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How to Design International Loyalty Programs

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Abstract

Despite the growing importance of customer loyalty programs in marketing practice, research about international loyalty programs is few and far between. Especially the issue of whether loyalty programs can be standardized across countries has not been addressed so far. Hence, this paper investigates whether it is feasible to standardize loyalty program design in countries with different cultural dimensions. We conducted an online experiment with customers in four countries (Australia, Germany, South Korea, U.S.) to examine how benefits that are provided by loyalty programs are perceived by different customer groups in these cultural environments. Particularly social and confidence benefits were perceived differently suggesting the need to adapt loyalty program designs. We also found that if a country is characterized by individualism, customers are more strongly attracted by program loyalty. However, this does not necessarily translate into brand loyalty.

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1. Introduction

Loyalty programs intend to encourage customers' loyalty toward an organization or its products and services by rewarding loyal behavior with add-on benefits (Dowling and Uncles 1997; Leenheer *et al.* 2007). Loyalty programs belong to marketing program design and have been classified as a continuous promotional activity within the marketing mix (Watershoot and Bulte 1992; Leenheer *et al.* 2007). In return for offering loyalty rewards, firms intend to achieve a more sustainable base of customers who exhibit less price sensitivity, provide more customer insights and cross- and up-selling benefits, and positive word-of-mouth intention (Berman 2006).

Although loyalty programs have been researched in single national market settings, international research in this area is still underutilized. This is surprising as often internationally operating organizations need to make decisions about standardization or adaptation of marketing mix elements – including customer relationship management issues. The study by Noordhoff, Pauwels, and Odekerken-Schröder (2004) represents a notable exception. They compared loyalty card programs in retail settings in the Netherlands and Singapore. Empirically they could show that loyalty card programs did play a role in establishing loyalty. Interestingly, standardization issues were not addressed despite the relevance of this managerial challenge. Indeed, researchers have advocated to conduct more research investigating loyalty programs and their effectiveness in international settings (e.g., Ramaseshan *et al.* 2006; Gómez, Arranz, and Cillán 2006).

Loyalty programs are ubiquitous in many industries today (Stauss, Schmidt, and Schoeler 2005). They have also very much permeated international business. In the tourism industry, for instance, airlines (e.g., Lufthansa Miles & More) or hotel chains (e.g. IHG Priority Club) run loyalty programs worldwide (Duffy 1998). In addition to managing its successful loyalty program in its domestic market, British retailer Tesco introduced programs in Ireland and South Korea (Humby, Hunt, and Phillips 2007). Also, companies that have a global reach, such as LEGO or Dell, operate loyalty programs in multiple countries (Schultz and Hatch 2003; Reichheld and Scheffer 2000). Particularly international firms face the trade-off between standardization

versus adaptation when developing a loyalty program for different countries: While a standardized loyalty program is most likely to generate cost savings, adaptation promises greater returns (Douglas and Craig 1986; Mooij 2003). Unlike advertising or product design, the empirical base on standardization issues of loyalty programs has not emerged yet (Ramaseshan *et al.* 2006). For firms with an international customer base, however, it is crucial to know if the loyalty program design has to be adapted to cultural idiosyncrasies. More specifically, it is pivotal to understand how benefits provided by loyalty programs are perceived and appreciated in different countries. Any differences with regard to how benefits are perceived and valued may indicate a need for adaptation (Jain 1989). Therefore, this study aims to investigate the relative efficacy of different loyalty program designs in countries representing different cultural dimensions. Furthermore, we will assess the moderating impact of culture on the relationship between customers' attitude towards the loyalty program, program loyalty, and brand loyalty. Findings about moderating cultural factors will help to provide managers with recommendations on how to design international loyalty programs in order to achieve highest possible impact on customer loyalty.

2. Theoretical Basis and Model Development

2.1. Loyalty Programs and Customer Benefits

At the core of any loyalty program are the customer benefits that are offered by the company to reward and, therefore, to encourage customer loyalty (Rowley 2006; Yi and Jeon 2003; Banasiewicz 2005). In an empirical investigation, four types of customer benefits were identified: confidence benefits, social benefits, economic benefits, and treatment benefits (Gwinner, Gremler, and Bitner 1998). Confidence benefits are predominantly associated with product management creating trust and confidence or reducing anxiety in the relationship by catering to hedonistic desires (Gwinner, Gremler, and Bitner 1998; Watershoot and Bulte 1992). These are often established by personalized products or services. Social benefits refer to the emotional benefits reflecting feelings such as friendship, fraternization or personal exchange which are mainly conveyed by marketing communications (Gwinner, Gremler, and Bitner 1998; Watershoot and Bulte 1992). Economic benefits are mostly of monetary nature in form of particular pricing tactics such as price discounts

or rebates (Gwinner, Gremler, and Bitner 1998; Watershoot and Bulte 1992). Distribution management and sales management predominantly deliver treatment benefits. For example, online ordering or privileges at the point-of-sale represent benefits of recognition and valuation due to tailor-made processes (Gwinner, Gremler, and Bitner 1998; Watershoot and Bulte 1992).

Similarly to the conceptualization of attitude towards deals or rewards respectively (Vaidyanathan *et al.* 2000; Tietje 2002), we suggest that customers will also evaluate the offering of a loyalty program according to the benefits provided and ultimately form an attitude towards the loyalty program (Schiffman and Kanuk 2007). According to Oliver (1999), the loyalty construct can be defined along four different stages: cognitive, affective, conative, and action. This paper though focuses on loyalty defined as behavioral intention or commitment towards an object (Oliver 1999; Suh and Yi 2006). While brand loyalty exclusively concerns the loyalty towards the focal product or service, the companies also intend to establish loyalty toward the program itself (Yi and Jeon 2003).

2.2. The Impact of Loyalty Programs on Brand Loyalty: A Conceptual Model

It is widely acknowledged and has been shown empirically that rewards influence attitudes and subsequent behavior (Tietje 2002; Deci, Ryan, and Koestner 1999). Similar to the causal model developed by Yi and Jeon (2003), we thus propose that loyalty program benefits determine the attitude towards the loyalty program (loyalty program attitude) which again affects program loyalty. According to the behavioral learning theory, customers are positively reinforced in their purchase by loyalty program benefits (Rothschild and Gaidis 1981). Due to this positive reinforcement it is likely to assume that program loyalty ultimately induces brand loyalty (Yi and Jeon 2003). Hence, program loyalty evolves through individual evaluation (intrinsic motivation) whereas brand loyalty is induced by external reinforcement (Deci, Ryan, and Koestner 1999).

Our research model in Figure 1 shows these causal relationships.

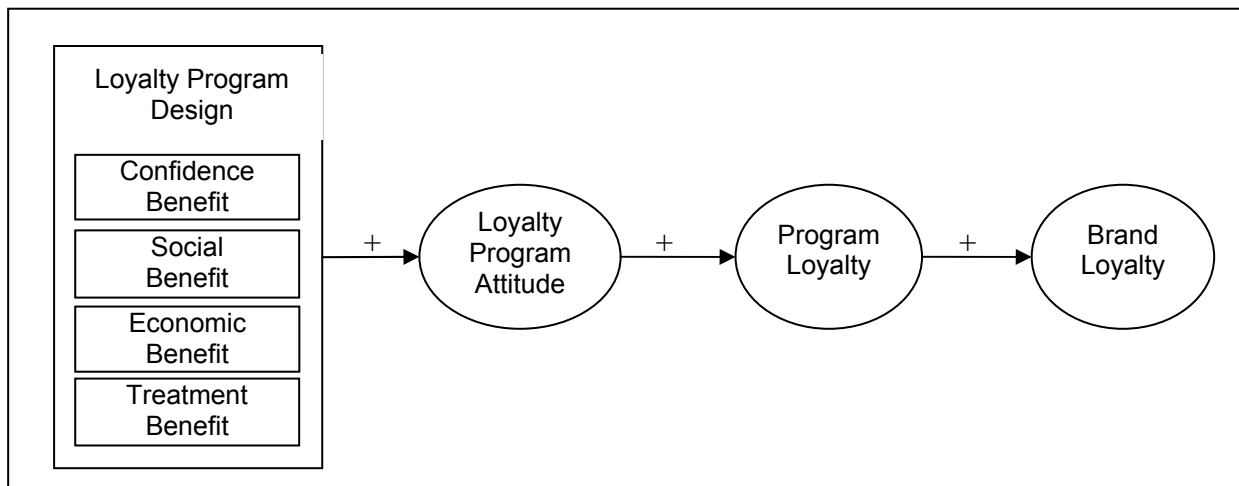


Figure 1: Research Model

Despite controversial views in the literature, research has shown that culture fundamentally affects consumer behavior (Mooij 2004; Soares, Farhangmehr, and Shoham 2007). In line with this, culture should also exhibit a moderating effect on (1) loyalty program attitude as well as on (2) the subsequent emergence of loyalty. Hofstede's (2001) cultural dimensions will serve as a suitable approach to measure culture in our study (Soares, Farhangmehr, and Shoham 2007; Mooij 2003). Hofstede's (1980) framework is argued to be appropriate for cross-cultural studies (Soares *et al.* 2007) and has been shown to compare favorably to other cultural indices regarding convergence validity (Magnusson *et al.* 2008). In this particular study the cultural dimensions individuality (IDV), masculinity (MAS), and uncertainty avoidance (UAV) are considered as the most relevant to the current research (Soares, Farhangmehr, and Shoham 2007).

Table 1 lists the definitions of these three dimensions and associated country indices.

Definition (Hennig-Thurau <i>et al.</i> 2005)	Country Indices (Hofstede 2001)			
	Australia	Germany	South Korea	U.S.
IDV “Individualism/collectivism refers to the degree to which society members prefer to act based on their own self-interests as opposed to being concerned with conforming to group behavior”	90	65	18	91
MAS “Masculinity/femininity is the degree to which a society is characterized by assertiveness (masculinity) versus nurturance (femininity)”	61	66	39	62
UAV “Uncertainty avoidance refers to the degree to which uncertain situations are tolerated and accepted by a society’s members”	51	65	85	46

Table 1: Definition and Country Indices of Cultural Dimensions

For the formation of the attitude toward loyalty programs it is reasonable to assume that confidence benefits (such as exclusive add-on features) strongly appeal to hedonistic desires which individualistic societies inherently cherish (Erdem, Swait, and Valenzuela 2006; Roth 1995). Beyond their utilitarian value, special or personalized editions cater to individualistic individuals and help to differentiate the members of the loyalty program from other individuals (Kaul 2007). Feminine cultures welcome relational and communicative exchanges that satisfy social desires (Odekerken-Schröder, Wulf, and Reynolds 2005). Since fostering relationships and constant personal exchange is an important feature in feminine societies, social benefits are more appealing whereas economic and treatment benefits will be more important for masculine countries characterized by materialism and egoism (Hennig-Thurau *et al.* 2005). Materialistic traits cause strong preferences for monetary advantage and a desire for exclusive attention (Richins and Dawson 1992). Related research of employee reward programs supports that masculine societies prefer economic benefits more than feminine societies (Chiang 2005). In a similar vein, Gomez-Mejia and Welbourne (1991) find that if masculinity is high, inequalities of preferential treatment will be rather accepted and a status boost will be more valued

(Gomez-Mejia and Welbourne 1991). Therefore, we propose the following hypotheses:

- H_{1a}: Confidence benefits will impact loyalty program attitude more strongly if the country scores high on individualism.
- H_{1b}: Social benefits will impact loyalty program attitude more strongly if masculinity is low.
- H_{1c}: Economic and treatment benefits will impact loyalty program attitude more strongly if masculinity is high.

From all cultural dimensions investigated in this study, Triandis (2004) suggests that individualism plays a predominant role. Following this proposition we conclude that individualism fundamentally moderates the loyalty development. Due to the emphasis on self-interest, it has been shown that in individualistic countries people are guided by their own attitudes in a more pronounced way (Triandis 2004; Hennig-Thurau *et al.* 2005). This means that they will be more likely to engage into a loyalty program that can satisfy their individual needs. In addition, cultures that exhibit a high degree of uncertainty avoidance demonstrate a high affinity towards rules and standards to limit their fear of ambiguous situations (Triandis 2004; Hofstede 2001). As a consequence, customers who want to avoid uncertainty will develop loyalty towards brands with which they share a positive experience. This idea finds support in a study by Lam (2007), showing that people who score highly on uncertainty avoidance are more prone to develop brand loyalty. Thus, we suggest:

- H_{2a}: The influence of loyalty program attitude on program loyalty is stronger if individualism is high.
- H_{2b}: The influence of program loyalty on brand loyalty is stronger if uncertainty avoidance is high.

3. The Empirical Study: A Four Country Research Design

To test the proposed model (see Figure 1) across countries, comparable samples of respondents in Australia, Germany, South Korea, and the U.S. were collected as

these countries differ with regard to the relevant cultural dimensions (see Table 1) and belong to different cultural clusters (Ronen and Shenkar 1985). For this purpose, Hofstede's (1980) work to quantify cultural differences was applied as it explains most of the variation of consumption and consumer behavior across countries (Mooij 2000). In addition, current research shows that Hofstede's (1980) framework shows the best validity when comparing countries with the U.S. (Magnusson *et al.* 2008).

3.1. The Experimental Set-Up

We chose a four (Program Design: confidence benefit, social benefit, economic benefit, treatment benefit) x four (Country: Australia, Germany, South Korea, U.S.) online experiment that was conducted targeting samples of students from different universities across the respective countries. In accordance with Erdem, Swait, and Valenzuela (2006), we recruited matched samples of undergraduate students in the four countries. The selection of matched samples on the basis of a set of characteristics of interest has been identified as one way to achieve sample comparability (Sekaran 1983). We controlled for the equivalence of the country samples in three ways: first, the universities we chose were all reputable public universities in their respective countries; second, participants were all undergraduate students in business or business related subjects; third, we analyzed sample characteristics to verify the match in terms of demographics (Alden, Steenkamp, and Batra 1999).

Descriptive data analyses revealed that the respondents indeed had similar demographic profiles. The students were mainly from middle class families. The average age varied from 18 years in South Korea to 25 years in Germany, which is mainly due to differences in educational systems. In total, an effective sample of 534 participants was recruited. 138 subjects comprised the Australian, 188 the German, 102 the South Korean, and 106 the U.S. sample. Overall 32.4% respondents were male and 67.6% female. We excluded foreign exchange students from the sample and controlled for participants' nationality at the time the survey was taken and their nationality by birth. Therefore, as the differences in demographics were small it seemed justifiable to attribute the observed differences among countries to their cultural differences.

A questionnaire was developed in the respective language of the country and administered online to the student samples in closed cooperation with the universities in the four countries. We controlled for response equivalence by using uniform data collection procedures and identical instructions in all partner universities (Adler 1983). Before the survey was released it was translated and back-translated by bilingual speakers so that it was also available in German and Korean in Germany and Korea, respectively. In the study we decided to take the vantage point of a notebook company. The selection of a notebook as an experimental stimulus was motivated by a pilot study's results. In this pilot study it turned out that among various slow moving consumer goods notebooks were relevant and affordable for the target group and often related to CRM activities. In the experimental design we therefore first asked participants to indicate the notebook brand that they purchased last. If the respondent did not purchase a notebook before she or he was excluded from the study. Then the respondent was randomly exposed to one of the following loyalty program condition: complimentary theft insurance (representing a confidence benefit), customer magazine (representing a social benefit), future rebates (representing an economic benefit), and repair delivery service (representing a treatment benefit). The four different scenarios are provided in Appendix A. These experiment stimuli and adequate loyalty program designs were identified in a pilot study that was conducted with a subsample prior to the main study. The main experiment respondents were asked to indicate their attitude towards the presented loyalty program, loyalty intention towards the program, and loyalty intention towards the brand. At the end of the survey, we ran manipulation checks to assess whether the manipulations were understood, and asked questions regarding the demographical profile of the respondents.

Latent dependent variables (program loyalty, brand loyalty) were measured using adapted existing multi-item scales. All items were measured using seven-point Likert scales anchored „strongly disagree/strongly agree“ except loyalty program attitude which was measured by a seven point semantic differential scale. The measurement items used are provided in Appendix B.

3.2. Measurement Issues

First, after confirming measurement invariance across countries, we used the pooled data set to check for reliability and validity (Gerbing and Anderson 1988). To assess reliability and validity of our measurements, we conducted exploratory factor analyses as well as confirmatory factor analyses with LISREL 8.71. Loyalty program attitude, program loyalty, and brand loyalty performed very well along traditional criteria: The lowest Cronbach's Alpha was .892 and the smallest variance explained 76.50%. Confirmatory factor analysis further affirmed convergent validity as all path coefficients are significant at $p < .01$. Furthermore, the single indicator reliabilities (r^2), the construct reliability and average variance extracted (AVE) of each latent variable proved to be satisfactory. In order to assess discriminant validity, we computed the chi-square difference (ΔX^2) of the restricted and unrestricted correlations between variable pairs since all correlations are smaller than 1 (Bagozzi, Yi, and Phillips 1991). The ΔX^2 test statistic between loyalty program attitude and program loyalty (28.02) or brand loyalty (274.57) was significant with $p < .01$. Discriminant validity was also confirmed between brand loyalty and program loyalty ($\Delta X^2 = 43.92$, $p < .01$). Furthermore, the overall causal model revealed satisfactory results for goodness-of-fit (GFI= .99), normed-fit (NFI= 1.00) and comparative-fit index (CFI= 1.00) as well as for the root mean square error of approximation (RMSEA= .094). Even though X^2/df (5.71) slightly missed the threshold value of five, the model can still be regarded as acceptable (Baumgartner and Homburg 1996; Medsker, Williams, and Hohlahan 1994; Hulland, Chow, and Lam 1996).

4. Analytical Procedure and Results

To test the hypotheses on loyalty development (H_{2a-b}) we used structural equation modeling and analyzed cultural differences with multi-group analysis. Group differences in the loyalty program attitude formation (H_{1a-c}) were assessed using analysis of variance. The findings of this analysis are shown in Table 2. We observe that confidence ($F = 4.898$, $p < .01$) and social benefits ($F = 2.753$, $p < .05$) indicate

strong group differences. Applying the Scheffé procedure, post-hoc analysis investigated the variances in more depth (Hair *et al.* 2008). Hence, Germany ($p = .067, .07$) and South Korea ($p = .074, .068$) each significantly differentiate from Australia or the U.S., respectively at $p < .1$ along confidence benefits whereas the country pairs within do not. The results show that in the U.S. and Australia, countries that score high on individualism (see Table 1), confidence benefits perform stronger than in Germany or South Korea, countries that score lower on this dimension. Therefore, we could confirm hypothesis H_{1a} .

Hypo-thesis	Benefit Type	Mean (LP Attitude)				ANOVA	
		Australia	Germany	South Korea	U.S.	F	sig
H_{1a}	√ Confidence	5.60	4.95	4.78	5.68	4.898	0.003
H_{1b}	√ Social	4.05	4.03	4.81	3.90	2.753	0.045
H_{1c}	X Economic	5.41	5.15	5.33	5.16	0.556	0.645
	X Treatment	5.71	5.85	5.78	5.76	0.118	0.950

√ = Hypothesis confirmed; X = Hypothesis rejected

Table 2: ANOVA Results and Mean Comparison of Benefit Type

Social benefits were only confirmed to be significantly different between South Korea and the U.S. at $p < .1$ (see Table 2). H_{1b} is accepted because the relatively feminine South Korea appreciates social benefits more. H_{1c} must be rejected: Along economic and treatment benefits no significant group differences were discovered at the .1 level. Thus, the importance of economic and treatment benefits has to be explained by additional factors.

Before we scrutinized group differences in loyalty development (H_{2a-b}) on a country-by-country basis using multi-group analysis in LISREL 8.71 (Sauer and Dick 1993), single country models delivered respective path estimates of which all were significant at $p < .01$ (see Table 3). South Korea scores lowest on the individualism dimension and in line with the hypothesis exhibits the weakest path estimate between loyalty program attitude and program loyalty. In comparison, the difference turns out to be significant between South Korea and Australia ($\Delta X^2 = 48.96, p < .001$), Germany ($\Delta X^2 = 48.75, p < .001$) or the U.S. ($\Delta X^2 = 32.79, p < .001$) following the hypothesized direction. Germany is rather more collectivist than the U.S. and as

proposed their respective path estimates (.82 < .84) is also significantly different ($\Delta X^2 = 64.2, p < .001$). Therefore, H_{2a} is confirmed. Concerning the impact of program loyalty on brand loyalty, the U.S. significantly differs from Germany ($\Delta X^2 = 52.86, p < .001$) and South Korea ($\Delta X^2 = 75.22, p < .001$). I.e., the U.S. that scores lowest on the dimension of uncertainty avoidance follows the proposed direction compared to Germany (.40 > .27) or South Korea (.33 > .27). Similarly, Australia which shows the second lowest score on uncertainty avoidance significantly differs from Germany ($\Delta X^2 = 54.18, p < .001$) and South Korea ($\Delta X^2 = 63.54, p < .001$) while the respective path estimates (.26 < .40, .33) turn out as hypothesized. Thus, H_{2b} is also accepted.

Hypothesis	Path	Path Estimates (λ)			
		Australia	Germany	South Korea	U.S.
H _{2a} ✓	LP Attitude → Program Loyalty	.76*	.82*	.65*	.84*
H _{2b} ✓	Program Loyalty → Brand Loyalty	.26*	.40*	.33*	.27*

✓ = Hypothesis confirmed; X = Hypothesis rejected; * λ is significant at $p < .01$

Table 3: Test Results and Path Estimates per Country

5. Conclusion and Management Implication

In this paper we set out to investigate whether it is feasible to standardize loyalty program design in countries with different cultural dimensions. We conducted an online experiment with 534 customers in four countries (Australia, Germany, South Korea, U.S.) to examine how benefits that are provided by loyalty programs are perceived by different customer groups in these cultural environments.

We observed that confidence benefits and social benefits provided by loyalty programs indicate strong group differences. Germany and South Korea each significantly differ from Australia or the U.S. with regard to confidence benefits. This indicates that in the U.S. and Australia, countries that score high on individualism, confidence benefits perform stronger than in Germany or South Korea, countries that score lower on this dimension. We also found that a country with a relatively high score on feminism, such as South Korea, appreciates social benefits more than, for example, a more masculine country such as the U.S. Additionally, the analysis

reveals that the attitude toward the loyalty program impacts program loyalty in the different country settings in different ways. For example, South Korea with a low score on individualism shows the weakest path estimate compared to the other countries. Similarly, the U.S., which is low on uncertainty avoidance, shows different results when we investigate the impact of program loyalty intention on brand loyalty intention especially as compared to Germany and South Korea which exhibit higher scores on uncertainty avoidance. Australia has the second lowest scores with regard to this dimension and the impact of loyalty program intention on brand loyalty intention is significantly different as compared to Germany and South Korea.

These results indicate that culture influences the importance of benefits that are offered by loyalty programs and which impact the attitude toward the program. In addition, cultural differences determine the effect of attitude toward the loyalty program on program loyalty and brand loyalty. Whereas economic and treatment benefits may provide a basis for standardization since no cross-cultural differences were disclosed, confidence and social benefits do not perform equally well across countries. This observation should guide managers in designing optimal loyalty programs that can be effective in creating loyalty in international markets. It turns out that loyalty programs should not be simply transferred from one country to another, but need to be assessed with regard to their relative effectiveness of their benefits provided. Respective country models have shown that loyalty programs generally trigger a strong impact on loyalty once a customer is attracted by these programs.

Yet, managers must be aware that loyalty programs do not imply the same impact on loyalty across countries since their developmental stages vary globally. Especially in countries where uncertainty avoidance is low, the initially strong influence on program loyalty does not necessarily translate into an equally strong impact on brand loyalty. In other words: Although a loyalty program may trigger loyal behavior, it does not necessarily induce equally strong actual brand loyalty. These differences that we observed in the different country settings can offer guidance with regard to how cultural contingencies may leverage loyalty program performance. Marketers may prioritize when launching loyalty programs: For example, the more individualistic the culture and more uncertainty avoiding, the stronger is the effect on loyalty.

6. Limitations and Future Research

The current investigation has not covered all possible idiosyncrasies of international loyalty programs. A possible extension of our research could be to investigate other dimensions of the loyalty construct and by including other countries in the data base. The inclusion of the remaining two cultural dimensions (i.e. long-term orientation and power distance) might broaden the understanding particularly with regard to economic and treatment benefits. Future research could investigate other design issues like timing (immediate vs. delayed benefits) or global differences in the frustration with loyalty programs (Yi and Jeon 2003; Stauss, Schmidt, and Schoeler 2005).

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8. Appendix

Appendix A: Manipulations

Type of Loyalty Program	Manipulation / Scenario
Confidence Benefit	After buying any device of the brand and enrolling with the loyalty program you immediately benefit from the brand's insurance services: in case of theft the purchased device will be replaced for free.
Social Benefit	Once enrolled you will receive a monthly customer magazine. The publication is all about latest technological advances in the personal computer industry and contains useful information about new updates valid for your devices as well as software news and trials.
Economic Benefit	If you join the loyalty program you will instantly receive 10% discount purchasing a new personal computer or any related device of this brand at any retail store presenting your member card.
Treatment Benefit	If you are a member you will be eligible to take advantage of the repair delivery service. In case of any malfunction, maintenance or upgrade, your device will be picked up and returned at any location upon your call within 24 hours and a courtesy device will be provided free of charge.

Appendix B: Measurements

Attitude towards the loyalty program*	Cronbach's Alpha	AVE	Factor Reliability
Items adapted from Inman, Peter, and Raghurir (1997), Sengupta and Fitzsimons (2004).	.934	.645	.86
	Indicator Reliability		
• very unfavorable / very favorable		.66	
• bad / good		.73	
• unattractive / attractive		.83	
• worthless / valuable		.71	
• dislike very much / like very much		.78	

*Items were measured on seven-point semantic differential scales.

Program Loyalty*	Cronbach's Alpha	AVE	Factor Reliability
Items adapted from Gustafsson, Johnson, and Roos (2005), Johnson, Herrmann, and Huber (2006).	.918	.588	.82
	Indicator Reliability		
• Next time I will definitely join the loyalty program.		.68	
• It pays off to be a member in the loyalty program.		.65	
• I would consider this loyalty program my first choice compared to others.		.69	
• I would recommend the proposed program to friends.		.82	
• I would talk to other people about the loyalty program.		.62	

*Items were measured on seven-point Likert scales with seven indicating complete agreement.

Brand Loyalty*	Cronbach's Alpha	AVE	Factor Reliability
Items adapted from Johnson, Herrmann, and Huber (2006), Rundle-Thiele (2005).	.892	.608	.80
	Indicator Reliability		
• If I need a computer I will buy it from [Brand].		.79	
• I will still buy [Brand] even if it is slightly more expensive than other computer brands.		.74	
• I would recommend [Brand] to friends or others.		.71	
• I am likely to consider new products [Brand] may offer.		.87	
• I often talk to other people about [Brand].		.68	

*Items were measured on seven-point Likert scales with seven indicating complete agreement.