From Brand Loyalty to E-Loyalty: A Conceptual Framework

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Abstract. With the rapid growth of E-commerce and on-line consumer shopping trends, the importance of building and maintaining customer loyalty in electronic marketplaces has come into sharper focus in marketing theory and practice. This paper integrates previous research in the field of brand loyalty to present a conceptual framework of "e-loyalty" and its underlying drivers. Implications for e-marketing practice and future research directions are also presented.

1. Introduction

Building and maintaining brand loyalty has been a central theme of marketing theory and practice in establishing sustainable competitive advantage. In traditional consumer marketing, the advantages enjoyed by a brand with strong customer loyalty include ability to maintain premium pricing, greater bargaining power with channels of distribution, reduced selling costs, a strong barrier to potential new entries into the product/service category, and synergistic advantages of brand extensions to related product/service categories (Reichfeld, 1996). The advent and growth of "Business to Consumer" (B2C) e-commerce has magnified the importance of building a loyal visitor base to an e-commerce website (e-loyalty). Most B2C e-business models have relied initially on an intensive effort to generate a large enough customer base and subsequently on achieving profitability based on a "lifetime revenue potential" from each loyal customer (Porter, 2001). Despite the importance of e-loyalty to business success in online consumer marketing, little theoretical research

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has been done so far in this field. Most of the research has been confined to practitioner-oriented suggestions on how to build loyalty to commercial websites (Smith, 2000; Reichfeld & Schefter, 2000). The objective of this conceptual research paper is to interpret traditional brand loyalty literature in the context of online buyer behavior in order to bring out the similarities and differences between traditional brand loyalty and e-loyalty. In this process we develop a conceptual framework of e-loyalty and its underlying drivers. Also considered are the implications for e-marketing practice and the direction future research might take.

2. Prior Research

The concept of brand loyalty has been extensively discussed in traditional marketing literature with the main emphasis on two different dimensions of the concept: behavioral and attitudinal loyalty. Oliver (1997) has presented a conceptual framework of brand loyalty that includes the full spectrum of brand loyalty based on a hierarchy of effects model with cognitive, affective, conative (behavioral intent), and action (repeat purchase behavior) dimensions. A definition integrating this multidimensional construct has been given (Oliver, 1999) as: "a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior." The concept of e-loyalty extends the traditional brand loyalty concept to online consumer behavior. Although the underlying theoretical foundations of traditional brand loyalty and the newly defined phenomena of e-loyalty are generally similar, there are unique aspects of it in the area of Internet based marketing and buyer behavior. Schultz (2000) describes customer/brand loyalty in cyberspace as an evolution from the traditional product driven, marketer controlled concept towards a distribution driven, consumer controlled, and technology-facilitated concept. In addition, e-loyalty also has several parallels to the "store loyalty" concept (Corstjens & Lal, 2000)such as building repeat store visiting behavior as well as the purchase of established brand name items in the store. As extensively discussed in Schefter and Reichheld (2000), e-loyalty is all about quality customer support, on-time delivery, compelling product presentations, convenient and reasonably priced shipping and handling, and clear and trustworthy privacy policies. The sections that follow illustrate the similarities and differences between traditional brand loyalty and e-loyalty.

Attitudinal Loyalty

The traditional conceptualization of attitudinal brand loyalty includes cognitive, affective, and behavioral intent dimensions. Conventional brand loyalty development efforts have relied substantially on brand image building through mass media communications. In e-marketplaces, however, database technology makes it possible to put more emphasis on the cognitive dimension by offering customized information. As for strengthening the affective dimension, in e-loyalty the roles of trust, privacy, and security come into sharper focus.

Generally speaking, loyalty implies satisfaction, but satisfaction does not necessarily lead to loyalty. Consequently, there is an asymmetric relationship between loyalty and satisfaction (Waddell, 1995; Oliver, 1999). This phenomenon is particularly important in e-marketplaces, since (dissatisfied) customers face a greater variety of choices. Through extensive research, Baldinger and Rubinson (1996) have validated that highly loyal buyers tend to stay loyal if their attitude towards a brand is positive. In addition, the ability to convert a switching buyer into a loyal buyer is much higher if the buyer has a favorable attitude toward the brand.

Behavioral Intent

Behavioral intent is an intermediary between attitude and behavior (Mittal & Kamakura, 2001). It represents the intention to act in the buying decision process. Behavioral intent appears in various forms such as a predisposition to buy a brand for the first time or a commitment to repurchase a current brand. Brand loyalty research has focused on factors related to maintaining and augmenting this repurchase commitment (Oliva & Oliver, 1992) and converting behavioral intent to an actual purchase (Kuhl & Beckmann, 1985). In e-loyalty, which has a relatively compressed buying cycle time, the main emphasis is on converting behavioral intent to immediate purchasing action (Strauss & Frost, 2001).

Behavioral Loyalty

Traditionally, behavioral loyalty has been defined in terms of repeat buying behavior. Examples of conceptual and measurement issues related to behavioral loyalty can be found in Chaudhuri and Holbrook (2001) and

Dick and Basu (1994). Behavioral loyalty can be expressed in different ways. For example, customers can be loyal to brands and/or they can be loyal to stores as discussed in Corstjens and Lal (2000). When the concept of behavioral loyalty is extended to the e-marketspace, both the conceptual and measurement issues become more complex and sophisticated. Factors such as repeat site visits without purchases and extent of time spent at the e-commerce site (site stickiness) have to be considered (Smith, 2000).

The importance of satisfying a customer in order to create behavioral loyalty is discussed extensively in Schultz (2000). A satisfied customer tends to be more loyal to a brand/store over time than a customer whose purchase is caused by other reasons such as time restrictions and information deficits. The Internet brings this phenomenon further to the surface since a customer is able to collect a large amount of relevant information about a product/store in an adequate amount of time, which surely influences the buying decision to a great extent. In other words, behavioral loyalty is much more complex and harder to achieve in the e-space than in the real world, where the customer often has to decide with limited information.

Brand Building Activities

Brand building activities are divided into two major areas: brand image building and frequency programs. Short-term marketing activities such as promotional tools are traditionally used to shape a brand's image (Knox, 1996).   These short-term tools have to be balanced with long-term activities, e.g. product development to create a favorable brand image. The interactive nature of the Internet enables managers to convert this concept into practice in a different way. The one-way mass communication model of traditional advertising campaigns can be replaced by a two-way or even a group communications approach in e-brand building. One example of the Internet's ability to perform long-term marketing activities is the appearance of various customized products on the Internet.

Frequency programs have always been an important technique to retain customers. Traditionally, loyalty cards have been used in the real space to prevent brand switching at a product or store level (Dowling & Uncles, 1997). Frequency based loyalty building programs are easier to implement in e-markets due to the presence of database technologies that are an essential component of e-commerce sites (Deitel et al., 2001). However, since it is easy to copy these concepts (Smith, 2000), it is hard to

derive a sustainable competitive advantage from them. They are mainly a defensive tactic to prevent brand switching.

Promoting and supporting "user groups" to reinforce positive brand image and loyalty has been an important tool used in traditional brand management practice. Examples include the "Volkswagen Owners Association" and the "Mickey Mouse Club." In these types of traditional consumer brand organizations, communications about the brand and the relationship are managed by the marketer. In contrast, the "online community" has the unique advantage of peer-to-peer brand related communications as well as the unique 24/7 (24-hour/7-day a week) access and global reach of the Internet. McWilliam (2000) has summarized the emerging importance of building stronger brands through online communities and techniques for managing these communities.
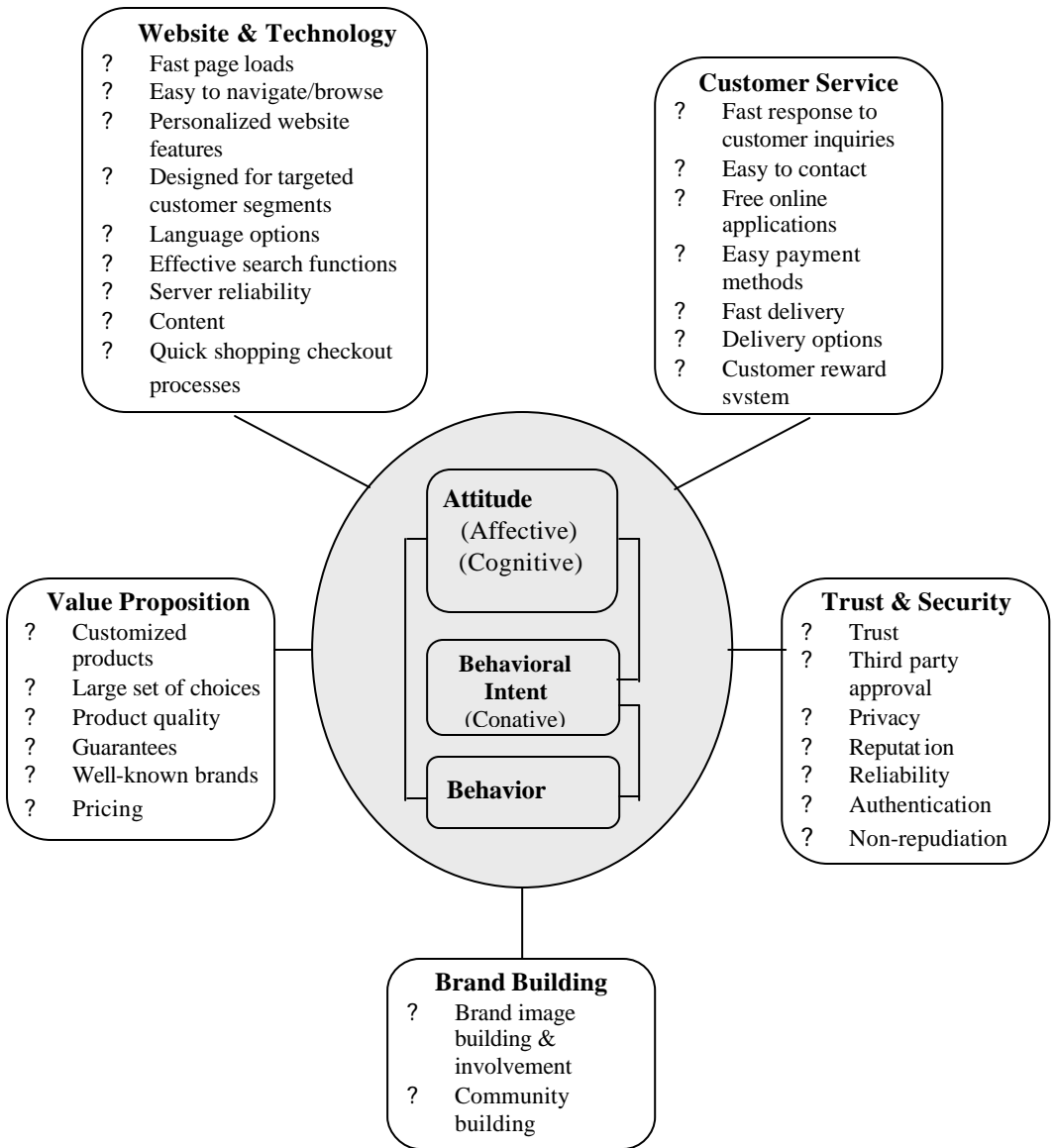
Trust and Loyalty

The role of trust in building and maintaining brand loyalty has been researched extensively in both consumer and business-to-business buying situations (Cowles, 1997; Doney & Cannon 1997; Chaudhuri & Holbrook 2001). Trust plays a central role in augmenting both behavioral and attitudinal loyalty which in turn influences marketing outcome related factors like market share maintenance and price elasticity. In the field of e-loyalty several structural models of trust and its relationship to repeat visits to e-commerce sites have been presented (Jevons & Gabbott, 2000). Privacy has emerged as a unique and important dimension of e-loyalty (Ratnasingham, 1998).

3. E-loyalty : A Conceptual Framework

Based on the above review of the literature, we propose the following model of e-loyalty (see Figure 1) with the underlying drivers consisting of (1) Value Propositions (2) Brand Building (3) Trust and Security (4) Website & Technology and (5) Customer Service.

Figure 1: The E-Loyalty Framework

Website & Technology
- ? Fast page loads
- ? Easy to navigate/browse
- ? Personalized website features
- ? Designed for targeted customer segments
- ? Language options
- ? Effective search functions
- ? Server reliability
- ? Content
- ? Quick shopping checkout processes

Customer Service
- ? Fast response to customer inquiries
- ? Easy to contact
- ? Free online applications
- ? Easy payment methods
- ? Fast delivery
- ? Delivery options
- ? Customer reward svstem

Value Proposition
- ? Customized products
- ? Large set of choices
- ? Product quality
- ? Guarantees
- ? Well-known brands
- ? Pricing

Trust & Security
- ? Trust
- ? Third party approval
- ? Privacy
- ? Reputat ion
- ? Reliability
- ? Authentication
- ? Non-repudiation

Attitude
(Affective)
(Cognitive)

Behavioral Intent
(Conative)

Behavior

Brand Building
- ? Brand image building & involvement
- ? Community building

Value Propositions

Product customization and interactivity are two unique value propositions that contribute to e-loyalty in online buyer behavior. A recent Modem

Media and Greenfield survey showed that a majority of web shoppers prefer websites that offer customized products and information. This clearly indicates the importance of mass customization in creating e-loyalty. Customization is the result of the interactive involvement of the customer in the design of his/her ideal product. The computer manufacturer, Dell, has successfully implemented the approach of "build your own computer" through the use of "Choiceboards" (Slywotzky, 2000). The high involvement in the product design on the part of the buyer inherently creates a stronger affective relationship with the brand that subsequently leads to brand loyalty. The accumulated customer knowledge base over several transactions allows the e-marketer to sharpen the customized offerings and prevent competitive inroads. The combination of customer involvement in product design and a well-known brand with associated product quality and guarantees increases the probability that product performance meets customer expectations.

Traditional brands with high brand loyalty have enjoyed a certain degree of immunity from price-based competition and brand switching (Dowling & Uncles, 1997). In e-markets, however, this immunity is substantially diminished due to how easy price comparing among shopping agents is (Turban et al., 2000) and due to the fact that competition is just one click away. So being in a competitive price range is more important for e-businesses in developing and maintaining customer loyalty (Reichheld & Schefter, 2000).

Brand Building

Brand image building as a strategic tool for developing brand loyalty has been discussed a lot from both theoretical and managerial perspectives in the literature (Bhat & Reddy, 1998; Yoo, Donthu, & Lee, 2000). Park, Jaworski, and MacInnis (1986) have proposed brand concept management on the basis of symbolic and functional dimensions. In e-business the significance of brand building has increased with the exploding number of competitive choices that have appeared in a short period of time. The Internet offers unique tools of interactive brand building that have previously not been available through traditional mass media oriented brand-building strategies. A study of the trends in brand building on the Internet (Nemes, 2000) has shown the importance of domain names as brand name extensions. Not only do consumers prefer well known and easy to remember website names, but the website content also plays a significant role in enhancing the overall brand image.

Trust and Security

Trust, particularly the unique dimensions of transactional security and privacy (Hoffmann et al., 1999), play a critical role in generating customer loyalty to an e-business. A recent study by Ratnasingham (1998) has shown that fear of online credit card fraud has been one of the major reasons customers have not done more extensive online buying. Moreover, privacy concerns have led to a public relations fiasco for some major e-businesses resulting in substantial brand image erosion (Advertising Age, 2000).

Several unique tools and techniques are available to e-businesses to enhance customer trust in their website. This includes third party approvals, encryption, authentication, and non-repudiation strategies. Encryption assures data security in transmission, authentication guarantees the identity of the participants involved in the electronic contract, and non-repudiation means maintaining an authentic transcript of the specific terms and conditions of the contract agreed to by both parties. Passwords are most commonly used in authentication processes. Verisign.com and Authentidate.com are the leading providers of authentication technology.

Trust, which is closely related to security, is a very important factor in the online buying process behavior process. In general, you cannot feel, smell, or touch the product. You cannot look into the salesperson's eyes. Therefore, these ways of developing trust are excluded on the Internet. Brand trust usually contributes to a reduction of uncertainty. In addition, trust is a component of the attitudinal component of loyalty. So it is obvious that loyalty in general and brand trust in particular can help to overcome some of the Internet's disadvantages, e.g. to overcome perceptions that the Internet is an unsafe, dishonest, and unreliable marketplace. In fact, these perceptions are still stopping some potential customers from doing business on the web. A "third party approval" is a tool to generate trust. Companies like TRUSTe.com assure customers that merchants participating in their program meet specific standards of consumer privacy and transactional security.

Website and Technology

A unique factor in e-loyalty is the critical role of the first impression created by a website as well as its ease of use (Smith, 2000)- easy navigation, fast page loads, server reliability, quick shopping and checkout

processes, and a personalized interface. Szymanski and Hise (2000) figured out that convenience and site design are among the major factors that determine customer satisfaction, which in turn influence the decision to re-patronize a site.

A website has to be designed for a targeted customer segment, which means that the content of the site has to match the preferences of its targeted customer group. Global e-marketers should consider offering language-changing options since a website can be accessed from all over the world. In addition, it is advisable to change the content of a site to suit local conditions. This concept is successfully implemented by Amazon and Stepstone, which is a European online career portal. Local adaptation should be based on a complete understanding of a customer group's culture. For example, people of different countries perceive colors differently or people with a different reading direction (such as Arabic or Chinese) do not look at the same spots on the screen as people in Western countries do.

An e-business has to be aware of the fact that a lot of customers are suffering from time constraints. If a web page takes too much time to load, it may keep potential customers away. Furthermore, navigating through a website has to be easy, which implies that browsers should be able to find the items they are looking for in an adequate amount of time. According to Forsythe, Ring, Grose, Bederson, Hollan, Perlin, and Meyer (1996), 58% of users make two or more navigational errors while searching for information. Web users make fewer mistakes if the hierarchical structure of the site is broader rather than deeper (Bernard, 2001). Ideally, information should be organized in three hierarchical levels from the initial homepage. Norman and Chin (1998) have recommended that complex websites adopt a concave structure that is broad at the top and the bottom levels and narrow in the intermediate levels. This has been shown to substantially increase ease of navigation.

Buyers of different products often follow different buying patterns. For example, an e-business has to know whether most of its buyers come to the website with or without any intent to buy. If customers visit a site without any intent to buy, placing good offers on the first page is important. On the other hand, for an e-business whose customers visit the site with the intent to buy, establishing a website with an effective search function is important.

In addition to web design issues, factors such as server reliability and fast response times represent key technical issues that have a major influence on e-loyalty. A server crash while browsing a website or even worse, while placing an order, will have an adverse impact on the decision to visit the site again.

Customer Service

Order fulfillment and rapid delivery systems are as critical to e-loyalty development as the other factors. A thoughtful logistics system that guarantees a fast delivery after the checkout process contributes to customer satisfaction, which in turn contributes to loyal behavior. In addition to the speed of delivery, the logistics system should allow different ways of delivering products. Some customers prefer to get the product delivered by parcel services, like FedEx and UPS. Others might want to pick up a product in a physical store in order to have somebody to talk to.

Customer service is another crucial area for e-marketers (Helmsley, 2000). Sometimes website designers cannot avoid a certain degree of complexity in the architecture of a website. Therefore, it is necessary to have a thoughtful customer service system. Links to Frequently Asked Questions (FAQs) and links to online representatives are useful in order to assist customers in the selection or buying process. A marketer should not just offer online assistance. In many cases, it is more convenient for customers to call a company. Therefore, the use of a toll free phone number for customers should be considered.

A customer who buys something on the Internet has one major disadvantage compared to a customer in real space. Internet customers cannot touch, smell, or experience the good before they buy it. This makes a shopper insecure about buying a product. In order to minimize this insecurity, an e-business should offer brands that are well-known, good product quality, and, of course, guarantees.

4. Managerial Implications

The drivers of e-loyalty presented in the framework above have immediate implications for marketing management in terms of developing and maintaining brand loyalty in e-space. However, the relative importance of the drivers of e-loyalty in brand strategy formulation depend on the type of

e-business as well as the type of market situation. Figure 2 presents a contingency framework, which can be used to derive brand loyalty management strategies for different marketing situations. One dimension of the framework is whether a business is a pure e-business or whether it is a traditional business moving into e-space (bricks to clicks). The other dimension is the market position of the business in terms of being a market share leader or a market follower.

Figure 2: Alternative e-Loyalty Strategies

	Market Leader	**Market Follower**
Pure e-Business	Facilitate Repeat Buying by using Technology	Improving Brand Recognition & Trust
Bricks to Clicks	Transform current Brand Loyalty to e-Loyalty	Follow a Niche Strategy

The following brand loyalty strategies emerge from the above framework:

Pure E-Business Market Leader

This group already has the threshold level of brand recognition with associated trust and reputation in the e-market space. Their brand loyalty strategy must focus on facilitating repeat buying through improved use of web technologies such as ease of navigation and one-click purchasing for repeat buyers. In addition, focusing on improving logistics and customer service will strengthen the existing e-loyalty of their current customers based on increased satisfaction levels.   Recent experiences of delivery delays and lack of infrastructure to handle customer returned merchandise resulted in serious blows to brand credibility of major e-retailers during a recent holiday season sales period (Neuborne, 2000).

Pure E-Business Market Follower

This group has to build brand recognition and to create trust in order to get new customers. This implies focusing on attitudinal brand loyalty. Using techniques like third party approvals (TrustE) and strategic partnerships with companies with established reputations will increase the trust level to

accomplish it.   Here attititudinal loyalty is created first leading to behavioral loyalty. An alternative approach is to facilitate behavioral loyalty first in order to bring about attitudinal loyalty, if overall performance meets or exceeds customer expectations. Offering customized products, giving incentives for brand switching, as well as using frequency programs are methods to achieve this.

It should be noted, however, that pure e-business market followers do not have the same degree of brand recognition when compared to traditional space market followers by virtue of the shorter time e-brands have existed. This implies that greater effort is needed to build brand recognition and trust before e-loyalty can be established.

Bricks to Clicks Market Leader

Transforming existing brand loyalty to e-loyalty should be the main goal for this group. Brand extension with identical brick and click brands or moving to related e-brands are the two main routes that can be followed by this group.   Of course, both approaches have their advantages and disadvantages. For example, a company that uses an identical real space and e-space brand name (Wal-Mart – Walmart.com) will have instantaneous brand recognition in e-space but will have to face the problem of cannibalization from "brick" sales to "click" sales. On the other hand, using a different brand name in e-space (KBToys – KBKids.com) though not capitalizing to the full extent on the "brick" brand name does allow for creating a unique market positioning in the e-world which is different from the "brick" positioning.

Bricks to Clicks Market Follower

This group has to focus on a niche strategy with unique offers to narrowly defined market segments. USAIR, for example, was the first to offer travel bargain hunters the option of searching for the cheapest flights by keeping travel dates flexible. Brick market followers should take advantage of the opportunity to define new markets in e-space before their rivals. Here they can "leap frog" over their real space competitors and develop stronger customer loyalty in e-space through pioneer advantages.

5. Implications for Future Research

Based on the conceptual framework of drivers of e-loyalty presented in this paper, several important future research questions arise. First, there is the need to move from practitioner oriented descriptive research to a more theoretically based model of e-loyalty. For instance, there needs to be:

  ? study of the relative importance of the different drivers in building e-loyalty--are trust and security factors more important than website navigation ease in building e-loyalty.

  ? comparative research on the relative importance of the different factors in driving brand loyalty in traditional and e-marketplaces.

Another dimension of research deals with the measurement issues in e-loyalty. Due to the easy availability of a multitude of behavioral measures of e-loyalty (such as the repeat visit rate to websites, the amount of time spent by an individual at a website, etc.), there has been a preoccupation with the use of site visit statistics as a surrogate for brand loyalty. However, as has been suggested in our framework, it is important to go beyond just the behavioral dimension of loyalty and also consider the attitudinal and behavioral intent dimensions. An integrated measure of e-loyalty would be the objective of such a measurement and metrics oriented type of research.

After the initial euphoria of the promises and potential of B2C e-commerce and the subsequent sobering reality of recent disappointments, online buying and marketing is expected to grow. E-loyalty will continue to be a key success factor in e-commerce. Building and maintaining e-loyalty will be a challenge in the highly competitive and fickle world of online shopping. Understanding the drivers and dynamics of how customer loyalty is developed and maintained in cyberspace with the help of an integrated theoretical framework is critical to developing future marketing strategies in this area.

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