

## **The Effectiveness of Brand Personality & Affective Commitment in Capturing Brand Loyalty: A Study of Retailers in UK**

Muhammad Abu Huraira<sup>1</sup>, Usman Ahmad<sup>2</sup>

<sup>1</sup> DHA Suffa University, Karachi, Pakistan. Email: a.huraira@dsu.edu.pk

<sup>2</sup> DHA Suffa University, Karachi, Pakistan. Email: usman.ahmad@dsu.edu.pk

### **ARTICLE INFO**

#### **Article History:**

Received: April 7, 2022  
Revised: April 27, 2022  
Accepted: April 28, 2022  
Available Online: April 29, 2022

#### **Keywords:**

Brand Personality  
Attitudinal Loyalty  
Behavioral Loyalty

#### **Funding:**

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

### **ABSTRACT**

Marketing research theorists have concentrated their focus in studying the emblematic meaning consumers attach to certain brands. One such concept is brand personality. The brand personality scale proposed by Aaker is popular tool for the measurement of different product categories however, its application on retailers has been a rarity. Moreover, researchers have also called for adopting a multi-dimensional approach towards the study of brand loyalty which includes loyalty dimensions of both behavioral and attitudinal loyalty in conjunction with the brand personality concept. The specific objective of this study is to assess the effectiveness brand personality in capturing consumers' loyalty towards a retailer. Stratified random sampling was applied for gathering the data from 120 consumers belonging to the three retailers in UK. The results showed a direct influence of brand personality on dimensions of loyalty. In addition, the three retailers were found to have different brand personality dimensions. The study suggests that managers should work towards building a retail brand personality to influence the loyalty of consumers. The scope of this study can be further widened by investigating ways of building a brand personality for retailers. The results of this study have contributed to the area of retail branding in a way that this research is performed in a different setting.



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**Corresponding Author's Email:** [a.huraira@dsu.edu.pk](mailto:a.huraira@dsu.edu.pk)

**Citation:** Muhammad Abu Huraira, & Usman Ahmad. (2022). The Effectiveness of Brand Personality & Affective Commitment in Capturing Brand Loyalty: A Study of Retailers in UK. *IRASD Journal of Management*, 4(2), 143–153. <https://doi.org/10.52131/jom.2022.0402.0069>

## **1. Introduction**

The concept of retailer loyalty has been viewed as an integral component towards the development of a productive and long-lasting customer relationship. Samli and Lincoln (1989) has highlighted retailer loyalty as the essence of sustainable success. Retailer loyalty has been a keen research area among scholars and practitioners Zhao and Huddleston (2012). In research on retail, store loyalty has been found to be the main varying factor and researchers have been striving to pinpoint the antecedents.

Although consumers often patronize stores for one reason or the other, but Rhee and Bell (2002) their chief association remains with a certain store where they spend the most of their budget. Knox and Denison (2000) are also of the view that shoppers who are devoted to a specific store for their regular purchases, tend to spend double the time in their main store than any other store. Therefore, from a retailer's perspective, it is imperative to unearth the motives which led to this type of loyalty.

In recent years the retail industry has seen a tremendous rise in multiple-store shopping habit (Kahn & McAlister, 1997). This trend is described in the marketing literature as "opportunistic cherry picking behavior" where consumers are constantly looking for various promotional offers to get a bargain (Drèze, 1999; Fox & Hoch, 2005). Scholars (Huddleston, Whipple, & VanAuken, 2003; Krider & Weinberg, 2000; Popkowski Leszczyc & Timmermans, 1997) have seemed to form a consensus over the notion that price based promotions cannot alone be associated with multiple store patronage. Firstly, because the consistency in multiple-store shopping practice described in recent studies doesn't match with the profile of the opportunistic customer (Rhee & Bell, 2002). Secondly, there is a dearth of empirical research pointing towards sales promotions as something which triggers this switching habit (Rhee & Bell, 2002; Srivastava, 2004). This evidence signifies that consumers may consistently call on multiple even without the lure of promotional offers.

Although consumers will often patronize stores for one reason or the other, but (Rhee & Bell, 2002) their chief association remains with a certain store where they spend the most of their budget. Knox and Denison (2000) are also of the view that shoppers who are loyal to a certain store tend to spend double the time in their main store than any other store. Therefore it is imperative from a retailer's point of view to unearth the motives which led to this type of loyalty.

Another recent development in the marketing research is the concept of retailers having distinct personalities (Ailawadi & Keller, 2004). The studies on brand personality measurement have highlighted this tool as an effective basis for positioning and differentiation (Merrilees & Miller, 2001). This paper will investigate brand personality's direct impact on loyalty dimensions in varying retail outlets.

Despite considerable amount of studies on brand loyalty over the last three decades, the research epitome remains rare because of its inability to produce results that can be extrapolated (Bandyopadhyay & Martell, 2007) into different areas. As explained by Rundle-Thiele and Bennett (2001), the measurement of loyalty is dependent on situation and market type; different markets need different measures of loyalty. The research in this field lack consistent views (Rundle-Thiele, 2005) over the measurement of the brand loyalty concept.

Many researchers e.g., Ehrenberg, Goodhardt, and Barwise (1990); (Kahn, Kalwani, & Morrison, 1986) have defined brand loyalty only from a behavioral perspective. They believed that repeat purchase can attract or in some cases capture the loyalty of a consumer towards the brand of interest. Other researchers e.g., Baldinger and Rubinson (1996); (Dick & Basu, 1994; Rundle-Thiele, 2005; Rundle-Thiele & Bennett, 2001), however, have proposed that attitudinal loyalty should also be included along with behavioral loyalty to define loyalty. Specifically, Dick and Basu (1994) precisely suggested that a positive attitude and repeat purchase are required to define loyalty.

Plethora of loyalty research has been focused on fast moving consumer goods while not much importance has been given to loyalty with a retail establishment (Rundle-Thiele & Bennett, 2001). The research, in the retail context, to date has tended to focus on uni-dimensional concept of loyalty Evanschitzky, Iyer, Plassmann, Niessing, and Meffert (2006) on the dimensions of loyalty. Similarly, Huddleston et al. (2003) also stressed the use of multi-domain approach towards loyalty while determining patronage.

## **2. Literature Review & Hypotheses Development**

### **2.1. Brand Personality: Theory and Concept**

As the markets nowadays are flooded with innumerable symbols and cues, the consumers need to rely on a trial-and-error approach to make decisions when it comes to the selection of brands. The branding strategies by marketers and brand managers need to be in sync with the interests of the consumers (Solomon, 2004). That is when brand personality comes in to play as it can address the needs of the consumers in a more organized fashion.

Brand personality, as defined by J. L. Aaker (1997) is a set of human features associated with a brand, is basically a branding construct which demonstrates the aspect of branding dynamics (Keller, 2003). Analysts (Ambroise, Valette-Florence, Ferrandi, & Merunka, 2003; Azoulay & Kapferer, 2003) however have been critical of J. L. Aaker (1997) definition, alleges it to be too broad in nature. This prompted the researchers to put forward new definitions of brand personality. According to Azoulay and Kapferer (2003) personality traits are relevant to and can be used for brand analysis while Ferrandi and Valette-Florence (2002) describe brand personality construct as all human personality traits that are affiliated with brands.

The meanings and symbols forming brand personality are not essentially built-in but these are being engraved by the corporate communications and are also dependent on how consumers respond (Wee, 2004) to such cues. The brand managers then can incorporate the perception of the consumer in their message to become more customer-centric. A more conventional view on brand personality suggests that a brand acquires the traits from those who are in close proximity with it, i.e. the brand ambassadors, the employees and the typical users. This approach towards brand personality is referred to as "direct way" (McCracken, 1989) because the human traits are directly transferred to the brand.

Trait theory has laid the foundation for brand personality studies and it is considered to be a prominent part of the personality psychology (Chang et al., 1989) as researchers have frequently referred to trait theory for their brand personality study (e.g. (J. L. Aaker, 1997; Sung & Tinkham, 2005). (Allport, 1961), who proposed the idea of personality psychology, defines personality as an active physiological arrangement that determines an individual's general behavior, feelings and thoughts. Some researchers are of the view that personality traits are consistent over time while other theorists believe that personality traits will continue to develop and might even change with the passage of time (Sternberg, 2000).

Despite making fundamental contribution towards the understanding of brand personality, the trait-based approaches have had their fair share of criticism as it doesn't take in to account the complete dynamics (Sweeney & Brandon, 2006) of the brand personality. The trait-based approach has been found wanting in its explanation of the main functions of the brand personality. For example the trait-based approach is restricted in its ability to key out brands in a similar product category that has symbolic attributions (Austin, Siguaw, & Mattila, 2003).

In addition to trait theory, the 'Big Five Model' is the approach mostly referred to by the scholars while studying personality traits. The versatility of the model in defining human behavior has pulled the attention of researchers from other fields of study (Mulyanegara, Tsarenko, & Anderson, 2009). Scholars in marketing have investigated the affect of personality on consumer's behavior, preference and perception (Westfall, 1962). The Big Five model of McCrae and Costa (1990) divided personality traits in to five components i.e. extroversion, conscientiousness, agreeableness, openness and neuroticism. This model basically describes personality by behavioral and emotional elements which are peculiar in nature. J. L. Aaker (1997) study was composed and formulated from various sources and the most noticeable of them was the Big Five personality factors (McCracken, 1989).

Furthermore in her seminal article, (J. L. Aaker, 1997) introduced a novel way of conceptualizing the brand personality construct by identifying brand personality dimensions of Sincerity, Excitement, Competence, Sophistication and Ruggedness. The theme of Aaker's argument is that through knowledge and experience, brands can be linked to personality traits and this link will eventually provide consumers with an opportunity to be self-expressive with their choice of brands. Aaker developed this idea to overcome the limitations in similar previous researches by taking a leaf out of the Big Five Personality Model to formulate his own theoretical model of brand personality dimensions.

Several researchers (Sung & Tinkham, 2005; Zentes, Morschett, & Schramm-Klein, 2008) have agreed over the notion that "human personality and brand personality are not completely analogous". Human personality is made up of perceived and actual components

held by an individual while brand personality is only based on a consumer's mental construct of a brand (Sung & Tinkham, 2005). In addition, the development of brand and human personality traits are distinctive in nature (J. L. Aaker, 1997). Human personality traits are derived from or channelized by an individual's feelings, attitudes, psychology, demographics and physical features while the formation of brand personality is influenced by the experience consumers have with the brand directly and indirectly (Shank & Langmeyer, 1994). D. A. Aaker (2012) also points out the formation of brand personality from product-related factors i.e. the 4 P's (product, price, place and promotion) and factors other than the product itself including symbols, word of mouth and consumer's past experience.

J. L. Aaker (1997) undertook an intensive examination to manifest that, consumers do associate different brands with different human personality traits and bring forth a scale to measure brand personality. The scale consists of 42 traits, in 15 facets and 5 factors, commonly known as brand personality dimensions. This scale has been the subject of criticism from many analysts for example Azoulay and Kapferer (2003) claims the scale has a number of brand identity measures and not solely focused on the measurement of brand personality while (Austin et al., 2003) raised doubts over the generalizability of the scale. Despite all the criticism and questions marks over Aaker's brand personality scale, it holds its importance in terms of being the most commonly referred scale by academia and commercial researchers (Azoulay & Kapferer, 2003; Freling, Crosno, & Henard, 2011; Parker, 2009).

## **2.2. Dimensions of Brand Loyalty**

The brand loyalty literature suggests that there are predominantly two major approaches while measuring loyalty also known as dimensions of loyalty including behavioral and attitudinal loyalty.

Behavioral loyalty as defined by Dodd (2002) is characterized by repeat purchase or a product or service but it does not essentially hold a positive attitude towards that brand. This behavior may be due to any of the factors like switching cost, ease of access or habit. Researchers (Ehrenberg, 2000; Kahn et al., 1986) are of the view that repeat purchase can lead to loyalty. Sharp, Sharp, and Wright (2002) supports their argument by claiming attitude need not to be considered for the operationalization of brand loyalty. These researchers have based their argument over the idea that there is no real definition for brand loyalty (Bandyopadhyay & Martell, 2007).

This approach has been challenged by various authors. Newman (1966) was the first one to criticize this approach of deducing loyalty based on behavioral patterns. Oliver (1999) acknowledged the importance of repeat purchase and satisfaction as a stepping stone for loyalty but emphasizes that behavioral loyalty tends to fade away as loyalty takes over with the help of other factors like resistance to competitive offers (intrinsic factor) and the acceptance of society (socio-cultural factor) for the individual for being loyal to a certain brand. The presence of such intrinsic and socio-cultural factors have distinguished repeat purchase from loyalty and motivated the recent analysis in the field of loyalty to extend the scope of study outside the behavioral factors.

Shiffman, Kanuk, and Hansen (2008) states the repetitive purchasing habit of a consumer goes a long in establishing and measuring the consumer's commitment towards a brand. It means that consumers who are spurred by attitudinal loyalty, holds a uniformly positive opinion regarding a brand. Baldinger and Rubinson (1996) articulated the need for inclusion of attitudes together with behavior to propose a more comprehensive measure of loyalty. They concluded that once the loyalty of consumer is determined to be behavioral in nature, it becomes easier to link it to their inherent attitudes directed towards the brand. In her study of the Australian wine market retailers, Rundle-Thiele (2005) revealed that consumers have the propensity to be loyal in many different ways. In her study, she provided the evidence for the existence of multi-dimensional loyalty i.e. situational loyalty, attitudinal loyalty, resistance to competing offers, complaining behavior and propensity to be loyal. Her study therefore negated the idea of a uni-dimensional framework of loyalty. Similarly, other researchers (East, Gendall, Hammond, & Lomax, 2005; Rundle-Thiele & Bennett, 2001) have reasoned in favour of the multi-dimensional concept of loyalty. They

proposed that operationalization of brand loyalty should be categorized according to the market i.e. services, consumable and durable goods.

An analysis consisting of both attitudinal and behavioural aspects of loyalty would make the retailer loyalty study more comprehensive. While moving forward, store loyalty can get stronger in terms of attitude; since consumer allegiance grows stronger and behaviour; as repeat purchase increases (Dick & Basu, 1994; Liljander & Roos, 2002; Sivadas & Baker-Prewitt, 2000).

The literature reveals that theorists have performed a detailed examination of indirect impact of brand personality with regards to self-congruity studies (Helgeson & Supphellen, 2004), while there is dearth of literature when it comes to the analysis of the direct influence of brand personality. Empirical studies have supported the idea of analyzing the direct effects of brand personality without always taking in to consideration the self-congruity concept (Freling et al., 2011; Helgeson & Supphellen, 2004).

### **2.3. Brand Personality and Attitudinal Loyalty**

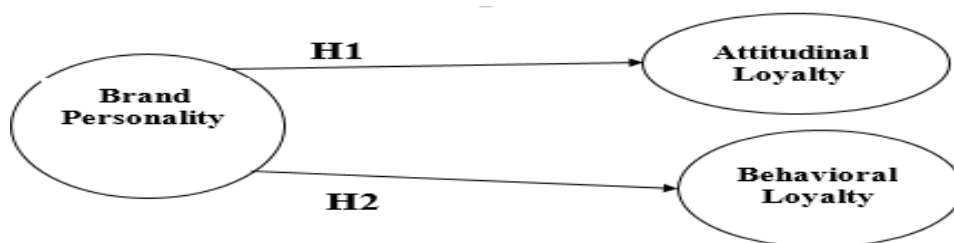
According to (Shiffman et al., 2008), consumer's commitment towards a brand can be measured by looking at the repeat purchase habit or attitudinal commitment. It means that consumers who are spurred by attitudinal loyalty, holds a uniformly positive opinion regarding a brand. Baldinger and Rubinson (1996) articulated the need for inclusion of attitudes together with behavior to propose a more comprehensive measure of loyalty. They concluded that once the loyalty of consumer is determined to be behavioral in nature, it becomes easier to link it to their inherent attitudes directed towards the brand. Previous studies by (Hieronimus, 2018; Villegas, Earnhart, & Burns, 2000) have found 'competence' (a brand personality dimension in Aaker's brand personality theory) having a strong effect on brand loyalty. Similarly, other factors in Aaker's scale have also showed positive influence on human behavior. J. Aaker, Fournier, and Brasel (2004) maintains that brands that are sincere with their consumers, will enjoy a healthy relationship. As studies have detected, certain facets in the 'sincerity' (another factor in Aaker's brand personality scale) factor have positively influenced the relationship bond with consumers. Yet another reason provided by Hieronimus (2018), recognizing the brand personality as an important element in assisting consumers in recalling the functional benefits of the brand as brand personality tends to influence consumers' knowledge pertaining to a certain brand. On the basis of the above evidence, following hypothesis is proposed:

#### **H1: Brand personality directly influence attitudinal loyalty**

### **2.4. Brand Personality and Behavioral Loyalty**

Behavioral loyalty as defined by Dodd (2002) is characterized by repeat purchase but this does not essentially mean that a positive attitude will be portrayed by the consumer towards the brand. There can be various underlying reasons for this consumer behavior including factors like switching cost, ease of access or habit. Researchers (Ehrenberg, 2000; Kahn et al., 1986) believe that repeat purchase can lead to loyalty. Several hypothetical arguments can be put forward to justify brand personality's impact on human behavior. First of all, brand personality scale items proposed by Aaker in 1997 are constructed in a way to elicit favorable and positive responses. The positive nature of the scale has come under criticism from (Davies, Chun, da Silva, & Roper, 2001) claiming that the scale will always have a positive influence. Furthermore, according to (Zentes et al., 2008), even though the positive factors might not be in line with the consumer's self-concept, they will still have to take those positive factors in to account Therefore the following hypothesis can be proposed:

#### **H2: Brand personality directly influence behavioural loyalty**



**Figure 1: Conceptual Framework**

### 3. Methodology

The data was collected from 120 respondents of three different retailers in UK. This study used the stratified random sampling procedure to gather an equal number of consumers from each of the three retailers. The retail consumers from the three retail outlets were handed over 40 self-administered questionnaires each. In order to analyze the data, SPSS software was used for assessing the numerical data. The first step in the process of statistical analysis was to perform correlation analysis to establish the relationships between the variables and then regression analysis was used in order to identify the impact of independent variables on dependent variables.

#### 3.1. Measurement

In order to ensure the content validity of the scales, only well-established scales were adopted from the literature which ensures the content validity of these scales. The multi-dimensional concept of loyalty i.e. attitudinal and behavioral loyalty was adapted from (Bridson, Evans, & Hickman, 2008). the brand personality scale was adapted from J. L. Aaker (1997) that is regarded as the most widely used brand personality scale to date (Azoulay & Kapferer, 2003; Parker, 2009). Though, a shorter version of the scale was adapted as the original scale was too long and could have caused fatigue to the respondents as pointed out by theorists (Hieronimus, 2018; Koebel & Ladwein, 1999).

### 4. Result and Interpretation

The data was analyzed using PLS-SEM which divides the data in to various analysis models namely inner model and outer model. The inner model is focused on research hypothesis while the outer model examines the validity and consistency of the proposed model. The analysis of outer and inner models are as follows:

#### 4.1.1 Outer-Model Assessment

As discussed by Ramayah et al., 2018, the composite reliability is an important indicator of internal consistency and it should be more than 0.6 and but it should not be more than 0.95. As depicted in table 1, all the variables are within the specified limit.

**Table 1**  
**Outer Loadings, Composite Reliability and Average Variance Extracted for SEM**

<b>Variables</b>	<b>Items</b>	<b>Outer Loading</b>	<b>Composite Reliability (CR)</b>	<b>Average Variance Extracted (AVE)</b>
Brand Personality	BP1	0.650	0.873	0.521
	BP2	0.769		
	BP3	0.816		
	BP4	0.717		
	BP9	0.720		
	BP10	0.630		
	BP11	0.609		
Behavioural Loyalty	BL1	0.783	0.848	0.583
	BL2	0.838		
	BL3	0.700		
	BL4	0.725		
Attitudinal Loyalty	AL2	0.897	0.897	0.745
	AL3	0.899		
	AL4	0.788		

The average variance extracted (AVE) and outer loadings of the items determine the convergent validity and they should not be more than 0.5 and 0.7 respectively (Joseph F Hair Jr et al., 2021). The values shown in table 1 fulfils this criteria therefore ensuring the convergent validity. Furthermore, in order to establish the validity of the construct, discriminant validity criterion should be referred to. Through the PLS software, this can be done by two criteria of cross-loading (Ramayah, Cheah, Chuah, Ting, & Memon, 2018). Table 2 shows that diagonal value of each individual variable is greater than its value correlating with other variables. Table 1 therefore ensures the convergent validity.

**Table 2**  
**Fornell and Lacker's Criterion**

<b>Variables</b>	<b>Attitudinal Loyalty</b>	<b>Behavioural Loyalty</b>	<b>Brand Personality</b>
Attitudinal Loyalty	0.778		
Behavioural Loyalty	0.629	0.908	
Brand Personality	0.554	0.737	0.848

As mentioned earlier, cross-loading is another criterion for measuring the discriminant validity. Under this criterion, an item's loading on its corresponding variable should be greater than any of its cross loadings on any other construct (Joe F Hair Jr, Sarstedt, Matthews, & Ringle, 2016). As per table 3, the items of each variable load are greater on its corresponding construct than other constructs. Table 3, hence ensures the discriminant validity of the variables.

**Table 3**  
**Cross Loadings**

	<b>Attitudinal Loyalty</b>	<b>Behavioural Loyalty</b>	<b>Brand Personality</b>
AL2	0.897	0.514	0.312
AL3	0.899	0.431	0.294
AL4	0.788	0.361	0.326
BEL1	0.308	0.783	0.392
BEL2	0.453	0.838	0.215
BEL3	0.317	0.700	0.271
BEL4	0.508	0.725	0.268
BP1	0.144	0.192	0.650
BP10	0.274	0.294	0.630
BP11	0.247	0.199	0.609
BP2	0.236	0.315	0.769
BP3	0.301	0.312	0.816
BP4	0.314	0.337	0.717
BP9	0.215	0.246	0.720

#### 4.1.2. Inner-Model Assessment

The hypotheses have been tested after establishing the inner model. The inner model establishes the direct relationship between dependent and independent variables. The hypotheses were examined with the help of significance level and path coefficient.

This study applied the bootstrapping procedure for conducting the two-tailed t-tests. The path coefficient was considered significant if the t-value was greater than 1.96, with the p-value being less than 0.05, or the t-value greater than 1.645 with a p-value less than 0.01 (Ramayah et al., 2018). Table 4 shows the results extracted via bootstrapping:

**Table 4**  
**Assessment of Inner Model**

<b>Hypothesis</b>	<b>Relationship</b>	<b>Path Coefficient</b>	<b>Significance (t-value)</b>	<b>P Values</b>	<b>Decision</b>
H1	BP -> AL	0.382	2.579	0.010	Supported
H2	BP -> BL	0.416	3.121	0.002	Supported

Considering the P values, both the proposed hypotheses were accepted. Moreover, the predictive accuracy of the model can be tested through coefficient of determination ( $R^2$ ) score. Joe F Hair Jr et al. (2016) suggested reporting the adjusted  $R^2$  as well. Joe F Hair Jr et al. (2016) described  $R^2$  values 0.75, 0.5, and 0.25 as substantial, moderate, and weak

levels of predictive accuracy. The current study has  $R^2$  and the adjusted  $R^2$  values for H1 are 0.131 and 0.124. Here ' $r^2$ ' is 0.131, meaning that 13.1% of the variation in attitudinal loyalty is caused by brand personality dimensions. Also,  $R^2$  and the adjusted  $R^2$  values for H2 are 0.157 and 0.150. Here ' $r^2$ ' is 0.095, shows signifies that 15.7% of the variation in attitudinal loyalty is caused by brand personality dimensions

## **5. Discussion**

The hypotheses were proposed to analyze the impact of brand personality on attitudinal and behavioral loyalty. The results of this study found that there is a direct influence of brand personality on both behavioral loyalty and attitudinal loyalty. The hypotheses H1 and H2 were accepted after regression analysis. Although the predictive accuracy of the model is weak while taking in to account the  $R^2$  values but the P values show a strong relationship between brand personality and attitudinal and behavioral loyalty.

The findings of this study are consistent with the previous researches, as brand personality dimensions have been identified as a direct source of influence on attitudinal and behavioral loyalty. The empirical studies by (Helgeson & Supphellen, 2004) and Hieronimus (2003) have reported a direct relationship between the brand personality and consumer loyalty behavior. In another study, Villegas et al. (2000) detected 'competence' making a considerable impact on brand loyalty. The present study is also consistent with the findings of (Villegas et al., 2000). As the correlations suggests that the impact of 'competence' on attitudinal loyalty was only second to sincerity. In our results with regards to brand personality, the impact of 'sincerity' was the strongest on both attitudinal and behavioral loyalty. This study supports evidence from previous studies of J. Aaker et al. (2004) and Merrilees and Miller (2001) as they found sincerity to be the strongest influence on attitudinal loyalty.

The findings further suggest that consumers tend to prefer brand with an elaborate personality which allows them to express their own personality (J. L. Aaker, 1997) which in turn strengthens loyalty (Fournier, 1998).

### **5.1. Managerial implications**

This study presented evidence that brand personality has the power to influence consumer loyalty behavior and establish a long-term relationship with the consumer. The results of this research support the idea of establishing a retail brand personality. The current study emphasizes the need for managers to lessen their concentration on the functional benefits and recognize the emblematic persona of the retail store. S i r g y a n d S a m l i ( 1 9 8 5 ) stressed on the formation of a unique image as it enhances the loyalty of consumers towards the store. This strategy would broaden the horizon of managers and assist the formulation of more dynamic strategies in the industry.

## **6. Conclusion**

The examination of literature reveals that there is dearth loyalty research in retail sector while theorists also stressed for adopting a multi-domain approach towards the measurement of loyalty. Literature also indicated that application of brand personality concept in retail is also a top research priority among researchers. The results of this study have contributed to the area of retail branding in a way that this research is performed in a different setting. The research focused on three retailers from the same industry which is consistent with the calls of (Davies et al., 2001) for the application of brand personality scale on the retailers of the same industry. Therefore, this study is expected to make a valuable contribution to the existing body of literature.

### **6.1. Recommendation**

This study has demonstrated the influence of commitment and loyalty dimensions in retail context. However, one question that needs to be answered here is how retail outlets should go about developing a brand personality (Zentes et al., 2008). A further study could assess the development of brand personality in detail. Also, there is need for a more



comprehensive sample size as this will give a clear and more authentic view which would eventually allow the study to be generalized. In addition, in order to increase the predictive accuracy of the model, other variables may be considered as part of the proposed framework.

### Authors Contribution

**Muhammad Abu Huraira:** Introduction, Literature Review and hypothesis, Hypothesis Development, Discussion, Regression, Diagnostics tests and Research Limitation & Future Direction

**Usman Ahmad:** Purpose of study, Theoretical Background, Research Methodology, Practical Implication, Model specification, Diagnostics tests and Research Limitation & Future Direction

### Conflict of Interests/Disclosures

The authors declared no potential conflicts of interest w.r.t the research, authorship and/or publication of this article.

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