Richard L. Oliver

Whence Consumer Loyalty?

Both practitioners and academics understand that consumer loyalty and satisfaction are linked inextricably. They also understand that this relation is asymmetric. Although loyal consumers are most typically satisfied, satisfaction does not universally translate into loyalty. To explain the satisfaction–loyalty conundrum, the author investigates what aspect of the consumer satisfaction response has implications for loyalty and what portion of the loyalty response is due to this satisfaction component. The analysis concludes that satisfaction is a necessary step in loyalty formation but becomes less significant as loyalty begins to set through other mechanisms. These mechanisms, omitted from consideration in current models, include the roles of personal determinism ("fortitude") and social bonding at the institutional and personal level. When these additional factors are brought into account, ultimate loyalty emerges as a combination of perceived product superiority, personal fortitude, social bonding, and their synergistic effects. As each fails to be attained or is unattainable by individual firms that serve consumer markets, the potential for loyalty erodes. A disquieting conclusion from this analysis is that loyalty cannot be achieved or pursued as a reasonable goal by many providers because of the nature of the product category or consumer disinterest. For some firms, satisfaction is the only feasible goal for which they should strive; thus, satisfaction remains a worthy pursuit among the consumer marketing community. The disparity between the pursuit of satisfaction versus loyalty, as well as the fundamental content of the loyalty response, poses several investigative directions for the next wave of postconsumption research.

For some time, satisfaction research has been "king." Spawned by the widespread adoption of the marketing concept, efforts to align marketing strategy with the goal of maximizing customer satisfaction have been pursued in earnest by product and service providers. Reported data show that, in 1993, postpurchase research, "largely including customer satisfaction work," accounted for one-third of revenues received by the largest U.S. research firms (Wylie 1993, p. S–1). Subsequent data (Higgins 1997) confirm the trend, showing that the number of firms that commissioned satisfaction studies in 1996 increased by 19% and 25% in the United States and Europe, respectively.

Yet cracks in the satisfaction research dynasty are beginning to appear. Calls for a paradigm shift to the pursuit of loyalty as a strategic business goal are becoming prominent. Some writers in particular have deplored the popularity of "mere satisfaction studies." For example, Deming (1986, p. 141) was among the first to state that "It will not suffice to have customers that are merely satisfied." More recently, Jones and Sasser (1995, p. 91) commented that "[m]erely satisfying customers that have the freedom to make choices is not enough to keep them loyal," and Stewart (1997, p. 112), in his article entitled "A Satisfied Customer Isn't Enough," suggested that the assumption that "satisfaction and loyalty move in tandem" is simply incorrect.

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Perhaps the greatest proponent of the "satisfaction isn't enough" camp is Reichheld (1996), who coined the term "the satisfaction trap." Citing an impressive array of evidence from Bain & Company, he notes that, of those customers claiming to be satisfied or very satisfied, between 65 and 85% will defect. Moreover, in the automobile industry, in which 85% to 95% of customers report that they are satisfied, only 30% to 40% return to the previous make or model. Thus, it would appear that satisfaction research is a stepchild of the 1970s, an anachronism whose time has past. This may be, but the analysis in this article suggests that many firms and industries should be content to pursue "mere satisfaction" as their goal.

The Shift to Loyalty Strategies

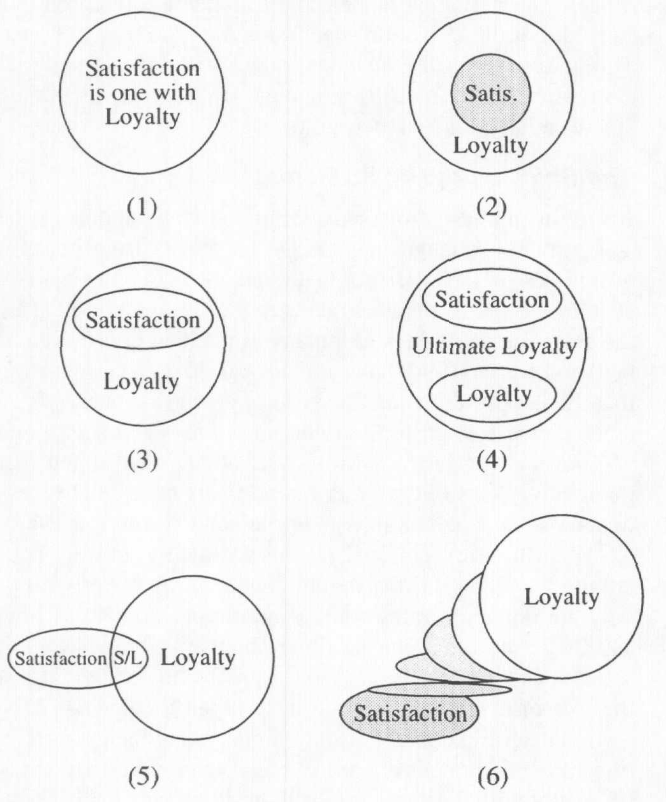
A shift in emphasis from satisfaction to loyalty appears to be a worthwhile change in strategy for most firms because businesses understand the profit impact of having a loyal customer base, as demonstrated by the figures provided by the associates of Bain & Company. Reichheld (1996; Reichheld and Sasser 1990) has summarized these data, reporting that the net present value increase in profit that results from a 5% increase in customer retention varies between 25 and 95% over 14 industries. Moreover, others have noted that the relative costs of customer retention are substantially less than those of acquisition (e.g., Fornell and Wernerfelt 1987).

With these exceptional returns to loyalty and the concomitant emphasis firms should devote to loyalty programs, why are defection rates among satisfied customers as high as 90%? And what can be done about it? The answers to these questions rely heavily on a greater understanding of the role of customer satisfaction in loyalty, other nonsatisfaction determinants of customer loyalty, and their interrelationships. In short, it is time to begin the determined study of loyalty with the same fervor that researchers have devoted to a better understanding of customer satisfaction.

In pursuit of this goal, it would seem unnecessary to state that satisfaction and loyalty are linked inextricably and that this relation is asymmetric. Although loyal consumers are most typically satisfied, the aforementioned data show that satisfaction is an unreliable precursor to loyalty. This observation raises two questions: (1) What aspect of the satisfaction response has implications for loyalty? and (2) What fraction of the loyalty response is due to this satisfaction component? In addition, this task of more fully explaining the loyalty response requires that other determinants of loyalty be identified. The possibilities include many other usage-related phenomena, including attitudelike concepts and social forces. In this sense, satisfaction becomes only one input to loyalty behavior, thereby allowing consideration of nonsatisfaction determinants.

An inquiry into the relevant literature shows that the satisfaction–loyalty relation is not well specified. Six of the many and diverse possible associations of satisfaction and loyalty are shown as panels in Figure 1. Panel 1 entertains the elementary assumption that satisfaction and loyalty are separate manifestations of the same concept, in much the same way that early total quality management promoters assumed that quality and satisfaction were identical pursuits. Panel 2 suggests that satisfaction is a core concept for loyalty, without which loyalty cannot exist, and that it anchors loyalty. Panel 3 relaxes the nucleonic role of satisfaction and suggests that it is an ingredient of loyalty but only one of its components. Panel 4 suggests the superordinate existence of ultimate loyalty (which will be discussed subsequently), of which satisfaction and "simple" loyalty are components. Panel 5 is true to the preceding statement that some fraction of satisfaction is found in loyalty and that that fraction is part of, but not key to, the very essence of loyalty. Finally, Panel 6 suggests that satisfaction is the beginning of a transitioning sequence that culminates in a separate loyalty state. This situation also suggests that loyalty may become independent of satisfaction so that reversals in the satisfaction experience (i.e., dissatisfaction) will not influence the loyalty state. One intent of this article is to suggest which of these schemes is most appropriate in light of the conceptual logic to be presented. A reasonable manner by which to begin this process is to provide definitions of the two concepts and examine their correspondence.[1]

FIGURE 1
Six Representations of Satisfaction and Loyalty



Definitions

There are many definitions of both satisfaction and loyalty in the literature; a perusal of these reveals, however, that they are process definitions. That is, they define what consumers do to become satisfied and/or loyal. For example, satisfaction has been defined as an "evaluation of the perceived discrepancy between prior expectations ... and the actual performance of the product" (Tse and Wilton 1988, p. 204; see also Oliver 1980). Generally, loyalty has been and continues to be defined in some circles as repeat purchasing frequency or relative volume of same-brand purchasing (e.g., Tellis 1988). Of note is a definition crafted by Newman and Werbel (1973), who defined loyal customers as those who rebought a brand, considered only that brand, and did no brand-related information seeking. All these definitions suffer from the problem that they record what the consumer does. None taps into the psychological meaning of satisfaction or loyalty.

In Oliver (1997), *satisfaction* is defined as pleasurable fulfillment. That is, the consumer senses that consumption fulfills some need, desire, goal, or so forth and that this fulfillment is pleasurable. Thus, satisfaction is the consumer's sense that consumption provides outcomes against a standard of pleasure versus displeasure. For satisfaction to affect loyalty, frequent or cumulative satisfaction is required so that individual satisfaction episodes become aggregated or blended. As will be argued here, however, more than this is needed for determined loyalty to occur. The consumer may require movement to a different conceptual plane—in all likelihood, one that transcends satisfaction.

In accord with this distinction, loyalty has been defined quite differently. In a modification of Oliver's (1997, p. 392) definition, to include the act of consuming, *loyalty* is described here 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.

[1]The analysis to be presented is intended to apply to consumer goods and services, not to the personal relationships in business-to-business markets. The relationship literature is vast and involves many additional variables, such as power dependencies, that would require coverage beyond the intended scope of this discussion.

Oliver (1997, p. 392) proceeds to describe the consumer who "fervently desires to rebuy a product or service and will have no other." At still another level, he posits a consumer who will pursue this quest "against all odds and at all costs." These latter conditions define *ultimate loyalty*.

The "Rationality" of Loyalty?

Why would a consumer appear to be so naïve, unaware, or fervent that he or she would seek out one—and only one—branded object or brand set[2] to fulfill his or her needs? This is a pertinent question because the present era of global competition seemingly would enable the consumer to move to better alternatives as soon as they materialized. Product improvements, refinements, and innovations are now accelerating to the point that the increasing level of new product introductions is predicted to be at record levels (see Cooper 1993, p. 4). In addition, authors have noted the decline or "erosion" of the loyal segments of companies' consumer bases (e.g., East and Hammond 1996). What this means is that, for a consumer to become and remain loyal, he or she must believe that an object firm's products continue to offer the best choice alternative. Moreover, he or she must do this while naïvely shunning communications from competitive firms and other innovators that argue that the loyalist's consumable is no longer the most efficient, lowest priced, of the highest quality, and so forth.

Although a response to the irrationality argument will be provided, it remains true that consumers exhibit loyalty, that firms with loyal customers benefit handsomely, and that those firms that can attain a loyal customer base will wish to do so. To put this consumer display of loyalty in perspective, an historical overview of previous attempts at explaining the psychological loyalty response is in order. The following review and elaboration of Oliver (1997) traces prior frameworks of consumer loyalty to the present.

Previous Conceptualizations of Loyalty

Jacoby and Chestnut (1978) have explored the psychological meaning of loyalty in an effort to distinguish it from behavioral (i.e., repeat purchase) definitions. Their analysis concludes that consistent purchasing as an indicator of loyalty could be invalid because of happenstance buying or a preference for convenience and that inconsistent purchasing could mask loyalty if consumers were multibrand loyal. Because of these possibilities, the authors conclude that it would be unwise to infer loyalty or disloyalty solely from repetitive purchase patterns without further analysis.

The further analysis needed to detect true brand loyalty requires researchers to assess consumer beliefs, affect, and intention within the traditional consumer attitude structure. More specifically, all three decision-making phases must point to a focal brand preference if true brand loyalty exists. Thus, (1) the brand attribute ratings (beliefs) must be preferable to competitive offerings, (2) this "information" must coincide with an affective preference (attitude) for the brand, and (3) the consumer must have a higher intention (conation) to buy the brand compared with that for alternatives. Unfortunately, relatively little elaboration of this attitude-based framework has emerged (cf. Dick and Basu 1994).

Loyalty Phases

Oliver's (1997) framework follows this cognition–affect–conation pattern but differs in that he argues that consumers can become "loyal" at each attitudinal phase relating to different elements of the attitude development structure. Specifically, consumers are theorized to become loyal in a cognitive sense first, then later in an affective sense, still later in a conative manner, and finally in a behavioral manner, which is described as "action inertia."

Cognitive loyalty. In the first loyalty phase, the brand attribute information available to the consumer indicates that one brand is preferable to its alternatives. This stage is referred to as cognitive loyalty, or loyalty based on brand belief only. Cognition can be based on prior or vicarious knowledge or on recent experience-based information. Loyalty at this phase is directed toward the brand because of this "information" (attribute performance levels). This consumer state, however, is of a shallow nature. If the transaction is routine, so that satisfaction is not processed (e.g., trash pickup, utility provision), the depth of loyalty is no deeper than mere performance. If satisfaction is processed, it becomes part of the consumer's experience and begins to take on affective overtones.

Affective loyalty. At the second phase of loyalty development, a liking or attitude toward the brand has developed on the basis of cumulatively satisfying usage occasions. This reflects the pleasure dimension of the satisfaction definition—pleasurable fulfillment—as previously described. Commitment at this phase is referred to as affective loyalty and is encoded in the consumer's mind as cognition and affect. Whereas cognition is directly subject to counterargumentation, affect is not as easily dislodged. The brand loyalty exhibited is directed at the degree of affect (liking) for the brand. Similar to cognitive loyalty, however, this form of loyalty remains subject to switching, as is evidenced by the data that show that large percentages of brand defectors claim to have been previously satisfied with their brand. Thus, it would be desirable if consumers were loyal at a deeper level of commitment.

Conative loyalty. The next phase of loyalty development is the conative (behavioral intention) stage, as influenced by repeated episodes of positive affect toward the brand. Conation, by definition, implies a brand-specific commitment to repurchase. Conative loyalty, then, is a loyalty state that contains what, at first, appears to be the deeply held commitment to buy noted in the loyalty definition. However, this commitment is to the intention to rebuy the brand and is more akin to motivation. In effect, the consumer desires to repurchase, but similar to any "good intention," this desire may be an anticipated but unrealized action.

[2]Brand-set or multibrand loyalty exists when a consumer finds two or more brands equally acceptable or perfectly substitutable so that they are purchased and used interchangeably. An example would be breakfast cereals. As in the loyalty definition, the same conceptual logic applies to single as to multibrand loyalty. It is recognized that this is a simplifying assumption, and further work is encouraged in this area.

Action loyalty. Study of the mechanism by which intentions are converted to actions is referred to as "action control" (Kuhl and Beckmann 1985). In the action control sequence, the motivated intention in the previous loyalty state is transformed into readiness to act. The action control paradigm proposes that this is accompanied by an additional desire to overcome obstacles that might prevent the act. Action is perceived as a necessary result of engaging both these states. If this engagement is repeated, an action inertia develops, thereby facilitating repurchase.

Note the correspondence between the two action control constructs, readiness to act and the overcoming of obstacles, and the loyalty definition presented previously. Readiness to act is analogous to the "deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future," whereas "overcoming obstacles" is analogous to rebuying "despite situational influences and marketing efforts having the potential to cause switching behavior" (Oliver 1997, p. 392). This latter notion of ignoring or deflecting suitors is a critical aspect of subsequent analysis.

Thus, completing the preceding cognitive–affective–conative frameworks with a fourth, or action, phase brings the attitude-based loyalty model to the behavior of interest, the action state of inertial rebuying. Cognitive loyalty focuses on the brand's performance aspects, affective loyalty is directed toward the brand's likeableness, conative loyalty is experienced when the consumer focuses on wanting to rebuy the brand, and action loyalty is commitment to the action of rebuying. As noted, little work has appeared to corroborate or refute this extended perspective. This is unfortunate, because the weaknesses of these four loyalty phases require specification if marketers are to protect their loyal customer base. Two different sources of such weakness are discussed next.

Obstacles to Loyalty

Consumer idiosyncrasies. Some aspects of consumer consumption are antithetical to loyalty. For example, variety seeking frequently has been cited as a trait that will not permit loyalty to develop until there is no variety to sample. This will be particularly true at the cognitive and even the conative level. Until the variety-seeking consumer reaches action inertia, the lure of new experience will be too tempting to ignore. Many product and service providers fall into this pattern (e.g., dining establishments) and find that even their regular clientele will try new and different alternatives.

Other reasons for apparent consumer disloyalty include multibrand loyalty, withdrawal from the product category (e.g., smoking cessation), and changes in need. This last phenomenon can occur in two different forms. In the first, the consumer matures, and new needs supplant the old. For example, as a child grows, the toys and games played with change to match the child's developmental phase. In the second form, which was alluded to under the topic of consumer rationality, a competitive innovation fulfills the consumer's needs more efficiently, or so it may seem. Although it is also possible that the consumer's needs have changed, so that the competitive offering is now the logical choice, competitive messages frequently tout the ability of a product to fulfill needs better. This takes the discussion to the role of switching incentives.

Switching incentives. Previously, it has been suggested that true loyalty is, in some sense, irrational. Competitors can (and do) take advantage of this position, engaging consumers through persuasive messages and incentives with the purpose of attempting to lure them away from their preferred offering. These verbal and physical enticements are the obstacles that brand or service loyalists must overcome. As may be evident at this point, the easiest form of loyalty to break down is the cognitive variety; the most difficult is the action state. Thus, the cognitive-to-action loyalty sequence brings the analysis closer to the emergence of full loyalty but still fails to satisfy the definition of ultimate loyalty because each phase is subject to attack.

The four-stage loyalty model has different vulnerabilities, depending on the nature of the consumer's commitment, which are summarized in Table 1. Cognitive loyalty

TABLE 1
Loyalty Phases with Corresponding Vulnerabilities

Stage	Identifying Marker	Vulnerabilities
Cognitive	Loyalty to information such as price, features, and so forth.	Actual or imagined better competitive features or price through communication (e.g., advertising) and vicarious or personal experience. Deterioration in brand features or price. Variety seeking and voluntary trial.
Affective	Loyalty to a liking: "I buy it because I like it."	Cognitively induced dissatisfaction. Enhanced liking for competitive brands, perhaps conveyed through imagery and association. Variety seeking and voluntary trial. Deteriorating performance.
Conative	Loyalty to an intention: "I'm committed to buying it."	Persuasive counterargumentative competitive messages. Induced trial (e.g., coupons, sampling, point-of-purchase promotions). Deteriorating performance.
Action	Loyalty to action inertia, coupled with the overcoming of obstacles.	Induced unavailability (e.g., stocklifts—purchasing the entire inventory of a competitor's product from a merchant). Increased obstacles generally. Deteriorating performance.

is based on performance levels, whether functional, aesthetic, or cost-based, and is thereby subject to failings on these dimensions. For example, in the area of services, it has been shown that deteriorating delivery is a strong enhancement to switch (Keaveney 1995). Price, in particular, is a powerful competitive weapon for commonly purchased items (Kalyanaram and Little 1994; Sivakumar and Raj 1997). Thus, cognitive loyalty is actually "phantom loyalty," because it is directed at costs and benefits, not the brand.

At the next level, affective loyalty can become susceptible to dissatisfaction at the cognitive level (Heide and Weiss 1995; Keaveney 1995; Morgan and Dev 1994), thereby inducing attitudinal shifts (Oliver 1980). A concurrent effect of dissatisfaction observed in the literature is the increased attractiveness of alternative suppliers (Ping 1994; Sambandam and Lord 1995). Thus, affective loyalty is first subject to the deterioration of its cognitive base, which causes dissatisfaction, which then has deleterious effects on the strength of attitude toward a brand and, hence, on affective loyalty. It is also possible for competitive communications to use imagery and association to enhance the image of alternative brands while degrading the image of the present brand.

Although conative loyalty brings the consumer to a stronger level of loyalty commitment, it has its vulnerabilities. A consumer at this phase can weather some small number of dissatisfactory episodes (Oliva, Oliver, and Macmillan 1992), but the motivation to remain committed can be worn down by barrages of competitive messages, particularly if they enhance the perceived severity of experienced dissatisfaction. In addition, competitive product trial resulting from samples, coupons, or point-of-purchase promotions may be particularly effective, because the consumer has committed only to the brand, not to avoiding trial of new offerings. Thus, the conatively loyal consumer has not developed the resolve to avoid consideration of competitive brands intentionally.

At this juncture and perhaps before action loyalty manifests itself, the firm has achieved "product superiority." The firm has engendered enhanced liking, or even an established preference, for its brand because of the quality (information) and continued ability to satisfy. In addition, the consumer is committed to its repurchase in the future. However, the consumer has not reached the state of resistance, resilience, and the overcoming of obstacles necessary for ultimate loyalty to emerge. This is even more true in today's economy because of the plethora of seemingly superior alternatives that assault the consumer's senses.

On reaching the action phase of brand attachment, however, the consumer has generated the focused desire to rebuy the brand and only that brand and also has acquired the skills necessary to overcome threats and obstacles to this quest. This consumer would be expected to "tune out" competitive messages routinely, engage in effortful search for the favored brand, and possibly even shun the trial of competitive brands. Marketers with action-loyal segments need not expend great sums on retention because, theoretically, their consumers are governed by inertial repurchasing. Aside from deteriorating performance, which is a potential switching inducer at all stages, only insurmountable unavailability would cause such a consumer to try another brand.

With the emergence of the action phase, it appears that the formula for loyalty largely has been crafted. The action-loyal consumer has a deep commitment to repurchase, so much so that behavior may be guiding itself in some habituated manner. But it is the province of competition to gain consumers' attention so they hear its communications. One major strategy by which this is accomplished, common in all loyalty phases, is the creation of dissatisfaction with the current brand. The role of satisfaction in loyalty formation and defection now can be specified more fully. In the same way that satisfaction is a building block for loyalty, primarily at the affective loyalty stage, dissatisfaction is loyalty's Achilles tendon; here is where the competition can strike through the creation or facilitation of dissatisfaction.

Why has emphasis shifted to dissatisfaction creation as a competitive weapon if the role of satisfaction is just one of many in the loyalty development process? An answer to this question relates to the well-known disproportional influence of negative information (e.g., Mizerski 1982). This phenomenon has been found in the context of disconfirmation-based satisfaction models for which research shows that a unit of negative disconfirmation has a much greater effect on dissatisfaction than does a unit of positive disconfirmation on satisfaction (Anderson and Sullivan 1993; DeSarbo et al. 1994). This is the bane of satisfaction-based loyalty: The satisfaction concept itself, in the form of competitively induced dissatisfaction creation, can be a switching incentive. There must be more to the attainment of ultimate loyalty.

New Issues in Loyalty Generation and Maintenance

Three new perspectives on customer loyalty are proposed, stated as questions: (1) Can the consumer elect to be self-isolated from competitive overtures so that competitive information is blocked or screened? (2) Can the consumer be socially integrated in a "village" that envelops and directs the consumer's choices in a satisfying way? and (3) Can the consumer effect a self-identity that corresponds only to the selected brand and its community, in the manner of religious sects adopting a unique lifestyle (e.g., the Amish)? These issues speak to the "community" of loyalty, singularly in the case of self-isolation, communally in the case of the village, and both in the case of a preclusive lifestyle.

Dimensions of the Framework

The framework in Table 2 illustrates the dimensions on which these new issues are based. The vertical dimension reflects the degree of individual fortitude, or the degree to which the consumer fights off competitive overtures on the basis of his or her allegiance to the brand and not on the basis of marketer-generated information. Despite the artificial break in this continuum into high and low categories, loyalty commitment develops along the advancement of stages in the prior model. At the lowest levels of fortitude, the consumer has only brand-related information. At the highest

TABLE 2
Four Loyalty Strategies

		Community/Social Support	
		Low	**High**
Individual Fortitude	**Low**	Product superiority	Village envelopment
	High	Determined self-isolation	Immersed self-identity

levels of fortitude, the consumer has developed the action inertia discussed previously, as well as a fierce defense against competitive encroachment that approaches blind faith.

The horizontal dimension of Table 2 illustrates low and high phases of community and social support. Here, the community provides the impetus to remain loyal because either it is enticing in a passive sense or it proactively promotes loyalty. This dimension is crossed with that of individual fortitude, so that the high-high cell contains the apex of loyalty and the low-low cell contains the weakest case of more vulnerable loyalty, basic product superiority.

Product superiority, the weakest form of loyalty in this new framework, has been discussed previously in cognitive, affective, conative, and, to some extent, action terms. This reflects the traditional view of loyalty as resulting from high quality and/or product superiority, which are believed to generate a strong sense of brand-directed preference. At some point in the cognitive–affective–conative–action chain, the consumer will cross the threshold from low to high consumer fortitude. The perspective taken here, however, provides further conceptual content in the high fortitude (and low social support) cell. In addition to the consumer's desire to rebuy on the basis of superiority, this framework suggests that he or she also will wish to rebuy on the basis of determination or determined self-isolation. That is, the consumer desires an exclusive relation with the brand and does not wish to be "courted" by other brands.

The low fortitude, high social support cell, labeled "village envelopment," is analogous to the popular concept of "it takes a village." The consumer is sheltered from outside influences, nurtured in the use of selected and protected brands, and provided integrated and routinely updated consumption systems. Although this cell is discussed in greater detail subsequently, the common computer platform and networking environment supported by most businesses is an example of this concept. The distinguishing feature here is that the consumer is a passive acceptor of the brand environment.

Finally, the immersed self-identity cell contains the combined influences of fortitude and social support. The consumer intentionally has targeted the social environment because it is consistent with and supports his or her self-concept. In effect, the consumer immerses his or her self-identity in the social system of which the brand is a part. This is a synergistic situation and is self-sustaining. The consumer fervently desires the product or service association, affiliates with the social setting knowing that it will be supportive of this association, and, at the limiting extreme, is rewarded by the social system for his or her patronage. Religious institutions are good exemplars of this situation, though other secular social settings are equally illustrative, such as fan clubs and alumni organizations.

The defining characteristics of these new perspectives are not directly under the control of management, but they can be facilitated by it. They go beyond the cognitive–affective–conative–action sequence because they transcend it. They tap into the socioemotional side of loyal consumption and closely access its meaning, as is discussed next. Recall that the low-low cell has been discussed previously as cognitive–affective–conative–action loyalty.

Self-Isolation as a Sustainer of Loyalty

Crossing the threshold from a belief in product superiority to brand-directed determinism and personal fortitude is a somewhat nebulous process. The transitioning mechanism is not well understood, even for areas in which determinism is frequently observed (e.g., romance, religion, politics). For now, it may be instructive to begin with the end state of this dimension and focus on the ultimate bond a single consumer can make with a product or service provision. In this way, insights into lesser forms of fortitude and the transition states may become evident. Recall that, when in this state of fortitude, the consumer has selected one and only one brand to repurchase continuously. He or she is immune from competitive overtures, cannot be swayed from determined repurchasing, defends the brand fiercely, and probably promotes the brand to others with some fervor.

When a consumer voluntarily removes him- or herself from competitive overtures, effectively tuning out persuasive arguments to switch, he or she has achieved a state not unlike the concept of love. Love has many manifestations, but in the present context, the variant of interest is the love of consumables (Ahuvia 1992; Fournier 1998). In discussing this in the context of consumption, the sensual component of the phenomenon can be put aside to concentrate on two other aspects: adoration, or focused attention, and unfailing commitment.

Adoration. It is an aspect of love that alternatives to the love object are not processed. Miller (1997, p. 758) reports that there is "no better predictor of relationship failure than high attentiveness to alternatives." In marketing, this same phenomenon has been observed in two studies in the context of channel relationships and automobile selection (Ping

1994; Sambandam and Lord 1995). Other insights from the relationship literature include the observations that partners find their relationship better in an idealistic sense than comparable other relationships, that the outcomes they currently receive are perceived as better than they could obtain elsewhere, and that the alternatives to the present situation are less desirable, even when the current state of affairs is less than ideal (e.g., Murray, Holmes, and Griffin 1996).

This poses the issue of what a love-type attachment is in the realm of consumables. Ahuvia (1992) addresses this area. Referring to this exemplar of love as "object love," Ahuvia finds still further similarities to relationship literature. Specifically, love objects provide need and want satisfaction; a sense of natural fit; and emotional outcomes, including thrill, excitement, passion, sentiment, contentment, and relaxation. In addition, some forms of object love involve admiration based on virtue; an engrossing experience of a continuing nature; self-sacrifice, including the personal costs of acquisition, maintenance, and so forth; and a sense of enduring attachment. Many and varied examples of consumable love were mentioned by the respondents in Ahuvia's study, including music, travel, clothing, pets, and food.

Other examples in the consumer domain include products of the "cherished heirloom" variety. Such heirlooms, treasures, collectibles, and items of irreplaceable worth (e.g., photographs) are known to have greater value in ownership than in acquisition. It would seem that their uniqueness is the object's bond to the consumer. The consumer dotes on these items and receives imagined doting in return. In much the same way that some pets give unqualified love, so does the object, for it exists solely for the owner's pleasure.

For marketers of products, especially those marketing commodities as opposed to, say, major durables, this aspect of loyalty may be elusive. The more common the item and the more the degree to which replacements are exact duplicates of the original, the less likely loyalty is to emerge (Dowling and Uncles 1997). As has been suggested, object love is observed more frequently for possessions that can "love back," such as pets, collectibles, artwork, and some fashion items. Habitats qualify here, as in the hearth as representative of a home, as do prized and unique possessions (e.g., a piece of antique furniture). Jewelry sellers invoke this notion, because their wares frequently are sold as family treasures to be passed on to heirs.

For consumables that fall between commodity status and those that love back, it may be that simple brand identification serves some lesser but important function in a loyalty response. This aspect of loyalty suggests that consumers may derive some psychic "romance" (as opposed to love) from identification with the brand. The symbolism of the corporate logo should imply to others a certain uniqueness possessed by the consumer and not by others. For some, this identity is discretionary, such as when a Mason's hat is worn in the lodge. For others, the identity is meant for all to see at all times. The ultimate display of this is a tattoo, a timeless symbol of identification.

Unfailing commitment. Discussions on commitment can be found in many areas of study in which people form attachments. For example, it has been observed that commitment is the most common dependent variable used in buyer–seller relationship studies (Wilson 1995). In general, commitment is an implicit or explicit pledge of relational continuity. In a sense, it transcends even conative and action loyalty because it exists at a conscious level and is a goal in and of itself. Beyond the desire of reacquiring a preferred—or even coveted—object, a consumer also can desire to be committed to that object. As was discussed previously, conative commitment emerges from a prior liking, whereas love-generated commitment results from a true affection (as opposed to the attitude form of affect) for the product or service. This latter type of commitment is adoration- or devotion-based and maintained, in part, to stave off the sense of loss experienced when loved ones are missed.

It is proposed that this is one reason for the loyalty displayed toward human or humanlike consumables. Commitment to sports or entertainment celebrities would seem to follow this pattern, as would the popularity of personified animals and other objects (e.g., the Pillsbury Doughboy). The phenomenon is also common among children, because they are known to form strong attachments to dolls, stuffed animals, animal-like objects (e.g., Barney, Kermit, Disney characters), and clothes (e.g., a favorite hat). Some objects of an inanimate nature acquire this stature, as when a consumer claims that he or she "loves my car" (Belk 1988). Many automobile owners even give proper names to their cars.

At this point, the discussion has considered only an individual in isolation committed to a brand and, in effect, becoming a more determined naïve loyalist. Picture this single consumer, acting alone, deriving immense love and psychic income from the cherished brand. Put this scene in suspension for the present and imagine another consumer, an aimless wanderer with no brand preference, engaging in happenstance consumption. What would happen if this second consumer chances on a social environment with built-in preferences? Might this consumer's gaze be directed toward brands the collective finds satisfying? And if so, what effect will this have?

The Social Organization: The Village

In its pure form, the village is a social alliance in which the primary motivation to become loyal on the part of each consumer is to be one with the group, and the primary motivation of the group overseers is to please their constituency. In this situation, the consumer becomes a (willing) participant because of the attention provided by its members. In the limiting case, the product/service is not the consumable. Rather, it is the camaraderie provided by the social organization. Good examples of this are senior citizen organizations, Web site chat rooms, lodges, travel clubs, and card clubs. Local Harley-Davidson H.O.G. (Harley Owners Group) chapters participate in various benefits, including highway trash pickups, for this purpose. The exact nature of the philanthropic activity is secondary to the group camaraderie.

This concept goes by many names in various literature but is perhaps best exemplified as a "consumption community" (Friedman, Vanden Abeele, and De Vos 1993), based on Boorstin's (1973) notion that individuals feel a sense of community when they share the same consumption values and behaviors (see Schouten and McAlexander 1995). Note that Boorstin's perspective is a somewhat weaker form of the social collective envisioned here, because he assumes that the mere knowledge of shared consumption is sufficient to generate a consumption community. Thus, it appears that the social dimension of the proposed framework, similar to the fortitude dimension, is a continuum.

Implicit in the concept of the consumption community is that it encompasses both a sense of belongingness and what Goodwin (1997) refers to as "communality." She distinguishes communality from several other close relatives, describing it as resembling a friendship that is marked by nonessential conversation, disclosure, and helping behavior. Thus, in the social consumption village, the consumer submits to the judgment and recommendations of the group collective voluntarily and willingly. This subjugation is performed for the rewards of membership and to reap the friendships and protectiveness of the collective.

There are many examples of this in the consumer environment. Residential communities for the elderly are exemplars, as are military posts (e.g., the commissary). In the former case, many consumption activities are preselected for residents, such as tours to locations of interest. Other examples include educational facilities (e.g., school lunchroom programs), the Greek fraternity and sorority system, medical facilities, managerial services that coordinate office environments, scouting, and cooperatives of all varieties. Producers with unique product lines that require proprietary accessories (Apple Computer, until recently), buying clubs (Sam's), and goal-oriented programs (Weight Watchers) are other examples. In all manifestations of the consumption community, the loyalty exhibited stems from two primary sources: brand exposure and repetition and the apparent endorsement by the collective.

In the absence of a contained environment, marketers can approximate this concept with the notion of family. Consumers everywhere can be contacted with literature that refers to buyers of like products as family. General Motors' (GM) Saturn division used this concept when it had a first-year "reunion" for all buyers of Saturn vehicles. Harley-Davidson hosted a 95th anniversary in 1998, organizing five major routes throughout the United States by which Harley riders converged on Milwaukee, the corporation's home. More than 100,000 bikers participated, all of whom are part of the Harley family. Other marketers use status themes, such as Holiday Inn's Priority One Club and airline Executive Clubs, to achieve the same effect.

For product and service categories with less family to offer, loyalty programs (see Dowling and Uncles 1997) may provide the same sense of participation. Modeled after frequent-flyer strategies, loyalty programs are designed to reward repurchasers with extra product (e.g., flights) or supplementary goods and services. Such programs are now common and offered by credit card issuers, retailers, and even automotive manufacturers (e.g., the GM card). Analyses of the success of these schemes show weak excess loyalty effects, though some have demonstrated substantial returns (Sharp and Sharp 1997).

Individual and Social Integration: Fully Bonded Loyalty

The final cell in Table 2 represents a blend of personal identity with the cultural milieu surrounding the consumable. This situation is distinguished from the previous example of the village because, in this case, the cultural/social environment may assume a passive or stationary, though enticing, role. The consumer is drawn to the consumable environment, as opposed to the situation in which the environment defines consumption for the consumer, though this occurs as well. The main distinguishing feature of this cell is that the consumer finds a "natural match" with both the consumable and its environment.

This is a particularly healthy situation for the firm because the product/service is embedded inextricably within some portion of the consumer's psyche, as well as his or her lifestyle. The consumable is part and parcel of the consumer's self-identity and his or her social identity. That is, the person cannot conceive of him- or herself as whole without it. At the extreme, the object is present intensionally and extensionally. The consumer would say that the object is "part of me" and that it is an "extension of me" (see Belk 1988). He or she lives it. Strong examples include religious sects and cults, though consumables in the more ordinary consumption domain are candidates, as follows.

Common examples include products, services, and even images supported by fans with various levels of group identification. Sports teams, music groups, well-known entertainers (e.g., Elvis), alma maters, political organizations (e.g., Ross Perot's United We Stand America), and activity and lifestyle themes (e.g., skiers, Generation Xers) qualify. Typically, even including fan clubs, the identity of the consumer is not known to the team, artist, or so forth. The allure of the larger consumption icon is sufficient to hold the consumer to the loyalty state. Fans are known to go to great lengths to support their icon, from extensive travel to special uniforms (e.g., Star Trekkies) to head gear (e.g., parrotheads [Jimmy Buffett], cheeseheads [Green Bay Packers]) to painted bodies. Other forms of display insignia include logos on outerwear, badges, bumper stickers, and affinity (credit) cards.

Two excellent examples of this immersed self-identity strategy come from Harley-Davidson and Winnebago, a manufacturer of recreational vehicles (RVs). These firms, through their corporate programs, support local clubs and rallies. Harley-Davidson manages its program with the cooperation of its local H.O.G. chapters, which require membership in the corporate H.O.G. organization. Winnebago clubs are managed similarly, though members literally can live the Winnebago lifestyle in their Winnebago, some residing and traveling to rallies and other locations in their RV year-round. Members receive roadside service, insurance, and even mail forwarding support from affiliation with the club.

This ends the discussion of loyalty influences beyond the cognitive-to-action framework. A consumer's willingness to rebuy or repatronize cannot reach ultimate extremes until he or she is willing to adore and commit unfailingly (i.e., love) to a product or service. Beyond this, the necessary additional adhesion stems from the social bonding of a consumption community and the synergy between the two. In essence, the consumer wants to be loyal, the social organization wants him or her to be loyal, and as a result, the two may become symbiotic. These are stringent criteria for the firm that wishes to have a loyal customer base. A reasonable and rhetorical question then is: What companies will be able to attain this state?

The Domain of Loyalty: Is It Accessible to All?

A fully immersed self-identity (the high-high cell in Table 2), as an ultimate loyalty state, cannot be achieved by all marketers. This requires product superiority at the minimum, plus customers who can become determined defenders of the brand, plus a supportive social environment. If these requirements are unattained or unattainable, the depth of the loyalty state becomes more shallow and precarious.

What does it take to bring all these into being? There are five essential criteria. First, the product must be of some unique configuration that makes it desirable (i.e., superior). Second, a profitably sized segment of the firm's customers must find it desirable in this manner. Third, the consumable must be subject to adoration, at least in the eyes of the firm's potentially loyal consumers. Fourth, the product must have the capacity to be embedded in a social network, for if a firm's consumers cannot be networked at least perceptually, they cannot feel that they are part of a village. Fifth, the company must be willing to expend resources to create, populate, and maintain the village. This does not have to be a physical or even electronic (e.g., Internet) village but rather can be maintained through communication at the corporate or local levels, as in the Winnebago and Harley-Davidson examples. Each of these criteria is discussed in greater detail next.

Can the firm achieve and maintain product uniqueness or superiority in the face of aggressive competition? If not, the basic building block of cognitive loyalty is missing, and the firm must rely on fallback strategies such as low price. Particularly susceptible are firms in rapidly growing industries in which product innovation is rampant. The current electronic online industry is one such example.

Are the firm's major market segments likely to be loyal? This is an individual difference issue that has not been broached here. Evidence cited in Oliver (1997) suggests that consumers are not necessarily loyal to, for example, food and household products. Major durables were not investigated. As noted, commoditylike items are not good candidates for loyalty programs, though Chiquita, Sunkist, Perdue, and Columbian coffee have made strides in this area. In light of the material presented here, however, it is perhaps best to suggest they have engendered preference, not loyalty.

Is the object or service "lovable?" Is it one for which a consumer can become a devoted defender of the branded consumable? Many commentators on the American automobile experience have referred to the country's "love affair with the car." Some Americans still love their cars, take pride in ownership, pamper them, and so forth. Belk (1988) cites many examples of objects that are cherished; memorabilia are high on the list. If consumers can be conditioned to adore and commit unfailingly to the use of a brand, this dimension of loyalty can be cultivated.

Can a social network be put in place that brings consumers in as family? Many manufacturers have attempted to do this. Some begin, find the strategy costly, and drop it. For example, Saturn waited until 1999 for its second reunion after the first in 1994; the loss of a "reunion effect" on buyers in the intervening years is unknown. Chrysler's Jeep division has "Jeep Jamborees" at which Jeep owners try their skills at four-wheel driving, but communications about these events from the corporate office are irregular.

Finally, can the personal zealotry of brand fascination and a supportive social network be merged? Fan clubs attempt this, and some succeed. In many cases, independent organizations take this opportunity and exploit it. Organizers of Trekkie conventions, Elvis impersonation contests, the Wally Byam Caravan Clubs (Airstream RVs), and collector's clubs (e.g., Barbie dolls) are examples. At the corporate level, serious planning and research must be undertaken to identify the truly loyal and find a mechanism to bring them together under a corporate umbrella.

What if any of these conditions are unattainable or not attained? The potential for ultimate loyalty erodes in the same order in which it develops. As the ability to bond a social network with the consumer's lifestyle cannot be achieved, as the social network possibilities are not available, as the ability for some consumers to love the product or service provision is absent, and as the product's ability to sustain superiority or uniqueness fails, so does the potential for loyalty. To the firm that cannot find a loyalty angle, satisfaction is the best for which it can hope. This satisfaction can be quality-based or, at the extreme minimalist position, price-based. In the end, loyalty will be unavailable to many, and efforts that "throw money at" loyalty programs are doomed to fail. These firms should be content to pursue mere satisfaction.

What Is the Relation Between Satisfaction and Loyalty?

Previously, six plausible relations, shown graphically in Figure 1, were suggested to link satisfaction and loyalty. It is now time to discuss the appropriateness of each in light of the evidence offered. Panel 1, which suggests that satisfaction and loyalty are two manifestations of the same concept, is dismissed easily. From the definitions proffered in Oliver (1997) and the many avenues of discourse presented here, it should be clear that the two concepts are distinct. Satisfaction is a fairly temporal postusage state for one-time consumption or a repeatedly experienced state for ongoing consumption that reflects how the product or service has fulfilled its purpose. From the perspective of the firm, satisfaction is delivered to the consumer. Loyalty, in contrast, is an attained state of enduring preference to the point of determined defense.

Panels 2 and 3 suggest that satisfaction is an essential ingredient for the emergence of loyalty. The first argues that satisfaction is "core," the second only that it is necessary. There is merit to these perspectives, because no possibility discussed here entertains loyalty development without early or concurrent satisfying episodes. Even in the village concept, it is presumed that the "menu" that is offered to the constituents is satisfying or, at least, satisfactory. Excepting those villages with severe exit barriers (e.g., cults), members would express dissatisfaction or leave the group if aspects of its consumption system were unsatisfactory. Although satisfaction may not be a core element of loyalty, particularly after loyalty has been established, it is difficult to entertain loyalty development without satisfaction. The endurance of loyalty is another matter, however.

Panels 2 and 3 diverge from the discussion presented here in terms of the degree to which loyalty totally encompasses satisfaction (i.e., satisfaction is contained entirely within loyalty). It is simple to demonstrate common consumption situations in which satisfaction exists without loyalty (a satisfying meal, regardless of the entree) and loyalty exists without satisfaction (unequivocal blind faith, "my country, right or wrong"). In this sense, Panel 5 is more accurate, in that it shows satisfaction and loyalty in an overlapping posture, but the percentage of overlap is small in relation to the content of each construct. However, Panel 5 fails on the criterion of the independence of satisfaction and loyalty for the situations described.

This leaves Panels 4 and 6, the first of which suggests that a superordinate concept, ultimate loyalty, encompasses both satisfaction and loyalty. For the same reasons discussed for Panels 2 and 3, the containment element of this description can be dismissed, but the notion of ultimate loyalty as superordinate can be endorsed. In the attitude theme of loyalty, four forms of lesser loyalty—cognitive, affective, conative, and action—were entertained. In their own way, these are variants of loyalty. It is not until fortitude develops that ultimate loyalty becomes possible.

This leads the discussion to Panel 6, in which satisfaction becomes transformed into loyalty much like a caterpillar becomes transformed into a butterfly. After this metamorphosis, the two creatures are not the same and share virtually no common characteristics except for their biological origins. This is truly an extreme position, for it suggests that loyalty never can return to mere satisfaction. Oliva, Oliver, and MacMillan (1992) have empirically suggested that there is a threshold at which loyalty can revert to dissatisfaction in the face of repeatedly unsatisfactory purchase episodes. What has not been shown is the case in which loyalty reverts to (positive) satisfaction and the consumer becomes open to competitive advances.

The reason for the ambivalence regarding which conception is most accurate is that, even with the perspective taken here, there remain variants of loyalty. In addition to the cognitive-to-action sequence, there are different degrees of loyalty, depending on how many of the synergistic factors presented here are involved. Ultimate loyalty is supported by the convergence of product, personal, and social forces, and the consumer displaying this state has logical, personal, and communal loyalty sustainers. At the same time, competition is thwarted easily by these same forces. The social environment insulates with a buffering mechanism and is the consumer's fortress, the personal fortitude factor acts as the consumer's shield, and the product's superiority maintains the logic mechanism—in effect, the consumer's weaponry.

Removing any of these lowers the consumer's resistance to competitive persuasion. Loyalty supported only by the social environment enables the consumer to look beyond its borders, in much the same way that children can look beyond the neighborhood and family unit from which they developed. Loyalty supported only by fortitude is susceptible to relapses such as self-doubt, second thoughts, competitive onslaught, and repetitively unpleasant dissatisfactory experiences. As discussed throughout this article, loyalty supported only by product information is subject to competitive counterinformation.

Thus, Panel 6 comes closest to the perspective taken here, except that satisfaction does not transform into loyalty as much as it is a seed that requires the nurturance of sun, moisture, and soil nutrients. These are the analogies to personal determination and social support. Without these additional factors, satisfaction, similar to the seed, stays dormant. The consumer remains satisfied but does not grow beyond that state. Even a flash of sun or water—such as the flash of delight—will not begin the transformation process. When the seed sprouts, it will grow if the requisite factors are there. Only the full-grown version contains the "health" necessary to fight off all comers.

Is Brand Loyalty an Anachronism of the 1990s?

Before discussing the research directions suggested by the issues raised here, it would be of interest to explore whether current economic conditions frustrate the emergence of loyalty. Much of this argument relies on the "irrationality of loyalty" position discussed previously. Greater regional and global competition, price competition, and market fragmentation are cited as reasons "rational" consumers will be swayed to patronize the product or service with a preferred (lower) price, better features, or more personally customized features as competitors' products are introduced to the market. Lacking from these reasons are elements that would cause consumers to prefer to be loyal.

For example, a defense of loyalty can begin by referring to a basic instinct of human nature to be loyal. Loyalty is noble. It suggests that a person has conviction, trust, and fidelity. But this aside, maintaining loyalty is easy; it is the tried and true. Consumers weary of consuming can repurchase without great effort, provided the consumable has not changed for the worse.

Thus, the forces arguing for waning loyalty are counterbalanced by those favoring loyalty. Loyalty behavior is in an apparent state of equilibrium. This is evidenced by a recent study by Dekimpe and colleagues (1997), in which they found, at least in the categories studied, that there is variability around the loyalty response, as there is for any human behavior. In essence, loyalty is as viable a strategy as it ever was. Its attainability for individual firms is not a constant, however, and firms are encouraged to study their position and options in the pursuit of this goal.

Research Directions for the Future

Postconsumption investigators will find that several issues that require both initial exploration and greater resolution await study. These issues involve the fundamental meaning of loyalty, its attainability, and its link to revenues net of the investments firms must make to ensure successful loyalty programs. Each is discussed in turn.

What is Loyalty?

Past researchers had assumed that loyalty could be described sufficiently by patterns of repeat purchasing. This notion was put to rest when multibrand and attitude-based models were proposed, which lead to the now popular cognitive–affective–conative representation of brand commitment. Although not well researched, action inertia has been suggested as a fourth loyalty stage. In addition, this discussion has proposed behavior states that transcend this somewhat logical model. In essence, consumers can become near-zealots on the basis of adoration and devotion and can be placed in self-sustaining social environments that reinforce their brand determination. Questions arise, as follows:

- What portion of consumers in general are inherently loyal, disloyal, or ambivalent? What are the determining characteristics of these states? Do consumers express loyalty differently across product and service categories?
- If, as suggested here, satisfaction and loyalty are divergent concepts, what constitutes their overlap? Alternatively, what panel in Figure 1 best describes their correspondence?
- How is the action-loyal state attained? Is it simple inertia, or does it have clear behavioral antecedents?
- What is fortitude? Is it a combination of adoration and commitment, as suggested here, or does it consist of other content?
- What is the transitioning mechanism between action loyalty and fortitude? How does a consumer move from one state to the other, and how can firms facilitate this?
- What are the options for constructing a consumption community or village? How strong are the bonds in a "family" in which consumers might not have face-to-face contact?
- What is the role of repetition and mere exposure in loyalty in a consumption community?
- What additional synergistic effects are garnered when fortitude and community combine? Are these effects additive or synergistic?

Is Loyalty Attainable for Individual Firms?

Several issues have been raised in the context of the attainability of loyalty states. Generally, these relate to the ability and willingness of firms to institute loyalty programs that consist of a village-type networking of consumers and the degree to which this same consumer base contains potential devotees of the product or service. These questions were posed in the context of individual firms and industries. The queries that follow are offered to researchers in the hope that generalizations will be forthcoming as starting points for further research programs:

- What product and service categories are most adaptable to the fortitude and village concepts?
- Does industry structure play a role in loyalty development among its members?
- Is the rate of innovation a factor in loyalty for individual firms in industries with varying levels of innovativeness?
- Do management experience, strategy, and resourcefulness play roles in loyalty programs?
- Can management identify its loyal segments through means other than repeat purchase patterns?
- Can management cultivate loyalty through the mechanisms of fortitude and community? What are the nature and variants of such programs?

Is Loyalty Profitable to All?

Work by associates at Bain & Company has suggested that the returns to loyalty are in double-digit categories. These figures, however, speak more to retention than to psychological loyalty states. Although there is an unquestionable correspondence between the two, there are situations in which individual consumers do not have the opportunity or need to reconsume but remain loyal nonetheless (e.g., alumni). Further insight on the effects of such passive loyalty are needed. In addition, the Bain figures do not address the cost of loyalty programs beyond the apparent role of satisfactory purchasing. There remain the costs of ultimate loyalty, as discussed here in the form of maintaining the synergy of village and fortitude.

- What are the costs, respectively, of various loyalty strategies, including satisfaction, product superiority, fortitude, community, and their synergy?
- Do these strategies engender different returns in relation to their costs?
- Are there quantifiable benefits to passive loyalty, such as word of mouth and recommendations?
- Are loyalty programs best managed in-house or contracted out?
- Do loyalty programs have reciprocal internal effects, such as feedback on employee morale?
- Can loyalty be affected as a secondary result of improving employee morale generally?
- What are the determining characteristics, more generally, of returns to loyalty?

It appears that there is much to be known about the much-lauded but little understood concept of loyalty. With this in mind, it is hoped that the knowledge base of loyalty will be extended in the same way that satisfaction work has progressed to current levels. Ironically, further strides in management's understanding of loyalty may pose new issues and questions for satisfaction work, thus bringing the satisfaction–loyalty conundrum full circle.

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