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Switching Barriers in the Four-Stage Loyalty Model

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ABSTRACT

Oliver (1997) suggests a four-stage loyalty model proposing that loyalty consists of belief, affect, intentions, and action. Although this model has recently been subject to empirical examination, the issue of moderator variables has been largely neglected. This article fills that void by analyzing the moderating effects of switching barriers, using a sample of 589 customers of a large do-it-yourself (DIY) retailer. The results suggest that these moderators exert an influence on the development of the different stages of the loyalty sequence. Specifically, switching costs, social benefits, and the attractiveness of alternatives are found to be important moderators of the links in the four-stage loyalty model.

INTRODUCTION

Numerous studies have linked customer satisfaction to financial outcomes (Anderson, Fornell, and Lehmann 1994; Anderson, Fornell, and Rust 1997; Bernhardt, Donthu, and Kennett 2000; Ittner and Larcker 1998; Keiningham et al. 1999). However, in moving from a transaction orientation to a relationship orientation (Berry 1995; Grönroos 1995; Morgan and Hunt 1994), contemporary marketing thought acknowledges that gaining and sustaining customer loyalty as the ultimate goal may be more important than achieving customer satisfaction (Agustin and Singh 2005).

Obviously, the link between customer satisfaction, customer loyalty, and financial outcome is not as straightforward as it may seem (Carroll 1991; Carroll and Rose 1993; Reinartz and Kumar 2000). Yet researchers and managers acknowledge that small changes in loyalty and retention can yield disproportionately large changes in profitability (Reichheld 1993; Reichheld, Markey, and Hopton 2000; Reichheld and Teal 1996).

Despite this obvious managerial relevance, earlier research primarily analyzed the link between satisfaction ratings and repurchase intention. Few studies have examined the link between satisfaction ratings and repurchase behavior (Mittal and Kamakura 2001; Zeithaml 2000). Adding to that stream of research, Seiders et al. (2005) summarize and extend the literature by proposing that the relationship between satisfaction and repurchase behavior is moderated by customer, relational, and marketplace characteristics. Only recently, has Oliver's (1997) four-stage loyalty model been subject to more extensive empirical testing (Evanschitzky and Wunderlich 2006; Harris and Goode 2004; Olsen 2002). Our study adds to that stream of research by (1) discussing the links between the four loyalty stages and (2) identifying switching barriers as potential moderators of these links.

In the following article, we briefly discuss earlier conceptualizations of the loyalty construct. Oliver's (1997, 1999) framework of the four-stages of loyalty is then introduced. The focus of analysis is on switching barriers as moderator variables which affect the links between the adjacent loyalty stages. A set of hypotheses is derived and subsequently tested, using a sample of 589 customers of a large DIY retailer. In the final section of the article, we discuss implications of our findings, with a focus on generating a deeper understanding of loyalty.

CONCEPTUAL FRAMEWORK

Until the 1970's, loyalty was understood as repeat purchase behavior, primarily considering repeat purchase cycles (Bass 1974). Following that, a behavioral approach toward explaining purchase patterns emerged. Among the first proponents of such a behavioral approach was Jacoby (1973, 1978). Loyalty was defined as a biased (nonrandom) repeat purchase of a specific brand (from a set of alternatives) over time by a consumer, using a deliberate evaluation process (Jacoby and Kyner 1973). Later, Jacoby and Chestnut (1978) note that the belief, affect, and intention structure of a consumer must be examined in order to analyze loyalty.

Despite these seminal works, there is still no universal agreement on the definition of loyalty (Dick and Basu 1994; Jacoby and Chestnut 1978; Oliver 1999; Uncles, Dowling, and Hammond 2003). According to Uncles et al. (2003), three popular conceptualizations of loyalty exist: loyalty as an attitude that leads to a relationship with the brand; loyalty expressed mainly in terms of revealed behavior; and buying moderated by the individual's characteristics, circumstances, and/or the purchase situation.

We use Oliver's (1997) definition, because it includes both attitudinal and behavioral aspects of loyalty. Oliver (1997) defines loyalty as a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts that have the potential to cause switching behavior. He introduces a four-stage loyalty model, implying that different aspects of loyalty do not emerge simultaneously, but rather consecutively over time (Oliver 1999). More than a clarification, this model extends the loyalty sequence "cognitive-affective-conative" by including an observable behavior, for example actual purchase behavior. At each loyalty stage, different factors influencing loyalty can be detected.

Cognitive Loyalty

At this stage, consumer loyalty is determined by information relating to the offering, such as price, quality, and so forth. It is the weakest type of loyalty, since it is directed at costs and benefits of an offering and not at the brand itself. Therefore, consumers are likely to switch once they perceive alternative offerings as being superior with respect to the cost-benefit ratio (Kalyanaram and Little 1994; Sivakumar and Raj 1997). Cognitive loyalty is influenced largely by the consumer's evaluative response to an experience, in particular to the perceived performance of an offering relative to price (= value).

Affective Loyalty

Affective loyalty relates to a favorable attitude towards a specific brand. Attitude itself is a function of cognition (e.g., expectation). Satisfaction is a global affect evaluation or feeling state which can be predicted from perceived performance as the cognitive component of the evaluation (Oliver 1993; Phillips and Baumgartner 2002; Westbrook and Oliver 1991). Expectancy confirmation leads to satisfaction, which in turn effectuates affective

tive loyalty (Bitner 1990). Oliver (1997) defines satisfaction as “the consumer’s fulfillment response, the degree to which the level of fulfillment is pleasant or unpleasant.” Affective loyalty is also subject to deterioration, caused primarily by an increased attractiveness of competitive offerings (Sambandam and Lord 1995) and an enhanced liking for competitive brands. This can be, for instance, conveyed through imagery and association used in competitive communications (Oliver 1999).

Conative Loyalty

Conative loyalty implies that attitudinal loyalty must be accompanied by a desire to intend an action, for example repurchase a particular brand. It is stronger than affective loyalty, but has vulnerabilities as well. Repeated delivery failures are a particularly strong factor in diminishing conative loyalty. Consumers are more likely to try alternative offerings if they experience frequent service failures. Even though the consumer is conatively loyal, he has not developed the resolve to avoid considering alternative offerings (Oliver 1999).

Action Loyalty

Action control studies imply that not all intentions are transformed into action (Kuhl and Beckmann 1985). The three previous loyalty states may result in a readiness to act (in this case, to buy). This readiness is accompanied by the consumer’s willingness to search for the favorite offering despite considerable effort necessary to do so. Competitive offerings are not considered as alternatives.

Despite the many attempts to consider selected links between different loyalty phases, relatively little empirical research has been conducted on testing the total four-stage loyalty model. Our study tries to fill that void by empirically testing Oliver’s (1997) loyalty model and possible moderators affecting the links between the loyalty phases in a retail setting.

SWITCHING BARRIERS AND CUSTOMER LOYALTY

In the last decade, a substantial body of research has been conducted to investigate moderating variables influencing the formation of customer loyalty (Bloemer and Kasper 1995; Homburg and Giering 2001; Homburg, Giering, and Menon 2003). In this context, some studies focus explicitly on the moderating effects of switching barriers (Bell, Auh, and Smalley 2005; Jones, Mothersbaugh, and Beatty 2000; Lam et al. 2004). Switching barriers are defined as “any factor, which makes it more difficult or costly for consumers to change providers” (Jones et al. 2000). In line with the literature (Caruana 2003; Jones et al. 2000), we examine the following switching barriers: social benefits, attractiveness of alternatives, and perceived switching costs.

Social Benefits

Customers build interpersonal relationships with service personnel. These bonds between the customers and the firm result in the former receiving social benefits (Berry and Parasuraman 1991). The same interactions can lead consumers to develop strong personal relationships with the company (Grönroos 1990; Parasuraman, Zeithaml, and Berry 1985) and bind customers (Bateson and Hoffman 1999). As interactions between provider employees and customers are repeated over time, the motivation for the development of a social aspect to the relationship necessarily increases (Czepiel, Solomon, and Suprenant 1985). In addition, the more customers rely on the personnel, and the more trust the customers develop, the less risky customers perceive variations in quality.

Therefore the customers will not seek alternatives to their current provider, even if quality varies. Hence, consumers with higher social bonds rely more on past experiences with a particular retailer as a key information cue. Since it is riskier to switch a provider and to try something new, customers with lower social bonds should be less likely to remain affectively loyal if their satisfaction levels change. Empirical evidence in the context of loyalty shows that social benefits moderate the relationship between various aspects of satisfaction and selected measures of loyalty. For instance, Jones et al. (2000) found that the relationship between satisfaction and repurchase behavior is moderated by social benefits. Similarly, Crosby, Evans, and Cowles (1990) offer some support for such a moderating effect. They were able to demonstrate that the quality of the relationship between salesperson and the customer determines the probability of continued interchange. Holloway (2003) discusses social bonds as switching barriers, which especially influence the relationship between the perception of service quality and satisfaction. Based on these findings, a moderating effect of social benefits on the four-stage loyalty model can be assumed.

H1: As perceived social benefits increase, the link between cognitive and affective loyalty will become stronger.

Attractiveness of Alternatives

Depending on the quality of competing alternatives, the customer perceives a benefit in changing the provider (Oliver 1997). The more attractive the alternatives are, the higher the perceived benefits when switching (Jones et al. 2000). Therefore, consumers are likely to switch once they perceive alternative offerings as being superior with respect to the cost-benefit ratio (Kalyanaram and Little 1994; Sivakumar and Raj 1997). There is also empirical evidence from Rusbult, Zembrodt, and Gunn (1982), reporting that the quality of alternatives is associated positively with exiting and negatively with loyalty. In addition to possible direct effects of attractiveness of alternatives on loyalty, moderating effects can be anticipated: In line with Oliver (1997), it can be expected that the link between cognitive and affective loyalty will be stronger under the condition of unattractive alternatives. Hence:

H2a: As the attractiveness of competing alternatives decreases, the link between cognitive and affective loyalty will become stronger.

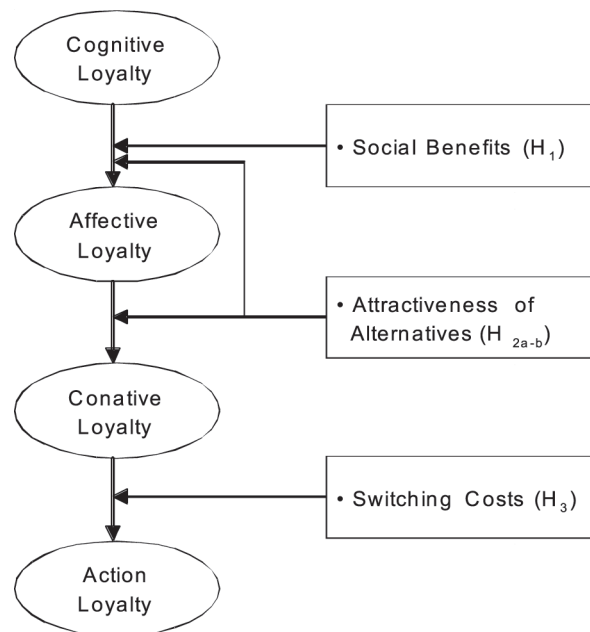
Furthermore, the deterioration of loyalty at the conative stage of Oliver’s (1997) model is caused primarily by an increased attractiveness of competitive offerings (Sambandam and Lord 1995). Conversely, the less attractive the alternatives, the more favorably customers perceive the offers of its current provider (Jacoby, Speller, and Kohn 1974). Consumers who generally prefer shopping at a certain retailer might therefore differ in their intention to repurchase, depending on the perception of the attractiveness of alternatives. In line with Oliver (1997), we conclude:

H2b: As the attractiveness of competing alternatives decreases, the link between affective and conative loyalty will become stronger.

Perceived Switching Costs

In many instances, customers are loyal to a provider, because of the difficulty of changing to a different firm. In accordance with Jones et al. (2000), switching is likely to involve various behavioral and psychological aspects, given that switching costs include the time, money and effort the customer perceives, when changing

FIGURE 1
CONCEPTUAL MODEL AND HYPOTHESES



from one provider to another, more specifically, they entail search and learning costs (Jones, Mothersbaugh, and Beatty 2002). The consumers already know the routines of their current provider, acting as a kind of specific investment, whereas these investments were lost when changing to another provider. Switching costs can affect loyalty, such as with increasing perceived costs of an activity, the probability of a consumer acting that way diminishes.

The impact of switching costs on loyalty has received relatively little attention in the literature (Burnham, Frels, and Mahajan 2003; Dick and Basu 1994; Gultinan 1989). Aaker (1991) suggests that the analysis of switching costs can provide a basis for brand loyalty. There is empirical evidence that higher switching costs positively influence customer loyalty (Burnham et al. 2003). Furthermore, switching costs are believed to moderate the link between satisfaction and repurchase intention (Jones et al. 2002). Therefore, in addition to the possible direct effects, we believe that switching costs moderate the link between conative loyalty and action loyalty. Comparing two consumers who intend to purchase at a certain retailer, with one perceiving high switching costs while the other does not, the "locked-in" customer is much more likely to purchase at that retailer, since the consumer is faced with additional time and effort associated with a change. Switching costs explicitly foster transferring intentions into action—as suggested by the theory of planned behavior—instead of influencing earlier stages of the four-stage loyalty model (Bansal and Taylor 2002). Hence, the link between conative and action loyalty is stronger for customers perceiving higher switching costs. This reasoning is again consistent with that of Oliver (1997), who noted that key sustainers of action loyalty are, in fact, sunk costs, and actual purchase will be more likely for consumers faced with sunk costs, as opposed to those with no sunk costs which are associated with switching. In this

respect, switching costs might serve as an aid to transform intention into action. Therefore, we expect:

H3: As perceived switching costs increase, the link between conative and action loyalty will become stronger.

Figure 1 summarizes the conceptual model of our study and the hypotheses we derived.

METHOD

Data Collection Procedure and Sample

We drew our sample for a retailer in the German DIY market in the summer of 2005. This retail market is highly competitive, with the top ten retailers accounting for roughly 80% of total sales. The retailer in our study is quite representative for this market in terms of size and success. We randomly selected 2,500 customers of that retailer and mailed them questionnaires with pre-paid return envelopes. To avoid any bias, the return envelopes were addressed to the researchers' university. A total of 589 respondents send back usable questionnaires, resulting in a satisfactory response rate of 23.6%. Comparing early and late responses, as suggested by Armstrong and Overton (1981), no signs of non-response bias were found.

Since the data for dependent and independent variables were obtained from the same respondents, there is a possibility of common method bias (CMB). We applied the methods suggested by Podsakoff et al. (2003) to test for CMB, particularly the "single-method-factor approach." We estimated the model with a single-method first-order factor added to the indicators of the constructs. The results reveal that even with common-method variance con-

trolled, fit-indices and the proportion of variance explained were almost unchanged in both models, and all path coefficients remain significant. Therefore, we conclude that CMB is not a significant issue in our study.

Analysis

We use multi-group structural equation modeling to test our hypotheses. Median-splits based on the values of the moderator variables were used to create the groups. Testing for moderation, we first looked at a non-restricted model and then restricted three paths in the four stage loyalty model so that they are equal across subgroups. Chi-square differences with three degrees of freedom (critical chi-square value ($df=3$; $p=.05$): 7.81) were assessed. After confirming a general moderating effect, we compared two models that only differ in one effect of one loyalty stage to the next, as suggested by our hypotheses. One model restricts the parameter so as to be equal across groups, while the second model allows variation in one of these parameters across groups. The restricted model has one more degree of freedom than the general model. A moderating effect would be present when the improvement in chi-square, moving for the restricted to the non-restricted model is significant, meaning the chi-square difference between the two models (and one degree of freedom) is larger than 3.84 ($p=.05$).

Measures

A conceptualization and items for measuring the constructs were developed, drawing on prior research in the loyalty literature. Except for attractiveness of alternatives, multi-item seven-point Likert scales (anchored at 1=strongly agree, 7=strongly disagree) adapted from previous studies were used.

Cognitive Loyalty. Cognitive loyalty was defined and measured as evaluation of perceived value associated with the retail outlet. In accordance with the operationalization of Verhoef, Langerak, and Donkers (2004), Sirdeshmukh, Singh, and Sabol (2002) and Baker et al. (2002), the respondents were asked to rate the perceived value.

Affective Loyalty. Affective loyalty was defined as a person's global affect evaluation or feeling state. As proposed by Oliver (1997), we used "Overall Satisfaction" and "Liking" to cover affective loyalty.

Conative Loyalty. Conative loyalty was defined as a customer's behavioral intention to continue buying at a retail store in the future, accompanied by a deep commitment to that store. The scale used was adapted from the behavioral intention battery developed by Zeithaml, Berry, and Parasuraman (1996), and included the items: willingness to recommend, and repurchase intention.

Action Loyalty. Action loyalty focuses on (purchase) behavior. Hence, we do not focus on attitudes such as an intention to purchase or intention to overcome an obstacle. In accordance with Harris and Goode's (2004), we operationalize "action loyalty" as displayed choice preference, and not as "overcoming obstacle." The most common assessments of behavioral loyalty are repurchasing patterns or behavioral frequency like word-of-mouth behavior, purchase frequency, and actual money spent per year, as used here.

Attractiveness of Alternatives. The attractiveness of alternatives was measured with one item, accounting for the evaluation of existing alternatives. Research in the field of neuron science has shown that the first choice is a good indicator for evaluating the attractiveness of alternative brands (Deppe et al. 2005).

Social Benefit. The social benefits measure was adapted from Henning-Thurau, Gwinner, and Gremler (2002), measuring the social benefits resulting from interpersonal relationships with the service personnel.

Switching Costs. Finally, the switching costs measure, adapted from Jones et al. (2000), captures costs across a variety of dimensions and focuses on the overall perceptions of time, money, and effort associated with changing providers.

Measurement reliability was examined through confirmatory factor analysis and Cronbach's alpha coefficient.

It can be noted that the coefficient alpha exceeds .7, the threshold generally proposed in the literature (Nunnally 1978). Also, composite reliabilities exceed .6 for all constructs (Bagozzi and Yi 1988). The discriminant validity of the constructs was assessed using the criterion proposed by Fornell and Larcker (1981) and this criterion was met. Therefore, reliability and validity of the constructs in this study are acceptable.

RESULTS

Firstly, it is evident that the links between the various stages of the loyalty model are all significant ($p<.01$) and the model displays a good overall fit ($\chi^2/df=4.312$; CFI=.941; TLI=.926; SRMR=.073; RMSEA=.078). Therefore, we can continue analyzing the moderating effects.

After confirming the influence of the main effects in the model, we tested for moderator effects. A chi-square difference test was conducted for the three possible moderator effects, comparing a restricted and a non-restricted model. As can be seen, "attractiveness of alternatives" (at .01-level) and "switching costs" (at .05-level) have a significant, general moderating effect on all links in the loyalty model, whereas "social benefits" displays only a weak moderating effect at .1-level. Nevertheless, we continue analyzing the specific moderator effects suggested by our hypotheses.

As can be seen from table 4, each moderator only moderates one link in the loyalty model. "Attractiveness of alternatives" moderates the link between affective and conative loyalty, "social benefits" moderates the link between cognitive and affective loyalty, and "switching costs" moderates the link between conative and action loyalty.

Hence, three of four hypothesized moderating effects in the four-stage loyalty model were supported by these findings. It only seems that only "attractiveness of alternatives" fails to moderate the link between cognitive and affective loyalty as hypothesized in H2a. Furthermore, a smaller random sample of 250 respondents confirmed these results.¹

DISCUSSION, LIMITATION, FURTHER RESEARCH

Gaining customer loyalty is less straightforward and more complex than several previous studies have suggested. Using Oliver's (1997) model of loyalty, it is not until a customer shows high consistency through the four distinct stages that loyalty is achieved. In such case, customers possess not only a stable disposition but also a stable, routine purchase pattern, making them relatively resistant to competitive offers. Therefore, examining moderator variables of the links in the four-stage loyalty model leads to a clearer understanding of how to build loyalty.

The results of our empirical study suggest that there are indeed moderator variables that display conditions under which a customer moves from one loyalty stage to the next. In particular, high perceived social benefits from a relationship with a retailer are likely to turn cognitively loyal customers into affectively loyal customers. If the attractiveness of alternatives is relatively low, a customers liking (affective loyalty) of a particular retailer can be

¹We thank one anonymous reviewer for suggesting this test.

TABLE 1
DESCRIPTION OF ITEMS USED TO MEASURE THE CONSTRUCTS

| Scale/Item | Coefficient Alpha | Composite Reliability | Variance Extracted |
|---|----------------------|--------------------------|-----------------------|
| Cognitive Loyalty (Baker et al. 2002; Sirdeshmukh et al. 2002; Verhoef et al. 2004)* 1. How would you rate your overall shopping experience at this store? 2. The quality/price ratio with the dealer is good (merchandise). 3. The quality/price ratio with dealer is good (service). 4. For the time you spent in order to shop at this store, would you say shopping at this store is highly reasonably/highly unreasonable? 5. For the effort involved in shopping at this store, would you say shopping at this store is not at all worthwhile/very worthwhile? 6. The store is attractive. 7. For the prices you pay for DIY-items at this store, would you say shopping at this store is a very poor deal/very good deal? | .862 | .869 | .571 |
| Affective Loyalty (Bettencourt 1997; Oliver 1997)* 1. Based on all my experience with this store, I am very satisfied. 2. My shopping experiences at this store have always been pleasant. 3. Compared to other stores, I am very satisfied with this store. | .883 | .885 | .720 |
| Conative Loyalty (Zeithaml et al. 1996)* 1. Repurchase intention 2. Word-of-mouth intention | .804 | .802 | .670 |
| Action Loyalty (De Wulf, Odekerken-Schröder, and Iacobucci 2001) 1. How often do you buy DIY things in this store compared to other stores where you buy DIY things?* | .850 | .858 | .673 |
| 2. What percentage of your total expenditures for DIY do you spend in this store?*** 3. Of the 10 times you select a store to buy DIY at, how many times do you select this store?*** | | | |
| MODERATORS | | | |
| Switching Costs (Jones et al. 2000)* 1. In general, it would be a hassle changing DIY-retailers. 2. It takes me a great deal of time and effort to get used to a new company. | .863 | .932 | .870 |
| Social Benefits (Henning-Thurau et al. 2002)* 1. This store offers high-quality service. 2. Customers could expect to be treated well in this shop. 3. Employees of this store could be expected to give customers personal attention. 4. This store's employees would be willing to help customers. 5. Employees of this store would not be too busy to respond to customers' requests promptly. | .848 | .958 | .635 |
| Attractiveness of Alternatives* 1. This store will be my first choice for my DIY needs. | n.a. | n.a. | n.a. |

* Measured using seven-point Likert scales anchored by 1=strongly agree; 7=strongly disagree.

** Measured in percentage of total expenditures.

*** Measured in times of selection.

TABLE 2
CORRELATION MATRIX

| | Cognitive Loyalty | Affective Loyalty | Conative Loyalty | Action Loyalty |
|----------------------------|-------------------|-------------------|------------------|----------------|
| Cognitive Loyalty | 1 | | | |
| Affective Loyalty | .692 | 1 | | |
| Conative Loyalty | .622 | .707 | 1 | |
| Action Loyalty | .455 | .526 | .505 | 1 |
| Average Variance Extracted | .571 | .720 | .670 | .673 |

TABLE 3
PATH COEFFICIENTS (“FOUR-STAGES OF LOYALTY”)

| | Four-Stages of Loyalty | |
|---------------------------------------|------------------------|----------------|
| | Coefficient | R ² |
| Cognitive Loyalty → Affective Loyalty | .786* | .618 |
| Affective Loyalty → Conative Loyalty | .799* | .639 |
| Conative Loyalty → Action Loyalty | .604* | .365 |

*=.01-level.

transformed into a strong intention to repurchase. If retailers are able to create switching costs, those customers intended to purchase, are very likely to do their actual purchase at that retailer. Our results did not, however, find a moderating effect of the attractiveness of alternatives on the link between cognitive and affective loyalty. A possible explanation could be that both satisfaction and liking are still just attitudes and consumers may not consider an actual purchase situation. However, we acknowledge that more research is needed to test this link in particular.

As with all empirical studies, our study suffers from limitations. First, our object of analysis was a particular retailer from one industry. Second, we analyzed data from one point in time only. By doing so, we assume there is no time-lag between a customer’s feeling of being satisfied and the attitudinal and behavioral consequences. Thirdly, we considered only linear relations between the four loyalty stages. However, as indicated in the literature (Anderson and Mittal 2000; Keiningham, Perkins-Munn, and Evans 2003), these relationships might in fact be curvilinear. Furthermore, some scholars are skeptical about the use of median split, due to the loss of information. Further research might consider alternative ways to split the sample in appropriate sub-samples. Moreover, we only use self-reported measures for the action loyalty. Furthermore, longitudinal data would further improve our understanding of the mechanisms influencing the link between satisfaction and loyalty in general, and the effect of certain moderators in particular.

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TABLE 4
RESULTS OF MULTI-GROUP ANALYSIS

| Attractiveness of Alternatives | | | | |
|---------------------------------------|------|------|----------|------------------------|
| | Low | High | χ^2 | $\Delta \chi^2 (df=1)$ |
| Cognitive Loyalty → Affective Loyalty | .745 | .618 | 413.476 | 1.006 |
| Affective Loyalty → Conative Loyalty | .808 | .589 | 404.281 | 10.261*** |
| Conative Loyalty → Action Loyalty | .380 | .422 | 413.489 | 1.053 |
| $\Delta \chi^2 (df=3): 12.654***$ | | | | |
| Social Benefits | | | | |
| | Low | High | χ^2 | $\Delta \chi^2 (df=1)$ |
| Cognitive Loyalty → Affective Loyalty | .644 | .798 | 707.977 | 5.085** |
| Affective Loyalty → Conative Loyalty | .767 | .767 | 711.271 | 1.791 |
| Conative Loyalty → Action Loyalty | .563 | .569 | 713.062 | .001 |
| $\Delta \chi^2 (df=3): 6.437*$ | | | | |
| Switching Costs | | | | |
| | Low | High | χ^2 | $\Delta \chi^2 (df=1)$ |
| Cognitive Loyalty → Affective Loyalty | .777 | .702 | 445.766 | .131 |
| Affective Loyalty → Conative Loyalty | .829 | .716 | 445.617 | .280 |
| Conative Loyalty → Action Loyalty | .365 | .581 | 439.056 | 6.841*** |
| $\Delta \chi^2 (df=3): 7.836**$ | | | | |

*=.1-level.
**=.05-level.
***=.01-level.

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734 / *Switching Barriers in the Four-Stage Loyalty Model*

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