷ This enabled this research to take a confirmatory perspective and hence determine whether the items used were indeed

reliable and, to a degree, valid measures of the concept being studied. The hypotheses were then tested using correlation and multiple regression.

Table 1 Summary of measures used and their origin in the literature

Measure Description							
Using a scale from 1 to 5, please tell me how committed you are to purchasing your preferred brand of directory advertising							
x_1	Uncommitted	1	2	3	4	5	Committed
Purchasing advertising with my preferred brand of directory in the next issue would be							
X_2	Bad	1	2	3	4	5	Good
X_3	Unpleasant	1	2	3	4	5	Pleasant
X_4	Unfavourable	1	2	3	4	5	Favourable
X_5	Negative	1	2	3	4	5	Positive
X_6	Undesirable	1	2	3	4	5	Desirable
X_7	Unwise	1	2	3	4	5	Wise
X_8	Unlikely	1	2	3	4	5	Likely
X_9	I would recommend my main brand to other people						

Propensity to be loyal

- x_1 I would rather stick with my brand I usually buy than try something I am not very sure of
- x_2 If I like a brand, I rarely switch from it just to try something different
- x_3 I rarely introduce new brands and products to my colleagues
- x_4 I rarely take chances by buying unfamiliar brands even if it means sacrificing variety
- x_5 I buy the same brands even if they are only average
- x_6 I would rather wait for others to try a new brand than try it myself
- x_7 I would rather stick to well known brands when purchasing directory advertising

Behavioural loyalty includes the dimensions of preference and allegiance.⁵⁵ It was operationalised as the amount of money spent on the preferred brand (preference) over time (allegiance)

The results section reports the convergent validity (through confirmatory factor analysis using structural equation modelling) of both the attitude towards the act and propensity to be brand loyal items. A measure can adequately represent a concept when it correlates or ‘converges’ with other supposed measures of that concept, showing that a concept is not just an accident of a particular measure.⁵⁸ There can be greater confidence in the fact that each is an appropriate measure of attitudinal loyalty where the proposed items are inter-correlated.⁵⁹

The results section is divided into two sections in order to address each hypothesis in turn. The first section addresses the first hypothesis, which was to assess whether the propensity to be brand loyal is related to the attitude towards the act measures. This is addressed by using correlation analysis. The second section addresses the remaining hypothesis that attitude towards the act will explain behavioural loyalty better than an individual's propensity to be loyal. This is analysed using multiple regression.

Table 2 Listwise sample for the confirmatory factor analysis

Concept	Attitude towards act of purchasing the brand	Propensity to be brand loyal
Sample size	217	256

Table 3 Parameter estimates for attitude towards the act

Item	Lambda coefficient	Error variance (theta data)	Explained variance
x_1	0.768	0.410	0.590
Error	(0.053)	(0.126)	
T-value	14.479	3.255	
x_2	0.949	0.099	0.901
Error	(0.023)	(0.106)	
T-value	41.397	0.933	
x_4	0.923	0.149	0.851
Error	(0.024)	(0.106)	
T-value	38.467	1.403	
x_6	0.901	0.187	0.813
Error	(0.028)	(0.108)	
T-value	32.646	1.730	
x_9	0.766	0.414	0.586
Error	(0.044)	(0.117)	
T-value	17.409	3.525	

RESULTS

Before addressing the hypotheses this paper must first assess the convergent validity of the two types of attitudinal loyalty measures.

Convergent validity

This section reports on the confirmatory factor analysis for the two latent concepts of attitude towards the act and propensity to be brand loyal, for the purpose of removing those items that are not convergent.

The analysis of data used listwise deletion, which reduced the sample size (Table 2). The parameter estimates for each concept are detailed (Tables 3 and 6) followed by the goodness-of-fit statistics (Tables 4 and 7), a diagram of each concept and the final measurement items of each concept.

Attitude towards the act

The concept of attitude towards the act commenced with nine indicators. These included one measure of commitment, seven of preference and one intention to purchase measure. These were reduced to five by eliminating the indicators with standardised residuals greater than 2.54. The remaining items were commitment, brand preference and recommendation measures, thus indicating that the components of attitudinal brand loyalty are these three areas. The resulting statistics were a root

mean square residual (RMR) of less than 0.05 and a goodness-of-fit index (GFI) and adjusted goodness-of-fit index (AGFI) greater than 0.90 (Table 3), thus indicating a good data fit. The parameter estimates and explained variance are presented in Table 3. This presents a stronger case for item deletion than the use of correlation analysis (see Appendix B for correlation results).

Table 4 Goodness-of-fit statistics towards the act

Statistic	Estimate
Chi-square with five degrees of freedom	6.682
Root mean square residual (RMR)	0.044
Goodness-of-fit index (GFI)	0.996
Adjusted goodness-of-fit index	0.988

Table 5 Final measurement items and factor score regressions for attitude towards the act

Measure	Factor scores
x_1 Commitment to preferred brand	0.039
x_2 Purchasing advertising in the next issue would be good	0.690
x_4 Purchasing advertising in the next issue would be favourable	0.131
x_6 Purchasing advertising in the next issue would be desirable	0.101
x_9 I would recommend my preferred directory to other people	0.039

The lambda coefficient and error variance columns present the parameter estimate, standard errors in parentheses and t -values. The lambda coefficients are above 0.95. The indicator with the smallest error variance is X_2 , and the indicator with the largest error variance is X_9 .

The measures appear to be uni-dimensional as there was no correlation allowed between the indicators. The latent concept explains at least 58 per cent of the indicator's variance, which suggests the indicators of attitude towards the act have convergent validity. The indicators also appear to have high reliability, as evidenced by the composite reliability of 0.936 and variance extracted estimate of 0.748.

Table 5 presents the final measurement items and the proportional factor score regressions for attitude towards the act. The largest contribution to this latent concept, with a proportional Factor score of 0.690, appears to be the item which reflects the extent to which the business thinks that advertising in the next issue of their preferred brand would be good. This indicates that the cognitive component of the attitude (as represented by the term 'good') is the dominant component. This contrasts with the affective component represented by 'favourable' and 'desirable'. In a business context, it would be expected that attitudes take on a more cognitive perspective, as the act of purchasing directory advertising is rational rather than hedonic.

Table 6 Parameter estimates for propensity to be brand loyal

Item	Lambda coefficient	Error variance (theta-delta)	Explained variance
x_2	0.068	0.553	0.447
Error	(0.054)	(0.114)	
T-value	12.408	4.847	
x_3	0.652	0.575	0.425
Error	(0.074)	(0.131)	
T-value	8.819	4.387	
x_4	0.887	0.213	0.787
Error	(0.053)	(0.129)	
T-value	16.744	1.653	
x_6	0.575	0.669	0.331
Error	(0.062)	(0.114)	
T-value	9.209	5.863	

Propensity to be brand loyal

The concept of propensity to be brand loyal commenced with seven indicators. This was reduced to four by eliminating the indicators with standardised residuals greater than 2.54. The resulting statistics were an RMR of less than 0.05 and GFI and AGFI greater than 0.95, as presented in Table 7, thus indicating a good data fit. The parameter estimates and explained variance are presented in Table 6. This presents a stronger case for item deletion than the use of correlation analysis (see Appendix B for correlation results).

The lambda coefficient and error variance columns present the parameter estimate, standard errors in parentheses and t -values. The lambda coefficients are above 0.57. The indicator with the smallest error variance is X_6 , and the indicator with the largest error variance is X_4 .

The purpose of the confirmatory factor analysis was to remove those indicators that did not closely reflect the concept. This was done by identifying the indicators with standardised residuals greater than 2.54, as recommended by Anderson and Gerbing.⁶⁰ These high residuals mean that the indicator is not a good estimate of the observed data and thus will reduce the goodness of fit. The remaining items had standardised residuals of less than 2.54 and lambda coefficients greater than 0.76. The goodness-of-fit statistics all exceeded 0.90, indicating good fit with the data. The latent concept explains at least 33per cent of the indicator's variance, which suggests the indicators of propensity to be brand loyal exhibit convergent validity. The indicators also appear to have reliability, as evidenced by the composite reliability of 0.794 and variance extracted estimate of 0.450. Finally, the measures appear to be uni-dimensional as there was no correlation allowed between the indicators.

The final measurement items and the proportional factor score regressions for propensity to be brand loyal are presented in Table 8. The largest contribution to this latent concept, with a proportional factor score of 0.564, appears to be the item which reflects the extent to which the business is prepared to take chances by buying unfamiliar brands. The retained items appear to reflect a risk-adverse personality trait, which supports the notion that brand loyalty is a risk reduction strategy.⁶¹

Table 7 Goodness-of-fit statistics for propensity to be brand loyal

Statistic	Estimate
Chi-square with two degrees of freedom	0.158
Root mean square residual (RMR)	0.00621
Goodness-of-fit index (GFI)	1.00
Adjusted goodness-of-fit index	0.999

Table 8 Final measurement items and factor score regressions for propensity to be brand loyal

Measure		Factor square
x_2	If I like a brand, I rarely switch from it to try something different	0.165
x_3	I rarely introduce new brands and products to my colleagues	0.154
x_4	I rarely take chances by buying unfamiliar brands even if it means sacrificing variety	0.564
x_6	I would rather wait for others to try a new brand than try it myself	0.117

A summary of the retained and eliminated items is included in Appendix A. The remainder of the results section will be divided into two parts to address the hypotheses in turn.

H1: Propensity to be brand loyal is not related to attitude towards the act

The scores for retained item in the two measures were aggregated into a single score for the measure; a score of 1 revealed a low level and 5 was a high level. The aggregate scores for each of the two measures, attitude towards the act and propensity to be brand loyal, were then tested using Pearson correlation statistics. The outcome was a non-significant relationship ($p = 0.83$) between these two measures (Table 9). The results of the correlation analysis ($r = 0.1$) indicate there is no association between the propensity to be brand loyal and attitude towards the act of purchasing directory advertising. In other words, propensity to be brand loyal is not related to attitude towards the loyal or disloyal act in the telephone directory market.

H2: Attitude towards the act explains behavioural loyalty better than propensity to be brand loyal

This hypothesis was tested using simple regression of each type of attitudinal loyalty measure on purchasing behaviour and the results are displayed in Tables 10 and 11. The only significant relationship was between attitude towards the act and behavioural loyalty. As illustrated in Table 11, attitude towards the act has a significant relationship with behavioural loyalty compared to propensity to be brand loyal, with 7 per cent of the variation in behavioural

Table 9 Correlation matrix for brand-specific and personality trait measures of brand attitude

		Brand Specific	Personality trait
Brand-specific	Pearson correlation	1.000	0.013
	Sig, (2-tailed)	-	0.832
Personality trait	Pearson correlation	0.013	1.000

Sig, (2-tailed) 0.832 -

Table 10 Regression coefficients for brand- specific and personality trait measures of attitude and behavioural brand loyalty

Model	Unstandardised coefficients B	Std Error	Standard coefficients Beta	t	Sig
Brand-specific	1,861.480	469.981	0.260	3.961	0.000
Personality trait	214.316	502.484	0.029	0.427	0.670

Table 11 Variance in behavioural brand loyalty explained by brand-specific and personality trait measures of brand attitude

Construct	R	R square	Adjusted R square	Std error of the estimate
Brand-specific	0.260	0.068	0.063	6.051.5385
Personality trait	0.029	0.001	- 0.004	6.133.2980

loyalty being explained by attitude towards the loyal/disloyal act. This proportion of explained variance indicates that there are other variables that impact on behavioural brand loyalty, and this is an avenue for further research.

From Table 11 it can be seen that for each one-point change in attitudinal loyalty there is a A\$1,861 increase in expenditure on the preferred brand. The results of this paper suggest that there is no relationship between an individual's propensity to be loyal and attitudinal loyalty (when captured with brand-specific measures) or purchasing behaviour in this directory advertising market. The results do suggest that there is a relationship between attitudinal and behavioural loyalty in the telephone directory advertising market.

CONCLUSIONS

As expected, there was no significant relationship between the two measures of attitudinal loyalty. This indicates that they are in fact not measures of the same concept but two separate concepts. Aggregating the scores from both measures to form a single score for attitudinal loyalty, as recommended by Mellens *et al.*,⁶² would reduce the efficacy of explanations for marketing practitioners. For example, a composite measure of attitudinal loyalty indicating medium levels of loyalty could not distinguish whether the attitudinal loyalty reflects that the individual had a positive attitude towards purchasing the brand or whether the individual had a propensity to be loyal to brands in this market.

This is important, as the results of this paper suggest an individual's propensity to be loyal is indeed a different concept to attitudinal loyalty (measured by attitude towards the loyal act). In addition, the results suggest that attitudinal loyalty (measured by attitude towards the loyal act) can be useful to monitor, as this concept explains some of the variance in purchasing behaviour.

Loyalty is a complex phenomenon and one variable (in this case attitude towards the act of purchasing) cannot be expected to explain behavioural loyalty alone. Brand loyalty is expected to be the outcome of a number of exogenous factors, including the

level of prior experience, satisfaction, perceptions, relationship quality, brand attitudes, switching costs, brand awareness and familiarity, and this is an area requiring more research. However, it was not the purpose of this paper to examine the antecedents of brand loyalty, but to identify which of the two recommended measures of attitudinal brand loyalty had a significant relationship with behavioural brand loyalty and thus explained some of the variance.

Additional research in this area would be to test both measures in a consumer context to identify if the same relationships with behavioural brand loyalty exist. This would assist in understanding the differences in brand loyalty across the business and consumer sectors and enhance knowledge regarding the differences and similarities.

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APPENDIX A: ELIMINATED AND RETAINED ITEMS (BOLD INDICATES RETAINED ITEM)

Brand-specific scale

Q1. Please indicate which one of the following directories is your preferred choice for advertising in (that is the directory on which you spend most of your directory advertising budget).

Yellow Pages Big Colour Pages Phone Directory Company

Please complete the rest of the survey on this directory

Propensity to be brand loyal items

		I would rather stick with a brand I usually buy	If I like a brand I rarely switch	I rarely introduce new brands	I rarely take chances	I usually buy the same brands	I would rather wait for others to try a new brand	I would rather stick to well known brands
Stick with a brand I usually buy	Pearson correlation	1.000	0.631	0.372	0.557	0.189	0.358	0.339
	Sig. (2 tailed)	–	0.000	0.000	0.000	0.000	0.000	0.000
If I like a brand I rarely switch	Pearson correlation	0.631	1.000	0.395	0.539	0.169	0.332	0.185
	Sig. (2 tailed)	0.000	–	0.000	0.000	0.006	0.000	0.000
I rarely introduce new brands	Pearson correlation	0.372	0.395	1.000	0.525	0.250	0.330	0.223
	Sig. (2 tailed)	0.000	0.000	–	0.000	0.000	0.000	0.000
I rarely take chances	Pearson correlation	0.557	0.539	0.525	1.000	0.297	0.445	0.133
	Sig. (2 tailed)	0.000	0.000	0.000	–	0.000	0.000	0.032
I usually buy the same brands	Pearson correlation	0.189	0.169	0.250	0.297	1.000	0.392	0.052
	Sig. (2 tailed)	0.002	0.006	0.000	0.000	–	0.000	0.399
I would rather wait for others	Pearson correlation	0.358	0.332	0.330	0.445	0.392	1.000	0.279
	Sig. (2 tailed)	0.000	0.000	0.000	0.000	0.000	–	0.000
I would rather stick to well known brands	Pearson correlation	0.339	0.185	0.223	0.133	0.052	0.279	1.000
	Sig. (2 tailed)	0.000	0.003	0.000	0.032	0.399	0.000	–