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## **WORKING PAPER**

### **Does Attitudinal Commitment to Stores Always Lead to Behavioral Loyalty? The Moderating Effect of Age**

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# **Does Attitudinal Commitment to Stores Always Lead to Behavioral Loyalty? The Moderating Effect of Age**

## **ABSTRACT**

Assuming a positive relationship between two outcomes of relationship marketing - affective commitment and behavioral loyalty, the question arises whether this relationship holds for all consumers. This paper analyzes the moderating role of age on the relationship between affective commitment and behavioral loyalty. The study does not rely on a single measurement tool, but is based on panel data collected over eight months and two different mail surveys of 301 Belgian households. Information was gathered about their behavioral loyalty, affective commitment towards shoe stores or perfume stores, their ages and different measures of individual difference variables. The results from our analysis show that age moderates the relationship between affective commitment to a store and behavioral loyalty. For young respondents no significant relationship was found between affective commitment and behavioral loyalty. For older respondents, this relationship is significant and positive. The moderating role of age may be explained by its negative correlation with exploratory purchasing behavior, tendency to seek change, innovativeness and risk aversion and the variables' positive relationship with spontaneous buying behavior.

# **Does Attitudinal Commitment to Stores Always Lead to Behavioral Loyalty? The Moderating Effect of Age**

## **INTRODUCTION**

Relationship marketing has undeniably been one of the major research topics examined in the marketing discipline since the 1990s (Morgan and Hunt 1994; Sheth and Parvatiyar 1995). Several scholars have highlighted the importance of enhancing customer relationships as a prerequisite for effective marketing (Shani and Chalasani 1992; Sharma and Sheth 1997; Zinkhan 1994). Marketers investigate in relationship efforts to create a favorable relationship commitment in order to improve behavioral loyalty and ultimately increase bottom-line profits. This may, however, not always be the best strategy. In their Harvard Business Review paper, Fournier, Dobscha, and Mick (1998, p. 44) openly criticize the attempts of marketers to implement relationship marketing and build partnerships with consumers without understanding how true loyalty is formed. Garbarino and Johnson (1999) even go a step further. They argue that attempts to partner with all customers, without regarding to the customers' characteristics, are problematic. Assuming a positive relationship between affective commitment and behavioral loyalty, the question arises whether this relationship holds for all consumers. The present study examines the moderating effect of different personal characteristics on the relationship between relationship commitment and behavioral loyalty.

## **LITERATURE REVIEW AND HYPOTHESES**

More and more the value of relationship marketing is being recognized in consumer markets (Fournier 1998). Increasingly, consumers want to be respected and approached as individuals (Peterson, Blattberg, and Wang 1993). It is particularly vital for retail businesses to focus on enhancing relationships with consumers (Beatty, Coleman, Reynolds, and Lee 1996). As a result of intensifying competition and nonstop price promotions, retailers are more frequently complaining about the declining loyalty of consumers. According to several authors it is up to six times more expensive to attract new customers than to retain existing ones (Dekimpe, Steenkamp, Mellens, and Vanden Abeele 1997).

From a retailer's perspective, relationship marketing strategies are particularly relevant in the contemporary environment because they have the potential to reduce customer defection (Macintosh and Lockshin 1997). Consumers are increasingly looking for retailers who provide value not only in terms of acceptable prices and an attractive range, but also in terms of relationship value (Arnold, Handelman, and Tigert 1996).

Both social exchange theory and equity theory are primarily focused on relationship outcomes (Smith and Barclay 1997). Conceptual models that theorize both attitudinal and behavioral relationship outcomes have a strong precedence in relationship marketing studies (e.g., Dick and Basu 1994; Uncles and Laurent 1997). Frequently reported relationship outcomes are relationship satisfaction, trust, relationship commitment, and behavioral loyalty (Geyskens, Steenkamp, Scheer, and Kumar 1996). In this study we will focus on the relationship outcomes 'affective commitment' and 'behavioral loyalty' because both are considered as important elements of true customer loyalty (Bloemer and Kasper 1995). Sheth, Mittal, and Newman (1999, p. 701) define customer loyalty as "a customer's commitment to a brand or store or a supplier, based on a strong favorable attitude and manifested in consistent repatronage".

### **Relationship commitment**

Commitment to a consumer–seller relationship is generally regarded as an important relationship outcome (Mohr, Fisher, and Nevin 1996). Relationship commitment is generally referred to as an enduring desire to maintain a relationship (Kumar, Scheer, and Steenkamp 1995a). The concept of relationship commitment is similar to the concept of a long-term orientation that comprises the desire and utility of a consumer to have an enduring relationship with a seller (Anderson and Weitz 1992).

According to Dwyer, Schurr, and Oh (1987), relationship commitment represents the highest stage in relationship bonding. Morgan and Hunt (1994, p. 22) stressed that the level of relationship commitment "distinguishes productive, effective relational exchanges from those that are unproductive and ineffective – that is whatever produces relationship marketing successes instead of failures". Today, commitment is often integrated as a key variable of interest in relationship marketing studies (Mohr, Fisher, and Nevin 1996). Several scholars consider commitment as an essential ingredient of successful relationships (e.g., Dwyer, Schurr, and Oh 1987). Gundlach, Achrol, and Mentzer (1995, p. 78) claimed that commitment "may well become a focal point of explanation in marketing, as the discipline moves further away from the transactional view of exchange and embraces the relational view". Relationship commitment is considered important because it is believed to lead to cooperation, reduce the temptation of attractive short-term alternatives, and enhance profitability (Anderson and Weitz 1992; Morgan and Hunt 1994).

Researchers have noted that different motivations can underlie the notion of relationship commitment. It can result either from dedication to the relationship (affective commitment) or because the parties are constrained to maintain the relationship (calculative commitment) (e.g., Geyskens, Steenkamp, Scheer, and Kumar 1996). Kumar, Scheer, and Steenkamp (1995b, p. 351) referred to affective commitment as "the desire to continue a relationship because of positive affect toward the partner". Whereas buyers who are calculatively committed must commit to a seller, buyers who are affectively committed are motivated to continue their relationship with the seller because they want to. In the current literature, the difference between affective and calculative commitment is described by various terms, including dedication-based versus constraint-based relationship maintenance (Bendapudi and Berry 1997), social

versus economic commitment (Young and Denize 1995), personal dedication versus constraint commitment (Stanley and Markman 1992), and attitudinal and instrumental commitment (Gundlach, Achrol, and Mentzer 1995). Moore and Ratneshwar (1999) speak of 'consumer psychological attachment' (CPA). They distinguish between utilitarian, affective, symbolic and obligatory attachment. Utilitarian attachment signifies the customer's attachment based on the rational costs and benefits associated with the relationship, for instance 'What's in it for me?' Affective attachment is conceptualized as the customer's attachment based on the level of positive and favorable emotion associated with the relationship. Symbolic attachment means the customer's attachment based on the ability to express one's self-concept through the relationship, for instance 'Who do I think I am?' Obligatory attachment signifies the customer's attachment based on the level of reciprocal obligation associated with the relationship, for instance 'What ought I to do?' In this paper we will focus on affective commitment because it is an important element of true customer loyalty.

## **Behavioral Loyalty**

Different relationship outcomes may be of interest, e.g. positive word of mouth over the life of the relationship, the formation of a retail community (Mowen, xxxx), and behavioral loyalty. In recent literature, more authors stress the importance of real behavior as an end variable in consumer behavior models (Engel, Blackwell, and Miniard 1995). Sharp and Sharp (1997) explicitly stated that the effectiveness of relationship marketing efforts should be evaluated in terms of the behavioral changes they bring about. As a result, it is not surprising that many accept behavioral loyalty—a consumer's purchasing behavior during his or her relationship with a retailer—as a very important relationship outcome. Since the 1960s numerous academic and business models have examined the relationship between behavioral loyalty and market performance. While empirical evidence on this relationship is still scarce, the relationship between behavioral loyalty and bottom-line profits is considered to be much more direct than the relationship between, for example, satisfaction and bottom-line profits (Babin and Darden 1996). As generating profits is one of the most important objectives of a company, behavioral loyalty is considered to be an important outcome of relationships.

Affective commitment and behavioral loyalty are both important elements of customer loyalty. Affective commitment is considered a necessary condition for customer loyalty. It enables one to differentiate between true customer loyalty and simple repeat buying. True customer loyalty is based on affective commitment while repeat buying is not. The latter is based on inertia (Bloemer and Kasper 1995).

As indicated by the value–attitude–intention–behavior hierarchy, it is commonly accepted that attitudes influence behavior (Engel, Blackwell, and Miniard 1995). Considerable conceptual and empirical evidence supports the notion that relationship commitment is a highly desirable attitudinal outcome in relationships. As a desire and willingness to act imply higher chances of actual behavior occurring, we assume that there exists a positive relationship between relationship commitment and behavior. Support can be found in the literature regarding this commitment–behavior assumption. Several authors support

the notion that relationship commitment motivates consumers to act (Gruen 1995; Hennig-Thurau and Klee 1997). Morgan and Hunt (1994) found significant connections between the level of a buyer's relationship commitment and his acquiescence, propensity to leave, and cooperation, all of which can be regarded as behavioral outcomes of relationships. Moorman, Zaltman, and Deshpandé (1992) suggested that consumers who are committed to a relationship with a seller might have a greater propensity to act because of their need to remain consistent with their commitment. Finally, Dick and Basu (1994) stated that the stronger the relationship commitment, the more likely the buyer is to overcome potential obstacles in the buyer–seller relationship, resulting in positive behavior. In a series of cross-country (United States, The Netherlands and Belgium) and cross-industry (food and apparel) studies, De Wulf, Odekerken-Schröder, and Iacobucci (2001) found significant correlations (ranging from .21 to .46) between relationship quality and behavioral loyalty. Relationship quality was a composite index of relationship satisfaction, trust and relationship commitment. This is in line with results found by Morgan and Hunt (1994) and Moorman, Zaltman, and Deshpandé (1992). When focusing on the relationship between affective commitment and behavioral loyalty, the variance explained is somewhat lower and ranges between .06 and .34 (De Wulf 1999). This should not be surprising as a consumer's purchasing behavior is clearly determined by additional influencing factors. For example, the distance to the store, its assortment, and other elements of the retail mix have their effect on the behavioral loyalty of consumers (Ghosh 1994).

Much of this research may be plagued by common method error variance and relying too much on the consumer's memory. Common method error variance may arise as a result of asking questions about behavioral loyalty and affective commitment in one and the same questionnaire. One might also question the respondents' abilities to accurately answer questions about behavioral loyalty, e.g. concerning the percentage of their budget spent in a number of stores over a period of time, in a simple ad hoc questionnaire.

### **Personal characteristics as moderator variables**

The question arises whether the positive relationship between affective commitment and behavioral loyalty holds for all consumers. Fournier, Dobscha, and Mick (1998, p. 44) argue that "relationship marketing is powerful in theory but troubled in practice." They criticize the attempts of marketers to implement relationship marketing and build partnerships with consumers without understanding how true loyalty is formed. Garbarino and Johnson (1999) further point to the dangers of attempting partnering initiatives with all customers, without taking into account the customers' characteristics.

With respect to age, it can be argued that older people think and behave differently than younger people concerning marketing-related phenomena (Wilkes 1992). Various recent studies carried out in the UK (e.g. East, Harris, Willson, and Hammond 1995, 1997; Mason, 1996; McGoldrick and Andre 1997) found that customers showing the greatest store loyalty are found amongst the under-45s, with the over-65s being the least loyal. A recent grocery shopping study amongst Spanish consumers, however,

(Flavian, Martinez, and Polo 2001) found no relationship between age and consumer loyalty. In a brand loyalty context, Lipke (2000) found a small positive relationship with age, but he remarks “marketers are realizing that the relationship between brand loyalty and age is rapidly changing, and older consumers will no longer reliably be as brand loyal as they have been” (p.40). Uncles and Ehrenberg (1990) found an unclear relationship.

The real value of the variable age may not be as an independent variable, but as a moderator. Wakefield and Baker (1998) indicated that age may be a moderator affecting consumer response to retail environments. More specifically, different authors have found support for the widely accepted theoretical assumption that older consumers rely more strongly on more heuristic or schema-based forms of processing (Cole and Balasubramanian 1993; Wilkes 1992; Yoon 1997). For example, older consumers may rely more on familiarity with the store, distance to the store and habit to become loyal to a particular store (Odekerken-Schröder, *et al.* 2001). Odekerken-Schröder *et al.* (2001) found age to be a significant moderator between perceived quality of the store and store loyalty. They found that the same perceived level of technical quality leads to a higher level of store loyalty for older than for younger consumers. In a recent study, Homburg and Giering (2001) studied some personal characteristics (including age) as moderators of the relationship between customer satisfaction and loyalty. They found that age had a significant positive moderator effect. However, theirs was an adaptation of a two-dimensional conceptualization of loyalty (behavior and emotional attachment), while we want to investigate the moderating effect of age between emotional attachment and real behavior.

Based on these insights, we extend this reasoning to affective commitment and behavioral loyalty and formulate the following hypothesis:

H<sub>1</sub>: We expect a positive relationship between affective commitment and behavioral loyalty.

H<sub>2</sub>: We expect age to moderate the relationship between affective commitment and behavioral loyalty. We expect this relationship to be more positive as respondents grow older. For young respondents, we do not expect a significant relationship between affective commitment and behavioral loyalty.

The question now is why positive affective commitment does not lead to substantial behavioral loyalty amongst young consumers. Different variables may play a role.

An interesting variable may be ‘Exploratory buying behavior tendencies’ (EBBT). Exploratory behavior or behavior with the sole function of changing the stimulus field, is composed of two broad dimensions: exploratory purchase behavior and exploratory information seeking. The former entails the potential for sensory stimulation in purchase through risky and innovative choices, while the latter satisfies a consumer’s cognitive stimulation needs by acquisition of consumption-relevant knowledge of curiosity (Baumgartner and Steenkamp 1996). High EBBT individuals enjoy innovative situations and seek variety in their purchases. They try to obtain cognitive stimulation through the acquisition of consumption-relevant knowledge. They like to go window shopping and browsing.

EBBT is very much related to 'Consumer novelty seeking' (CNS). Manning, Bearden and, Madden (1995) define CNS as the desire to seek out new product information. They consider CNS as one of two dimensions of Consumer Innovativeness. In a retail context, Hawes and Lumpkin (1984) used a scale to measure a shopper's innovativeness, particularly in relation to stores. Raju (1980) used another scale to measure shopping innovativeness. It measures the degree to which a person reports interest in trying new stores. He concludes that persons with higher optimal stimulation levels (OSL) are more likely to exhibit exploratory consumer behavior. Repetitive behavior proneness or the tendency to stick with the same response over time (Raju 1980) is a related concept. In a study about the adoption of new IT products, Chau and Hui (1998) found a significant correlation between consumer innovativeness and age. Their findings indicate that early adopters tend to be younger males who like to seek novel information. Also related to consumer innovativeness is the variable 'Risk aversion', or the fear of taking risks by trying unfamiliar restaurants, shops, products and brands (Raju 1980; Price and Ridgway 1983; Childers 1986). Its correlation with consumer innovativeness is rather high ( $r = -.58$ ) (Price and Ridgway 1983). Also related is the variable 'change seeking'. Based on the basic work of Garlington and Shimona (1964), change seeking is viewed as "the need for variation in one's stimulus input in order to maintain optimal functioning" (p. 919). Steenkamp and Baumgartner (1994) used the 'Change seeking index' (CSI) to study the role of optimum stimulation level in exploratory consumer behavior.

We hypothesize:

H<sub>3A</sub>: We expect a negative correlation between age and EBBT.

H<sub>3B</sub>: We expect a negative correlation between age and Consumer novelty seeking and innovativeness.

H<sub>3C</sub>: We expect a positive correlation between age and Risk aversion.

H<sub>3D</sub>: We expect a negative correlation between age and Change seeking.

Another variable of interest is 'Buying impulsiveness'. Rook and Fisher (1995) define buying impulsiveness as "a consumer's tendency to buy spontaneously, unreflectively, immediately, and kinetically." (p. 306). High impulse buyers are more likely to be receptive to unexpected buying ideas, and are more apt to experience spontaneous buying stimuli (Bearden and Netemeyer 1999). An understanding of spontaneous buying behavior is of considerable value to practitioners and academics alike. In a study about 'seasonal sales' McGoldrick, Betts, and Keeling (1999) have found that being in younger age groups is one of the strongest indicators of spontaneous buying.

H<sub>3E</sub>: We expect a negative correlation between age and buying impulsiveness.

## METHODOLOGY

The present study does not rely on one single measurement tool. 'Halo effects' often plague ad hoc studies that measure both independent and dependent variables with one and the same questionnaire.



We combined information from a consumer panel with different mail surveys conducted over a period of eight months.

## **Sample and procedure**

Data about either shoe purchasing or perfume purchasing were collected in the Flemish speaking part of Belgium from September 2000 until April 2001 using a combination of panel research and two mail surveys to the panel members. The sample population consisted of the parents of children and youngsters between 3 and 20 years of age from a large school located in a moderately large town. Final year students (aged between 18 and 20) were also considered as a target population when buying their shoes/perfume independently from their parents, which allowed us to obtain answers from young respondents. Parents were encouraged to participate on the panel by the school management. Respondents were asked to report all shoe/perfume purchases made in the household between September and April. They were asked to record their purchases immediately after buying them, in a diary with one page for every month. Four simple questions were asked: the name of the shop where the items were purchased, the amount paid, the person for whom the products were bought and who made the purchase. At the beginning of every month, respondents were asked to write their name and address on the diary entry page for the past month, put it in a sealed envelope and place it in a box situated at a central point in the school. The person in the household responsible for purchasing most of the shoes/perfume was asked to fill out the diary. In addition to collecting information on their purchasing behavior, we asked respondents to complete two additional self-administered questionnaires, one at the start of the project and one at the end. The initial questionnaire asked about a number of individual difference variables and demographics; the second about affective commitment towards a specific store. We deliberately separated the questions about affective commitment and the individual difference variables in order to avoid common method error variance. From the diaries we were able to calculate measures of behavioral loyalty for every single household and for every store the respondents had patronized. We asked respondents to answer the questions about affective commitment for the store to which they had the highest behavioral loyalty. Because the questionnaires were not anonymous, we were able to control for whether the respondents filled out the questionnaire in relation to the most appropriate store. However, as we did not want to rely on the respondents' judgment as to the particular store, which should be the focus of the questionnaire, we attached to each individual questionnaire the appropriate store name. For an overview of the items, refer to Appendix I. For every completed questionnaire (10 per household), we donated €0,50 to school management to buy school supplies. This was a very powerful incentive, and we received full cooperation of the school management for the full nine months of the project.<sup>4</sup> A total of 343 of the 771 households agreed to participate in the project, and 301 of these successfully completed all the requested questionnaires, which brought the effective response rate to 39 percent. For an overview of the characteristics of the sample, refer to Table 1.

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<sup>4</sup> We wish to thank a large market research agency that sponsored the project.

# Insert Table 1 about here #

## **Measurement of constructs**

For an overview of items, refer to Appendix I. Behavioral loyalty was measured as a composite index of three items. These indicators are: (1) the proportion of a household's expenditures made in one store out of its total expenditures in a product class, (2) a household's purchasing frequency at one store compared to its purchasing frequency at other stores where it is a customer (in the same product class) and (3) the number of stores patronized. This is in line with Sirohi, McLaughlin, and Wittink (1998), who measured store loyalty as a unidimensional construct consisting of underlying indicators. Behavioral measures define customer loyalty in terms of the actual purchases observed over a certain period of time. Their advantages are that they are based on the actual purchases, are not likely to be incidental as they are usually based on behavior over a period of time, and finally that they are relatively easier to collect than attitudinal data (Mellens, Dekimpe, and Steenkamp 1996).

There may be however a problem linking behavioral loyalty measured on a household level and affective commitment measured on an individual level. If members in the household other than the person reporting did much of the purchasing, the link between affective commitment and behavioral loyalty may be artificial. Relying on affective commitment scores of one individual would –in this particular case- be problematic. Therefore, we decided to calculate the behavioral loyalty measures based only on the purchases made by the person doing the reporting about her or his commitment, making abstractions of purchases made by other members of the household.

Affective commitment was measured by nine items, as proposed by De Wulf (1999) and De Wulf, Odekerken-Schröder, and Iacobucci (2001). Exploratory purchase behavior, as part of exploratory buying tendencies was measured by 10 items, as proposed by Baumgartner and Steenkamp (1996). Change seeking was measured by the short form of the change seeking index, as proposed by Steenkamp and Baumgartner (1994). This scale consists of 7 items. The Buying impulsiveness scale, as proposed by Rook and Fisher (1995) was used to measure impulsiveness. It is composed of nine items. Risk aversion was measured by four items selected out of 9 items proposed by Price and Ridgway (1983) and modified by Childers (1986). Consumer novelty seeking and innovativeness was measured by combining ten items from Manning, Bearden and Madden (1995), Hawes and Lumpkin (1984) and Raju (1980). Repetitive behavior proneness was measured by seven items, as proposed by Raju (1980).

All scales were based on the English version; they were translated into Dutch and then back into English. To be sure of the psychometric properties of the scales, the items were pre-tested with university students ( $N_1 = 39$ ), then revised and tested again with another group of students ( $N_2 = 31$ ). The results clearly indicated acceptance of the instruments. Table 2 shows mean values, standard deviations and Cronbach's  $\alpha$  for the different scales.

# Insert Table 2 about here #

## RESULTS AND ANALYSIS

Because of the typical characteristics of our sampling frame – parents of youngsters between 3 and 20 years old, and final year students – the sample is somewhat biased. For example, the number of people over 50 is very small (only 7.6 percent).

To test hypotheses one and two, a confirmatory factor analysis (Lisrel 8.50) on the nine affective commitment items and three behavioral loyalty items was performed. After dropping some items of affective commitment a satisfactory two-dimensional solution was obtained ( $\chi^2=21.50$ ,  $df=14$ ,  $p=0.09$ ,  $RMR=.054$ ,  $GFI=.98$ ,  $NNFI=0.97$ ). The overall relationship between affective commitment and behavioral loyalty is small but significant ( $\gamma=.18$ ,  $t=2.72$ ,  $R^2=.03$ ,  $p<.05$ ). This confirms  $H_1$ .

Next, we used the procedure described by Baron and Kenny (1986) to test moderator effects. We conducted a multiple-sample analysis, with two levels of the variable age as different groups. The variable age was split into two groups using a median split (younger group:  $M=2.33$ ,  $SD=.72$ , older group:  $M=4.16$ ,  $SD=.36$ ,  $t=27.1$ ,  $df=299$ ,  $p<0.001$ ). No significant differences in mean and variance were found between the two age groups and both the independent and dependent variable (affective commitment: younger group:  $M=3.69$ ,  $SD=.62$ ; older group:  $M=3.57$ ,  $SD=.70$ ,  $t=1.55$ ,  $df=299$ , ns, Levene's test for equality of variance: ns; behavioral loyalty: younger group:  $M=-0.03$ ,  $SD=.76$ , older group:  $M=0.03$ ,  $SD=.83$ ,  $t=.08$ ,  $df=299$ , ns, Levene's test for equality of variance: ns). The first model estimates parameters freely within each sample (i.e., parameters are free for both the younger and older respondents). The overall  $\chi^2$  resulting from this analysis is  $\chi^2=150.10$ ,  $df=72$ . Next, a model was estimated using the additional restriction required to examine moderation (Jöreskog and Sörbom 1993). The moderating effect was constrained to be invariant across groups. Thus, if differences in age moderate the affective commitment – behavioral loyalty relationship, path estimates should vary between younger and older samples. A significant  $\chi^2$  difference test between the more restricted model and the base model indicates moderation. That is, if constraining an effect to be equal across groups reduces fit significantly, evidence of moderation is present. The  $\chi^2$  resulting from this analysis is  $\chi^2=140.17$ ,  $df=71$  ( $\Delta\chi^2=9.83$ ,  $df=1$ ,  $p<0.01$ ). Consistent with  $H_2$ , the relationship between affective commitment and behavioral loyalty is moderated by age. The path estimates suggest that affective behavior affects behavioral loyalty among older respondents ( $\gamma=.33$ ,  $t=3.79$ ,  $p<0.01$ ,  $R^2=.11$ ) but has no effect on younger respondents ( $\gamma=-.03$ ,  $t=.40$ , ns,  $R^2=.001$ ).

Furthermore, all other variables (exploratory purchasing behavior, change seeking, innovativeness, risk aversion and spontaneous buying behavior) were used as possible moderators of the relationship between affective commitment and behavioral loyalty. Every variable was split into two groups using a median split. No moderator effects were found, indicating that every single variable on its own might not have caused the moderated relationship found. However, significant negative correlations were found between age and exploratory buying behavior ( $r = -.22$ ,  $p < 0.01$ ), change seeking ( $r = -.30$ ,  $p < 0.01$ ), innovativeness ( $r = -.29$ ,  $p < 0.01$ ) and spontaneous buying behavior ( $r = -.37$ ,  $p < 0.01$ ). A positive correlation was found with risk aversion ( $r = .36$ ,  $p < 0.01$ ). This is in line with our third set of hypotheses. For a complete overview of all bivariate correlations, refer to Table 3.

# Insert Table 3 about here #

### **CONCLUSIONS, LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH**

This study is not about the differences in both affective commitment and behavioral loyalty between younger and older respondents. Our results show no significant differences. The results from our analysis clearly show that age moderates the relationship between affective commitment to a store and behavioral loyalty. For young respondents no significant relationship was found between affective commitment and behavioral loyalty. For older respondents, this relationship is significant and positive.

The results may have great managerial relevance. Focusing on affective commitment in order to improve behavioral loyalty and ultimately increase bottom-line profits may not always be the best strategy. This conclusion is in line with Garbarino and Johnson (1999) who argue that attempts to partner with all customers, without regarding to the customers' characteristics, is problematic. Our findings are also in line with Fournier, Dobscha, and Mick (1998, p. 44) who criticize the attempts of marketers to implement relationship marketing and build partnerships with consumers without understanding how true loyalty is formed. Based on our results, we would advise retailers to reconsider before starting relationship marketing actions targeted at young consumers. We would certainly advise to further market research among their customers.

In our study we tried to identify some parameters that –based on the literature review- might help to explain the moderator role of the variable age. We found significant negative correlations between age and exploratory purchasing behavior, change seeking, innovativeness and spontaneous buying behavior. A significant positive relationship was found between age and risk aversion. According to our study, each of these variables –on its own- does not moderate the relationship between affective commitment and behavioral loyalty.

In our study, we tried to overcome the problems of common method error variance and of relying too much on the memory of the customer. Common method error variance was dealt with by using different

questionnaires to measure essential elements of the analysis. Exploratory purchasing behavior, change seeking, innovativeness, risk aversion and spontaneous buying behavior were measured at the start of the project. Affective commitment was measured at the end. The use of a panel method solved the problem of relying too much on the customer's memory. Over an eight-month period, customers were prompted to write down every single purchase of shoes or perfumes in the household. By doing so, we were able to compute customers' behavioral loyalty to stores. In our opinion, this method results in more reliable results than asking respondents about the percentage of their budget spent in every store over a certain period of time.

This method involved some difficulties because the data collection and the data input processes were very time consuming. It took several weeks to collect the data, and ten questionnaires (which fortunately were small) had to be processed from every single household. Moreover, linking all the data from every single household over a period of time had to be undertaken with great precision to avoid mistakes. Another weakness may be the risk that respondents may have forgotten to report some purchases, especially the purchases made by other members of the household, but this inconvenience is inherent to every panel method.

Another limitation is that we were unable to link data on a real household level. To get a clear view on the relationship between affective commitment and behavioral loyalty on a household level, we would have needed to interview all household members who had made a purchase, about their affective commitment. Different members of the household may buy at different stores for different reasons. A further analysis of our data showed –surprisingly– that almost all of the purchasing on a household level was done by one person for both categories.

Some questions remain unanswered. First, are there other variables that may explain the moderating role of age? Second, what would happen if commitment decreases, for example as a result of decreasing relationship satisfaction? Would the result be different for young versus older consumers? Relying on Hirschman's and Rusbult's and 'Exit – voice – loyal – neglect' model (Hirschman 1970; Rusbult, Zembrodt, and Gunn 1982) of responses to dissatisfaction in very close relationships, one might expect different response patterns. According to these models consumers may react along two different dimensions: destructive versus constructive and active versus passive. It might be worthwhile to explore the behavior of young and older consumers taking into account their reaction patterns along these two dimensions.

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TABLE 1  
Characteristics of the sample

<b>Gender</b>		
	Male	13.0%
	Female	87.0%
<b>Age</b>		
	18-20	8.0%
	21-30	19.6%
	31-40	25.6%
	41-50	39.2%
	50+	7.6%
<b>Composition of the household</b>		
	Living alone	1.1%
	Living with a partner	1.0%
	Living with child(ren)	15.9%
	Living with partner and child(ren)	74.4%
	Living with parents and eventually brother(s)/sister(s)	7.6%
<b>Profession and employment status</b>		
	Full time employed	42.9%
	Part time employed	22.6%
	Keeping house	14.3%
	Student	14.0%
	Retired	3.3%
	Unemployed	3.0%
<b>Size of residence area</b>		
	Large town or suburb	13.3%
	Small town	26.7%
	Rural	60.0%
(n = 301)		

TABLE 2  
Construct reliability

Construct	Number of items		Cronbach's $\alpha$	Mean	Standard deviation
	Original	Final			
Behavioral loyalty <sup>a</sup>	3	3	0.71	0.00	0.80
Affective commitment <sup>b</sup>	9	9	0.91	3.63	0.66
Exploratory purchase behavior (part of EBBT) <sup>b</sup>	10	9	0.75	3.03	0.53
Change seeking index <sup>b</sup>	7	7	0.79	3.19	0.53
Consumer Novelty Seeking and Innovativeness tendency <sup>b</sup>	10	10	0.72	3.23	0.45
Risk aversion <sup>b</sup>	4	2	0.62	2.78	0.76
Buying Impulsiveness scale <sup>b</sup>	9	9	0.82	3.03	0.59

<sup>a</sup> Scale ranges from low behavioral loyalty to high behavioral loyalty (standardized)

<sup>b</sup> For the items of this scale:

- 1 corresponds to 'completely disagree'
- 5 corresponds to 'completely agree'

TABLE 3  
Pearson correlations

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
(1) age								
(2) Commitment	-.03 ns							
(3) Behavioral loyalty	.06 ns	.25 **						
(4) Exploratory purchase behavior	-.22 **	-.20 **	-.17 *					
(5) Change seeking index	-.30 **	-.19 **	-.10 ns	.62 **				
(6) Innovativeness tendency	-.29 **	-.13 *	-.10 ns	.66 **	.72 **			
(7) Risk aversion	.36 **	.07 ns	-.01 ns	-.47 **	-.53 **	-.60 **		
(8) Buying Impulsiveness scale	-.37 **	-.06 ns	-.02 ns	.38 **	.41 **	.58 **	-.43 **	
(9) Product involvement	-.11 ns	.18 **	-.07 ns	-.06 ns	.03 ns	.04 ns	-.07 ns	.08 ns

\*  $p < 0.05$

\*\*  $p < 0.01$

## **Appendix 1: List of scale items**

### **Affective commitment (based on: De Wulf, 1999; De Wulf et al., 2001)**

1. This clothing store gives me a feeling of trust.
2. As a customer, I have a high quality relationship with this clothing store.
3. I like the efforts this clothing store is making to keep me committed.
4. I am happy with the relationship efforts this clothing store is making to a customer like me.
5. I have trust in this clothing store.
6. I am satisfied with the relationship I have with this clothing store.
7. This clothing store really cares about me.
8. This is my favorite clothing store.
9. I am willing to 'go the extra mile' to remain a customer of this store.

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