# Brand Loyalty and Generations X, Y, Z

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### **Abstract**

Given the rapid changes in the business environment companies are focusing on building a strong brand that customers can be loyal. Brand loyalty is associated with concepts such as trust, satisfaction, and commitment, which determine a customer's behaviors and attitude towards a brand. These aspects that determine brand loyalty among customers can vary from generation to generation due to various factors such as life ideologies, education, values, and tech skills. This research focuses on intergenerational customer segmentation, arguing that generations X, Y, and Z have varying attitudes towards brand loyalty. A systematic bibliometric literature review was conducted to uncover the evolutionary nuances in intergenerational brand loyalty. The review includes 78 articles published in the Scopus® database, presenting up-to-date knowledge on the topic. The bibliographic search included peer-reviewed articles published up to 2022. The findings indicate that Gen X have higher brand loyalty than Gen Y and Z since they are value-oriented, less affected by digital marketing, and are in the prime earning years of their careers. On the contrary, Gen Y is less loyal since their purchasing decisions are significantly user-generated content spread on social media. The same challenge can be experienced with Gen Z since they consider social media a critical component of their daily lives. Thus, companies looking to create loyal consumers among Gen Y and Z must work harder and understand each group's values and characteristics for better targeting.

**Keywords:** Trust, Commitment, Reputation, Experience, Vosviewer.

#### Introduction

Most customers are attracted to a product's design and functionality, but they easily switch brands once they discover another product with better features. Therefore, businesses must build brand loyalty to survive in the current competitive business environment. Customers become loyal to a brand if they sympathize with, understand, and value its concept. The idea of brand loyalty emerged in 1923, focusing on the behavioral aspect of customers. Marketers and researchers measured brand loyalty through factors such as purchase sequences, probability of buying, and percentage of total purchases, which significantly focused on quality, price, and functionality to encourage buyers to develop frequent buying patterns. However, recent research shows that brand loyalty holds emotional and attitudinal components, leading to a shift in focus to relationships and value creation.

Marketing research shows that emotionally connected customers experience a sense of commitment that translates to repeated purchases and word-of-mouth recommendations to families and friends. Gajanova<sup>3</sup> recognizes that brand loyalty varies among customer segments since people's attitudes towards products or services can be influenced by gender, age, education, income, and spending habits. This research focuses on intergenerational customer segmentation, arguing that generations X, Y, and Z have varying attitudes towards brand loyalty. According to Oğuz<sup>4</sup>, Gen X refers to the generation cohort born between 1965 and 1980. This generation was the first to be studied and used to create consumer profiles based on an individual customer's emotional connection with a brand. Gen Y, or the Millennial, refers to the population born between 1981 and the mid-1990s and is characterized by high consumption and sophisticated shopping preferences and tastes.<sup>5</sup> Gen Z refers to those born after the mid-1990s, and their consumer profiles are dependent on technology since they are growing up in a tech-driven environment. While Millennials witnessed the widespread of technologies and the internet, Gen Zs are the true digital natives whose lives significantly depend on the internet.<sup>6</sup> Compared to Gen X, Gen Y and Z consider the internet part of their lives and use it for educational purposes, socializing, and purchasing. These different characteristics among

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the three generational cohorts lead to varying attitudes toward brand loyalty and response to loyalty programs. A systematic bibliometric literature review (LRSB) of 78 documents was conducted to analyze and synthesize data on these differences to provide critical insights that can be integrated into business and marketing decision-making and planning.

# Methodological Approach

A systematic bibliometric literature review (LRSB) was conducted to uncover the evolutionary nuances in intergenerational brand loyalty. Changes in generational characteristics, for example, from Gen X to Gen Y, have significantly influenced how businesses engage customers and how customers respond to these initiatives. The LRSB is an effective methodology to map and analyze these changes since it "enables us to unpack the evolutionary nuances of a specific field while shedding light on the emerging areas in that field" (p.285). Rojas-Sánchez further explains that bibliometric analysis is an effective research methodology involving large volumes of scientific data. In this case, brand loyalty is popular in business and marketing research since it illustrates techniques companies can employ to establish relationships with existing and potential customers. It is perceived as a competitive edge that can be used to help companies thrive in the current highly competitive business environment. Consequently, enormous research has been conducted on various topics related to brand loyalty to provide critical insights into its application. Using the LRSB methodology will enable the researcher to analyze and synthesize a large amount of data from multiple sources to produce original, high-quality research.

Data was gathered from journal articles indexed in the Scopus® database, which was selected due to its widespread recognition as a reliable journal indexing database. The initial search was limited to compositions containing the keyword "brand loyalty," generating 3201 document results. A further inclusion criterion was employed to narrow the search results to the most relevant sources, as summarized in Table 1. Since the study aims to determine the intergenerational differences in relation to brand loyalty, exact keywords "gen\* x" OR "gen\* y" OR "gen\* z" OR "mill\*" was used and limited to the subject area "BUSI." This search procedure was in line with Linnenluecke¹⁰ argument that LRSB is objective in nature due to the high consideration of keyword occurrences, topics, number of citations, and publications. A total of 78 documents were identified for final analysis and synthesis in this report.

Database Scopus **Publications** Screening keyword: Brand Loyalty 3,201 Meta-search keyword: Brand Loyalty, gen\* x" OR "gen\* y" OR "gen\* z" OR 124 First Inclusion keyword: Brand Loyalty, gen\* x" OR "gen\* y" OR "gen\* z" OR Criterion "mill\*"))) Subject area: Business, Management, and Accounting keyword: Brand Loyalty, gen\* x" OR "gen\* y" OR "gen\* z" OR 78 "mill\*"))) Screening Subject area: Business, Management and Accounting published until 2022

Table 1. Literature Search Procedure

### Publication Distribution

Figure 1 summarizes the published peer-reviewed literature on the study topic for the 1989–2022 period. The publications presented in Table 2 were categorized as follows: Developments In Marketing Science Proceedings of The Academy of Marketing Science (8); Journal of Fashion Marketing and Management (5); with 4 (Journal of Consumer Marketing; Journal of Product and Brand Management; Marketing Intelligence and Planning); Journal of The International Academy for Case Studies (3); with 2 (Asia Pacific Journal of Marketing and Logistics, Journal of Asian Finance Economics and Business; Journal of Business Research; Journal of Marketing Communications; Journal of Promotion Management; Psychology and Marketing; South African Journal of Business Management), and the remaining publications with 1.

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Interest in the topic has been uneven over the period under review. The growth trajectory shown in Figure 1 can be divided into three distinct periods. The first period, ranging from 1999 to 2009, reveals a weak interest in the topic under study, with only 10 documents published (one document on average per year). In the second period (2011-2019), there was an increase in the number of documents published (an average of four documents per year). The last period (2020-2022) is the most profitable in terms of the number of publications (30), showing an increased interest in this area of knowledge.

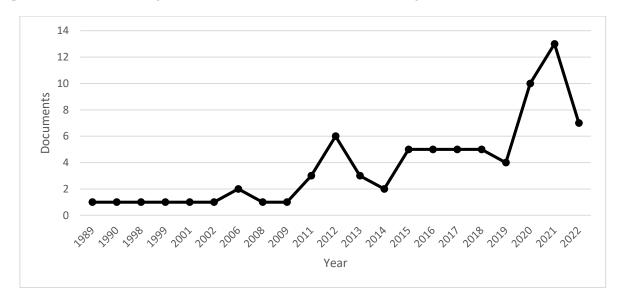


Figure 1. Documents by Year.

In Table 2 we analyze the Scimago Journal & Country Rank (SJR), the best quartile, and the H index by publication. Production and Operations Management is the most quoted publication with 3,344 (SJR), Q1 and H index 120. The h-index was used to ascertain the productivity and impact of the published work. This metric indicates that a given author has had h articles published, each of which has h or more citations. Of the documents considered for the h-index, 15 have been cited at least 15 times.

There is a total of 13 publications in Q1, 6 publications in Q2, and no publications in Q3 and Q4. Publications from the best quartile Q1 represent 27% of the 49 publications titles, and the best quartile Q2 represents 12%. The publications with data not available represent 61%.

The subject areas covered by the 78 scientific articles were: Business, Management and Accounting (78); Social Sciences (11); Economics, Econometrics and Finance (8); Psychology (4); Decision Sciences (3); Engineering (3); Agricultural and Biological Sciences (2); Materials Science (2); Chemical Engineering (1); Computer Science (1).

The top 3 most quoted articles were "Wowing the millennials: Creating brand equity in the wine industry", with 134 quotes (Journal of Product and Brand Management); "A life-stage analysis of consumer loyalty profile: Comparing Generation X and Millennial consumers "with 131 citations (Journal of Consumer Marketing); and "Luxury fashion consumption and Generation Y consumers: Self, brand consciousness, and consumption motivations" with 111 citations (Journal of Fashion Marketing and Management). The three article focuses on the study of brand loyalty from different perspectives. The first article aims to examine the attitudes of millennial wine consumers and determine if positive affect in tasting room situations leads to higher levels of brand equity for the winery. It concludes that carefully orchestrating a tasting room experience to create a positive experience for the millennial customer appears to be a critical component of post-purchase attitudes and building brand equity. The second article provides a comparison between the patterns of brand loyalty between groups of Millennials and Generation X consumers. This study demonstrates that the effect of consumer life-stage on the brand loyalty behavior of various consumer groups is stronger than the inter-generational effect. The third article investigates generation Y consumers'

luxury fashion consumption and concludes that public self-consciousness and self-esteem were both found to have a significant influence on generation Y consumers' brand consciousness and in turn their luxury consumption motivations and brand loyalty.

Table 2. Scimago Journal & Country Rank Impact Factor

Title	SJR	Best Quartile	H index
Production and Operations Management	3,344	Q1	120
Journal of Retailing	2,511	Q1	104
Journal of Business Research	2,316	Q1	217
Journal of Services Marketing	1,599	Q1	111
Psychology and Marketing	1,2	Q1	124
Australasian Marketing Journal	1,068	Q1	40
Journal of Global Fashion Marketing	1,05	Q1	22
Journal of Media Business Studies	1,034	Q1	22
Journal of Product and Brand Management	0,999	Q1	90
Journal of Fashion Marketing and Management	0,971	Q1	56
Marketing Intelligence and Planning	0,926	Q2	75
Journal of Marketing Communications	0,904	Q1	52
Asia Pacific Journal of Marketing and Logistics	0,799	Q1	51
Journal of Consumer Marketing	0,654	Q2	106
Journal of Promotion Management	0,653	Q2	32
Journal of Food Products Marketing	0,566	Q2	30
Qualitative Market Research	0,56	Q2	59
Journal of Islamic Marketing	0,551	Q2	43
Journal of Marketing Analytics	0,535	Q1	13
Developments In Marketing Science Proceedings of The	_*	_*	_*
Academy of Marketing Science Journal of The International Academy for Case Studies	_*	_*	_*
Journal of Asian Finance Economics and Business	_*	_*	_*
South African Journal of Business Management	_*	_*	_*
Atas Da Conferencia da Associacao Portuguesa de Sistemas de		:	'
Informação	_*	_*	_*
Dlsu Business and Economics Review	_*	_*	_*
Eurasian Studies in Business And Economics	_*	_*	_*
European Journal of Tourism Research	_*	_*	_*
Human Resource Management International Digest	_*	_*	_*
Indian Journal of Marketing	_*	_*	_*
International Business Management	_*	_*	_*
International Journal of Business and Globalisation	_*	_*	_*
International Journal of Electronic Marketing and Retailing	_*	_*	_*
International Journal of Management in Education	_*	_*	_*
International Journal of Revenue Management	_*	_*	_*
International Journal of Scientific and Technology Research	_*	_*	_*
International Journal of Wine Business Research	_*	_*	_*
International Review of Management and Marketing	_*	_*	_*
Journal of Brand Strategy	_*	_*	_*
Journal of Business and Retail Management Research	_*	_*	_*
Journal of Cultural Marketing Strategy	_*	_*	_*
Jurnal Pengurusan	_*	_*	_*
Nonwovens Industry	_*	_*	_*
Palgrave Advances in Luxury	_*	_*	_*

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Polish Journal of Management Studies	_*	_*	_*
Progress in International Business Research	_*	_*	_*
Pulp And Paper	_*	_*	_*
Tourism	_*	_*	_*
Transformations in Business and Economics	_*	_*	_*
Wool Record	_*	_*	_*

Note: \* data not available.

In Figure 2 we can analyze the evolution of citations of articles published between ≤2012 and 2022. The number of quotes shows positive net growth with an R2 of 89% for the period ≤2012–2022, with 2021 reaching 187 citations.

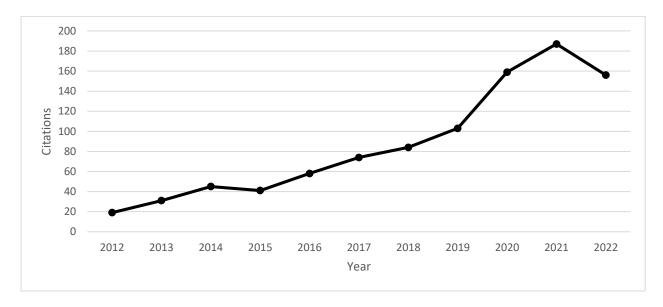


Figure 2. Evolution of Citations Between 2012 And 2022

For a better understanding of the topics enclosed in the documents covered by this research, a bibliometric study was performed to examine the development of scientific information by the main keywords and the social structure of the scientific field under study. The bibliometric analysis was carried out with the scientific software VOSViewer<sup>TM</sup> (https://www.vosviewer.com;<sup>11</sup>), a software tool specifically designed for constructing and visualizing bibliometric maps, paying special attention to the graphical representation of such maps. 12 The VOSviewer<sup>TM</sup> software can construct the network connections of scientific publications, scientific journals, researchers, research organizations, countries, keywords, or terms based on coauthorship, co-occurrence, citation, bibliographic coupling, or co-citation links.<sup>13</sup> Figure 3 presents the network of all keywords. This technique is a well-established and effective approach that can reveal the intellectual structure of a research field to discern research patterns and trends in specific research fields by establishing a subject similarity between two documents. 14 In this network, the size of the bubble represents the frequency count of the keywords while the thickness of the line indicates the strength of the cooccurrence of keywords. The generation of the keywords co-occurrence map was made based on 303 keywords found in the 78 papers from the sample database. We established a limit of a minimum of 2 occurrences of the keyword to be included in the results, and 37 keywords met the threshold. The VOSviewer<sup>TM</sup> software-generated eight clusters for the keyword occurrence analysis (cluster red: 6 items; cluster green: 6 items; cluster blue: 5 items; cluster yellow: 5 items; cluster purple: 4 items; cluster navy blue: 4 items; cluster orange: 3 items; cluster brown: 3 items). The most co-occurring keywords in the dataset were brand loyalty (37), millennials (12), and generation Y (9).

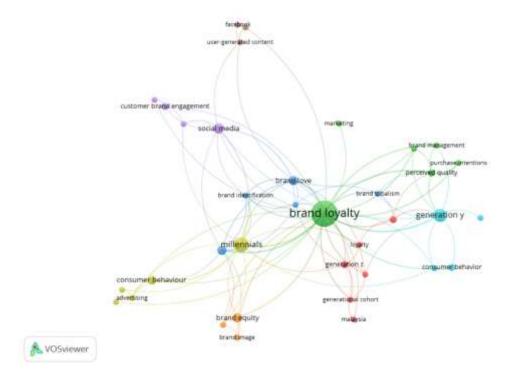


Figure 3. Keyword Co-Occurrence Network.

On the other hand, Figure 4 presents the temporal evolution of the topics covered in the publications under analysis in this investigation. The most preferred keywords in the most recent years after (2021 +) are customer brand engagement; instagram; generation Z; brand love; and millennials.

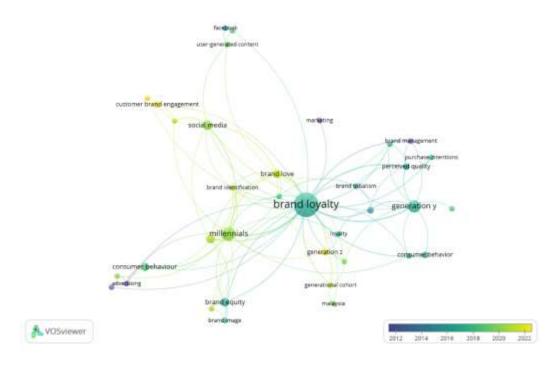


Figure 4. Temporal Overlay on A Keyword Co-Occurrence Map.

Figure 5 analyses the social structure of the scientific field under study, using a co-authorship analysis. The author's co-citation analysis groups authors into clusters on a network map based on the similarity of their co-citations. An author co-citation analysis was performed, based on 3,958 authors, of which 34 authors meet the threshold of having a minimum number of 3 citations. The interpretation of the authors' co-citation network is done using the same guidelines listed for the co-occurrence of keywords network. In the authors' co-citation network, four main clusters were identified. The red cluster is the biggest one with 13 authors. The authors who stand out are Chaudhuri, A. with 8 citations and Brakus, J.J, Dick, A.S., and Gurau, C. with 4 citations each. The green cluster contains 8 authors, with emphasis on Aaker, J.L and Fournier, S. with 6 citations each and Belk, R.W. with 5 citations. The blue cluster has 8 authors, where it stands out Hwang, J. and Yoo, B. with 5 citations each, and Iazarevic, V. with 4 citations. Finally, cluster yellow as only two authors, Fornell, C. with 6 citations and Noble, S.M. with 4 citations.

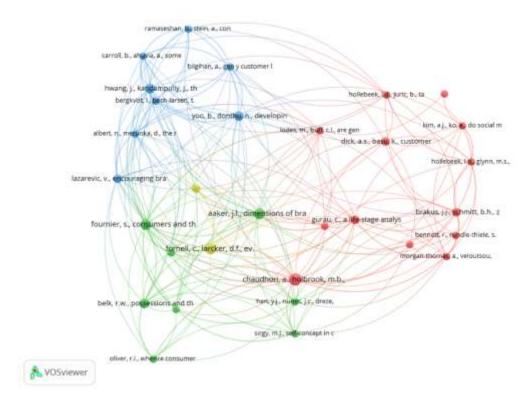


Figure 5. Network of co-citations.

# Theoretical Perspectives

Given the rapid changes in the business environment resulting from technological advancements and globalization, it has become increasingly crucial for brands to ensure they are competitive in every possible way. In this regard, companies are focusing on building a strong brand that customers can be loyal to using various features, including symbols, brand names, signs, designs, special terms, or a combination of these elements. Branding helps customers identify and differentiate products in the market, leading to repeat purchases. However, brand loyalty goes beyond these identification components of a brand to include the functionality and emotional elements. For example, a brand's ability to satisfy customers' needs increases their perception of its value, leading to repurchases. For customers to be loyal, they must feel that the brand will remain responsible and reliable in meeting their demands and satisfying their needs. Therefore, brand loyalty is associated with other concepts such as trust, satisfaction, and commitment, which determine a customer's behaviors and attitude towards a brand and considerations for future purchasing decisions. These aspects that determine brand loyalty among customers can vary from generation to generation due to various factors such as life ideologies, education, values, and tech skills. This section aims to synthesize literature and determine the different patterns in brand loyalty among three generations, X, Y, and Z.

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### Brand Loyalty

Customers purchasing behavior is not a random response, but a function of psychological processes developed over time through customer-brand interactions. Fastoso<sup>20</sup> argues that it results from a long-term impact on customers' internal factors. When companies build strong and positive brands, customers develop a particular preference for their products or services, leading to brand loyalty over time.<sup>21</sup> In this case, brand loyalty can be defined as customers' tendency to buy the same from the same instead of other competing brands.<sup>22</sup> It reflects customers' positive feelings towards and commitment to continue purchasing their products and services for a long-time regardless of potential changes in the market, competitors' activities, and insufficiencies. Loyalty is established through a high degree of bonding between the brand and customers.<sup>23</sup> It leads to customers' unwillingness to switch to other alternatives since they feel comfortable and satisfied with the results and value, they get from using the brand.<sup>24</sup> Brand loyal customers are less sensitive to price changes and are willing to pay high for products and services since they believe they are getting specific unique value. Such perceptions give companies competitive advantages over their competitors.

While brand loyalty is generally understood as a positive reflection of the likelihood to repurchase, the construct can be complex and associated with multiple definitions. For instance, Schultz<sup>25</sup> describes brand loyalty as a customer's long-term preference for a brand or company based on satisfaction and positive future expectations. In contrast, Bharadwaj<sup>26</sup> defines it as a positive mental relationship between a customer and a brand. Brand loyalty can also be defined as when customers repeatedly buy products or services from the same manufacturer over time instead of buying from multiple suppliers in the same industry. According to Gajanova<sup>27</sup>, brand loyalty is reflected in the likelihood that a client will switch products or services in case of changes, including price, functionality, communication and distribution channels. For example, customers who are not loyal to a brand or a company are likely to switch products in case of a price increase and resort to alternative products that offer similar value at lower prices.<sup>28,29</sup> Brand loyalty is, therefore, a measure of customer loyalty to a specific brand regardless of market changes and pressure from competing companies.<sup>30</sup> The current tech-driven business environment has made it difficult for businesses to build strong brands that appeal to consumers and lead to brand commitment and loyalty. Unlike in traditional firms, where customers focused on product functionality, design, and perceived value, modern-day customers evaluate multiple factors, including a company's ethical business practices and corporate social responsibility (CSR) initiatives.<sup>31,32</sup> Understanding customer preferences, needs, and expectations are vital to building strong customer relationships that result in brand loyalty over time. Brand loyalty depends on a customer's positive attitude towards a brand/company and can be influenced through acceptable business activities, marketing programs, and product development initiatives.

# Determinants of Brand Loyalty

Brand loyalty is connected to relationship marketing since it builds and maintains long-term, profitable customer relationships. Therefore, the quality of relationships a brand has with its target customers influences the level of loyalty and repeat purchases.<sup>33,34</sup> In cases where the quality of brand-customer relationships is low, customers are more likely to switch to other brands that promise higher value and show interest in creating and maintaining mutually beneficial relations.<sup>35,36</sup> Thus, it is critical for businesses aiming to build brand loyalty to understand their clients and create mutually beneficial relationships that increase customers' sense of attachment to the brand. In light of these issues, this subsection analyzes the key drivers of brand loyalty: trust, commitment, experience, and reputation.

# **Brand Trust**

Brand trust is the most important quality that companies need to develop as part of their brand strategy since it ensures that customers have confidence that the brand will deliver its promises. Consequently, a lack of trust prompts them to switch to another brand if their expectations are unmet. From this perspective, Delgado-Ballester<sup>37</sup> defines brand trust as an assumption that a brand can respond to customer needs through different offerings. The brand has to consistently accomplish its promise of future performance to build customer trust and encourage future repurchases.<sup>38</sup> Similarly, Shin<sup>39</sup> defines brand

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trust as the "state of feeling secure while interacting with a brand based on the perception that the brand will remain reliable and responsible for satisfying the customer" (p.2). This dimension reflects brand trust as a belief that a company will not intentionally break its commercial promise and fail to deliver products and services when customers need them. It indicates that customers believe that they can rely on the company to solve their problems. 40 Brand trust is measured based on consumers' reasons for depending on a particular company and believing it has specific features and traits that can be classified as consistent, credible, and competent. It is a crucial mediator for long-term brand-customer relations that lead to loyalty since it results from previous experiences and interactions with the brand. 41,42 Therefore, consumers must first trust the brand before becoming loyal customers.

#### **Brand Commitment**

In the last decades, brand commitment has increasingly become an element of interest in relationship marketing and consumer behavior. Delgado-Ballester<sup>43</sup> argues that commitment is a "central relationship-specific motive" that influences motivations and behaviors. Brand commitment reflects a customer's psychological state exemplifying attachment experience and readiness to maintain a relationship with a brand.<sup>44</sup> A committed customer will make sacrifices to make a relationship work since they desire to maintain a valued interaction with the brand. Brand commitment can have several components, including affective and continuance commitment.

Affective commitment assesses the extent to which a customer is willing to maintain a relationship with a brand based on their emotional attachment. It is the core element in customer-brand relationships since it reflects customers' identification with a brand and involvement. 45 Although traditionally, businesses have focused on a brand's functional and rational aspects, recent research has shown that emotional attachments play a critical role in establishing brand loyalty. 46 Iglesias 47 indicates that customers' emotional responses can lead to satisfaction, commitment, or loyalty, especially when they feel valued or perceive that a company prioritizes their needs and values. In addition, affective commitment plays a critical mediating role between satisfaction, loyalty, trust, and experience, making it essential in building long-term client-brand relationships. 48 Continuance commitment, on the other hand, is concerned with the economic and cost aspects of brand loyalty. For example, some customers stay loyal to a specific brand due to high switching costs.<sup>49</sup> Unlike affective commitment, which is an emotional component, continuance commitment is a rational component of brand commitment where customers remain committed to a brand to avoid the costs of leaving the relationship or lack of other alternatives.<sup>50</sup> In addition, continuance commitment can be forced by different actions such as contracts, agreements, pledges, and investments that forces clients to work with a specific company for a specified duration. Multiple alternatives are available in the current competitive consumer market, and switching costs are relatively low.<sup>51</sup> Therefore, affective commitment is considered to have a more significant impact on brand loyalty than continuance commitment. However, companies should consider affective and continuance commitment when developing and implementing marketing initiatives.

# Brand Experience

Managing customer experience is a critical way of achieving value creation. Iglesias<sup>52</sup> defines brand experience as a takeaway impression created in the minds of a customer following an encounter with a holistic brand offering. With the increasing need to develop customer-centered products, services, and marketing initiatives, it has become necessary for companies to define and establish brand experience in an effort to achieve competitive advantage.<sup>53</sup> Maheshwari<sup>54</sup> indicates that brand experience is associated with customer attachments with a brand since it involves a set of marketing conditions created by a company to influence a consumer's feelings towards a product or brand name. Shetty<sup>55</sup> contributes to this notion by indicating that brand experience relates to consumers' internal responses, such as feelings, sensations, and cognitions, and behavioral responses stimulated by brand-related components such as brand design and identity, communication, packaging, and environments. Delivering a brilliant brand experience can be a compelling differentiation aspect for brands aiming to achieve a highly competitive advantage.

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### Brand Reputation

For brands to succeed and be profitable, they must maintain a positive reputation. Helm<sup>56</sup> defines reputation as a "perceptual construct that resides in the heads of the firm's stakeholders" (p.144). It is developed through various actions, including appropriate organizational conduct, quality of products and services, proper communication, and customer engagement. These organizational aspects improve customers' positive perceptions and develop favorable attitudes that lead to brand loyalty. Shin<sup>57</sup> explains that brands with a positive reputation are substantial assets characterized by high consumer loyalty and stability of future sales. A brand's reputation increases its attractiveness, demand, and sales.<sup>58,59</sup> As a result, reputable brands have an image of superior quality and added value, making changes such as premium prices acceptable to consumers.<sup>60</sup> However, brands must know that reputation is a fragile asset and can be destroyed by just one destructive force. Warren Buffet emphasized this fragility when he said, "it takes 20 years to build a reputation and five minutes to ruin it"<sup>61</sup> (p.144). Therefore, an effective crisis management strategy and a strong relationship with customers are critical in protecting the company's stability and reputation.

# Brand Loyalty among Different Generational Cohorts

Consistent changes in the composition of the global population have led to generational differences that influence how certain groups respond to business efforts. The generation size, buying power, representation in the labor market and education are significant factors that differentiate generational consumer profiles<sup>62</sup> and consumer insights used to create marketing strategies and to target.<sup>63</sup> This section analyzes the generational differences among Gen X, Y, and Z to determine their impact on brand loyalty.

#### Generation X

Gen X is the generation that follows baby boomers and precedes millennials or Gen Y. Although some sources provide slightly different ranges, Gen Xers are born between 1965 and 1980.<sup>64</sup> Multiple factors throughout history shape the characteristics of Gen Xers. For example, Kraus<sup>65</sup> explains that Gen Xers grew up with social, financial, and family insecurities, remarkable diversity, and rapid changes. As a result, they tend to be less loyal, sceptical, and fiercely independent, leading to a sense of individualism rather than collectivism. According to Berkup<sup>66</sup>, Gen Xers grew up in a time characterized by high divorce rates, single-parent households, or both parents working full-time. As a result, Gen Xers learned to be self-reliant and adaptable to change at an early age. These characteristics impact their response to loyalty programs and commitment to specific brands. For example, Chaney<sup>67</sup> indicates that Gen Xers are sceptical of marketing stimuli and resist marketing initiatives that give them passive roles. As a result, this generation is considered challenging to persuade and influence. Such characteristics may hinder creating brand-customer relationships that lead to brand loyalty.

# Brand Loyalty among Gen Xers

While Gen Xers still have massive buying power, most previous research on this generation focuses on organizational and workplace issues, communication, lifestyle, and attitudes. Thus, there is limited research exploring brand loyalty among Gen Xers despite the increased need to understand different consumer segments. Pavlić<sup>68</sup> explains that this lack of research on Gen Xers' attitudes and behaviors can be related to their anti-advertising characteristics that make them reject any form of marketing techniques and segmentation that generalizes their aspects. Instead of following marketing and media campaigns, Gen Xers tend to embrace products and services that address their needs and meet their expectations.<sup>69</sup> Their unwillingness to change and individualism affect their business-related behaviors and make it difficult to target or segment them due to uncertainties in response. These issues potentially explain the lack of empirical studies in marketing research exploring the Gen Xers' satisfaction and loyalty.

However, since Generation X is a workaholic, they also tend to be more aware of the need for financial planning. Pavlić<sup>70</sup> research indicates that they are more likely to purchase products with low prices or discounts. This notion suggests that they can develop continuance commitment to a brand provided it

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offers products at low costs, leading to loyalty.<sup>71</sup> In addition, since they are more likely to purchase from traditional physical stores over online stores compared to Gen Y and Z, satisfaction with a store is a significant driver of loyalty.<sup>72</sup> Although research on brand loyalty among Gen X is minimal, Chaney<sup>73</sup> indicates that they have higher brand loyalty compared to other generations. This is because they are in the prime earning years of their careers and are not easily affected by digital advertising. Although technologies have significantly influenced Gen Xers' personal and professional lives due to the changes in the current environments, they grew up without these technologies. This condition enables them to reject developments such as digital marketing.<sup>74</sup> For example, a digital native like Gen Y or Gen Z will likely switch products due to some online marketing information.<sup>75</sup> However, Gen X tend to favor traditional business ways, meaning their repurchasing behaviors hugely depend on previous brand experiences and trust. Pavlić<sup>76</sup> also argue that their loyalty is more value-centered. Therefore, they are more likely to be loyal than the younger generations.

# Generation Y / Millennials

Generation Y or the Millennials refers to the group of people born between 1981 and to mid-1990s. They are considered the first global generation since they were born during the rapid emergence and evolution of information and communication technologies that globalized the world. Giovannini<sup>77</sup> explains that they experienced a world without barriers from early childhood, thus significantly interested in international issues and themes, languages, cultures, and negotiating styles. The internet and social media are essential to Millennials 'lives and are often used to differentiate this generational cohort from others, such as Gen Xers and Baby Boomers. Fernandes explains that their heavy use of social media is driven by a need to interact with others, which also significantly influences how they interact with companies, brand loyalty, identity formation, and purchasing behaviors. They are a growing influential group with unprecedented purchasing power, making them a target for marketing initiatives.

The Gen Y population spectrum ranges from those in college and others getting established in the global workforce. However, despite their low incomes and young age, Giovannini<sup>80</sup> reports that Gen Y consumers are 'highly brand conscious and are willing to pay higher prices for quality and preferences. In this regard, Millennials with financial capacity are investing in luxury products. However, unlike Gen Xers and Baby Boomers, who perceived luxury items as a symbol of high class and privilege, Millennials view luxury as a right.<sup>81</sup> In addition, since this population is socially conscious and largely dependent on social media, they tend to make purchasing decisions based on peer opinions and influence. Such characteristics can lead to low brand loyalty, primarily due to the enormous information exchange on social media and the internet.<sup>82</sup> For example, peer reviews and recommendations can prompt millennials to switch brands. Therefore, understanding how technology, brand experience, and relationships affect millennials' attitudes towards brand loyalty is critical for businesses and marketers targeting this specific generation.

# Brand Loyalty among Gen Y

Most research on generational brand loyalty has been focused on Generation Y or the Millennials due to their high current and future purchasing power and population. For instance, Giovannini<sup>83</sup> estimated that Gen Y would make up 80% of the American workforce by 2018, while Budiman<sup>84</sup> argued that this generation made up 70% of the total Indonesian population. As a result of these numbers and potential, companies have implemented multiple marketing approaches to capture this market and develop loyal consumer bases.<sup>85</sup> However, due to this generation's technology proficiency and social consciousness, the approaches taken towards this population differ from those used with Gen Xers. For example, Millennials are interested in developing relationships with brands online through active engagement and involvement in brand development.<sup>86</sup> In addition, most of this generation expects brands to engage in activities that positively influence society. Based on these findings, brand loyalty among Gen Y can be developed through social media, sustainability and CSR, and brand experience and engagement.

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### Social Media

Social media growth has created a new dynamic in marketing by allowing consumers to engage with brands online and develop relationships voluntarily. This consumer brand engagement on social media leads to higher satisfaction, trust, and emotional bonding that eventually results in brand loyalty.<sup>87</sup> Due to their extensive social media use, most Millennials join social media-based brand communities (SMBBC) that enable them to engage with brands while sharing other activities with peers in their social group. The diversity in SMBBC allows consumers to engage with a heterogeneous member group and on a global scale, both of which are aspects that matter to Millennials as the first global generation. 88 However, research on Millennials' engagement with brands online has been inconclusive, with some arguing that they are active contributors to brand development while others indicate that they are mainly passive observers. 89,90 These findings suggest the lack of clarity on loyalty-related intentions among Millennials on social media. Nonetheless, Ozuem<sup>91</sup> states that 57% of Millennials identify fashion trends and make purchases from online brand communities, which is higher than any other generation. In this regard, consumer loyalty among Millennials is more likely to be influenced by engagements with online communities and other peers rather than brand marketing initiatives.<sup>92</sup> This assertion explains the success of social media influencers among Millennials since this population is more likely to trust the influencers regarding brand or product recommendations than traditional advertising channels.

An interplay of multiple factors determines brand loyalty among Millennials. For example, online communities allow millennial consumers to bond with loved brands leading to long-term relationships. However, this generation values peer opinions, meaning that a change in trend or peer recommendation on alternatives can prompt them to switch to another brand or product. Besides, Veloutsou<sup>93</sup> found that Millennials are willing to change brands to those that align with their values. As a result, companies are taking proactive marketing strategies based on a comprehensive understanding of this population's values and needs to ensure that brands are relatable.<sup>94</sup> The complex ways in which millennials operate online prompted Fernandes<sup>95</sup> to refer to them as "most disloyal, value-conscious and least satisfied customers compared to other generations" (p.3). While social media is a natural environment to engage millennial consumers, the unclear way they interact and engage online makes it challenging to reach them and understand their attitudes towards brand loyalty.

# Corporate Social Responsibility (CSR) and Sustainability

Corporate social responsibility (CSR) refers to a business' continuous commitment to engage in ethical business activities and contribute to economic development while also improving the quality of life for the community, employees and their families, and society at large. CSR is an integral part of life for millennials since they seek to balance their quest for wealth with quality of life. Research shows that millennials believe it is their responsibility to make the world a better place and expect companies to join them in this quest. In addition, they are portrayed as team-oriented, prioritize helping others, and address social problems. Rank indicates that Millennials hope to work in organizations that are aware of their CSR since they want their work to be meaningful and fulfilling. A study by Formánková shows that 86% of millennial investors are willing to make sustainable investment decisions to create a positive change. These principles and attitudes towards CSR and sustainability influence millennial consumers' attitudes towards brands and inform their purchasing decisions. In this regard, Millennials are more likely to be loyal to companies that prove they are socially responsible and promote sustainability.

# Brand Experience and Engagement

A millennial customer's brand experience and engagement influence their attitude, preference, and loyalty. Customer experience with a brand contributes to building an emotional tie that reinforces loyalty. Like any other generation, millennials value their online or offline engagement with brands. Khan 101 recommends that businesses should provide superior customer experiences in the form of sensory, affective, behavioral, and intellectual engagements to build loyalty and increase consumer interactions. It is critical to note that millennial consumers are well-informed and have access to multiple alternative brands, primarily through online marketplaces. 102,103 Thus, Tangsupwattana 104 recommends that brands should

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provide millennials with unconventional experience that creates unique and memorable impressions through quality, and well-designed products, services, and communication channels. The most effective way of delivering superior experiences that differentiates a brand from the rest and increases competitive advantage is to conduct a thorough consumer analysis and profiling.<sup>105</sup> Understanding the millennials and developing products, services, and marketing approaches tailored to match their values and expectations can increase brand loyalty.

#### Generation Z

Generation Z refers to the population born from the mid-1990s to the 2000s. Although this generation has unique characteristics, they are often combined with millennials since they share many features, most notably being tech savvy and approaching life from a global perspective. However, some research explains that Gen Z grew in the shadow of the Great Recession and 9/1, making them an anxious generation comparable to the Silent Generation shaped by the Great Depression and World War II. 106 However, Gen Z is hardworking and conscientious since they grew up in the digital era characterized by advanced technologies and higher multicultural diversity. Since this generation is just beginning to join the job market and has minimal financial power compared to Gen Y, there is limited research illustrating their attitudes towards brand loyalty. However, Kusumaningrum<sup>107</sup> projects that they are bound to become the second most influential consumer group due to their strong values, high education, and tech knowledge and skills. This generation dominates social media and smartphone usage worldwide and is using these technologies to revolutionize consumer markets and business activities.

#### Brand Loyalty among Gen Z

As the first true digital natives, Gen Z is considered the most challenging for companies implementing loyalty programs. Gutfreund<sup>108</sup> explains that Gen Z is the hardest to sell since they are armed with information at their fingertips and are cynical and savvy. Similarly, Ayuni<sup>109</sup> argues that Gen Z will be the greatest challenge for companies since they prefer purchasing quality products at low prices. In addition, Ruixia<sup>110</sup> indicates that this generation does not try to expand to other unknown brands. Since they are more digital, Gen Z loyalty is based on their assessment of a company's holistic services, including the products and services offered, the quality and user-friendliness of the eCommerce website, and the values portrayed throughout the entire business process. Companies that meet these expectations are more likely to win over Gen Z consumers and build relationships that can lead to brand loyalty.

While it is possible to build strong long-term relationships with them, Gen Z has less brand loyalty. Gutfreund<sup>111</sup> explains that Gen Z has experienced multiple hardships compared to millennials, affecting their ability to dedicate attention to any specific brand. For example, they have lived through the Great Recession and watched their parents struggle, witnessed multiple domestic and international terrorism attacks, and experienced a high cost of living and education. In this case, this generation was taught to be resilient to survive in an uncertain world.<sup>112</sup> As a result of these experiences, most Gen Z prioritizes getting what they want and can afford regardless of the brand instead of committing to one brand. Thus, companies must earn their loyalty and work hard to capture their attention.

# Conclusion

Brand loyalty refers to the customers' tendency to purchase from the same brand for a long time regardless of the changes in the business environment and the actions of competitors. Brand loyalty is especially critical in the current business environment due to the increased competition from digitization and globalization. When companies build strong and positive brands, consumers develop favorable preferences for their products and services, resulting in brand loyalty over time. In this case, the loyal customers are unlikely to switch to other brands and are willing to purchase the products or services at premium prices since they believe they are getting a unique value. Brand loyalty is determined by multiple factors, including brand trust, commitment, experience, and reputation. Brand trust refers to the customers' positive perception that the company can deliver its promise and respond to their needs. Brand commitment is a customer's psychological state that reflects their readiness and willingness to maintain a relationship with a brand.

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Brand experience is the takeaway impression on a customer's mind resulting from an encounter with the brand, while brand reputation refers to customers' perceptions of the brand. While these determinants of brand loyalty are common in all customers, different generational show varying levels of and attitudes towards brand loyalty.

Research shows that Gen X have higher brand loyalty than Gen Y and Z since they are value-oriented, less affected by digital marketing, and are in the prime earning years of their careers. In addition, their need for financial planning prompts them to seek low-priced products or discounts associated with continuance commitment. In this regard, they are more likely to continue buying from the same brand as long as the brand offers are quality and provided at low prices and avoid switching costs. On the contrary, Gen Y or millennials are less loyal since their purchasing decisions are significantly user-generated content spread on social media. Social media use by this generation is an opportunity and a threat for companies aiming to build brand loyalty. For instance, brand-customer social media interactions allow emotional bonding that eventually leads to brand loyalty. However, peer recommendations and reviews on social media can lead to millennial consumers switching brands. The same challenge can be experienced with Gen Z since they consider social media a critical component of their daily lives. Thus, companies looking to create loyal consumers among Gen Y and Z must work harder and understand each group's values and characteristics for better targeting.

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