

Millennials' Customer Dispositions Influencing Toothpaste Brand Loyalty Among University Students in Kenyan Private Universities

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Abstract

Consumer attitudes play a crucial role in steering behavioral adoption, forming the essence of human behavior. Attitudes toward brand loyalty, particularly for low-involvement products like toothpaste, reveals a diverse spectrum of responses, encompassing both positive and negative findings. Given the disparities across generations, this study delves into whether there has been a shift in millennials' attitudes. This inquiry arises against the backdrop of diminished toothpaste sales due to weakened economic purchasing power in Kenya, evident in extensive promotional efforts by toothpaste brands. The study explores six dispositional factors influencing brand loyalty: brand affect, trust, relevance, satisfaction, perceived quality, and brand loyalty. While prior research has examined these factors individually, this study uniquely views them as dispositional factors projected by consumers onto a brand to influence loyalty. Grounded in the Psychology of Attitudes theory, the study adopts a descriptive research design. It targets 399 millennials in chartered private universities in Kenya, employing a multi-stage sampling method and a self-administered Likert scale questionnaire. Structural Equation Modeling Regression Analysis are employed to analyze the data. The research concludes that customer dispositions play a pivotal role in shaping brand loyalty, encompassing all six identified factors among millennials in Kenya. Notably, an increase in brand perceived quality reduced brand relevance. Brand managers are encouraged to utilize innovative and compelling emotional messages in their marketing strategies to mitigate perceived risks and maximize benefits, ultimately fostering trust. They should offer specialized toothpaste tailored to specific needs and enhance the perceived quality of the product. Future research endeavors should explore whether similar findings apply to the Generation Z cohort, particularly concerning non-convenience products.

Keywords; *Customer Dispositions, Customer Enablers, Toothpaste, Brand Loyalty, Millennials*

Introduction

Attitudes serve as the guiding compass for assessing diverse response forms—explicit, implicit, affective, and behavioral. These cognitive constructs encapsulate an individual's thorough evaluation of entities, individuals, or situations, wielding significant influence over behavior. Furthermore, attitudes possess the predictive capacity to shape behavior (Nystrand & Olsen, 2020).

Various studies have delved into the interconnected nature of different brand disposition factors. For example, a study in Belgium, The Netherlands, Italy, and Germany investigated the influence of consumer attitudes on the purchase of processed meat items (Hung et al., 2016). Recognizing these determinants holds immense value for marketing and policy-making, facilitating the development of effective strategies geared toward fostering brand loyalty. Positive attitudes play a pivotal role in propelling individual behaviors that align to favorable predispositions (Jin et al., 2019).

Molinillo et al. (2019) linked Spain's brand performance and attitudinal function assessment. Meaning that customers utilize their emotions, beliefs, and attitudes as fundamental tools to evaluate a brand's performance. Positive attitudes result in favorable evaluations, while negative attitudes lead to poor outcomes. Similarly, in Korea, Shin et al. (2019) revealed that brand trust at a disposition ensures customer loyalty, encouraging customers to view specific brands as their primary solution. Consequently, consumers' attitudes toward a brand, based on the brand's consistent fulfillment of promises, generate loyalty. Brand trust effectively communicates a brand's ability to align with consumer interests, ultimately fostering goodwill among consumers (Khandai et al., 2022).

Yao and Hee (2022) in China highlighted the diverse range of emotions elicited by brands, which vary distinctly among customers. This brand affect shapes consumers' moods, encompassing emotions such as fondness, aversion, warmth, or even aloofness. On the other hand, Indonesia's brand perceived quality is attitudinal and enhances brand satisfaction and loyalty (Izzudin & Novandari, 2018). Consequently, any positive attitude rooted in quality perceptions increases the likelihood of customers remaining loyal.

In Turkey, Sigindi (2018) proposed that creating brand relevance as positioning attitude reduces risk perceptions and enhances loyalty. A brand is deemed relevant when it is perceived as a solution to challenges aligned with consumers' values, needs, and preferences in a specific locality. Furthermore, if the brand is reliable and trustworthy, it becomes satisfactory. Building on this, Mbango (2018) in South Africa emphasized that brand satisfaction dispositions serves as a robust foundation that strengthens brand commitment, ultimately leading to brand loyalty. Therefore, brands should not solely focus on satisfying their customers but should strive to cultivate a profound and unwavering sense of commitment.

Positive attitudes serve as the pathway to brand satisfaction, contributing to brand loyalty in Sudan (Mohammed et al., 2017). These attitudes play a crucial role in market sustainability, highlighting the importance of establishing a positive emotional connection or instilling favorable beliefs about the brand. However, Kenyan consumers present an attitudinal challenge for brands due to their high expectations, consistently seeking the best deals in every transaction (Mungai, 2018). These attitudes, shaped by past experiences, serve as a valuable source of information guiding customer expectations.

Attitudes play a fundamental role in steering behavioral adoption and form the essence of human behavior (Brousmiche et al., 2016). They manifest in various forms, including explicit, implicit, affective, and behavioral components, encompassing overt actions, implicit biases, emotions, and behaviors (Hung et al., 2016; Sreen et al., 2021). Brand affect, for example, triggers moods such as liking or disliking (Yao & Hee, 2022), while brand relevance is instrumental in mitigating risk perceptions (Sigindi, 2018). Consumers carry an attitude of being loyal to brands that fulfill their needs and reduce potential risks associated with product use. Therefore, brand loyalty is fostered when consumers' attitudes are targeted in terms of satisfaction and minimization of risks.

Furthermore, Mbango (2018) establishes a link between trust and loyalty, emphasizing its influential role in brand allegiance. Additionally, brand quality perceptions, rooted in brand satisfaction, have a significant impact on loyalty (Izzudin & Novandari, 2018), and brand performance contributes to loyalty as well. These metrics unveil customers' expectations, providing insights that assist in effectively engaging with the brand.

In contrast to previous generations, millennials display lower levels of positive attitudes towards loyalty (DeTomi & Jensen, 2018). However, their noteworthy contribution of over \$600 billion to global transactions cannot be disregarded (McClaren & Vocino, 2017). While studies have individually explored various dispositional factors, there is a lack of comprehensive investigations into these factors and their relative strengths in influencing brand loyalty, especially with low-involvement products such as toothpaste. Additionally, limited research has delved into how the attitudes of millennials impact their brand loyalty.

This study aims to bridge these research gaps by examining how brand dispositions (including brand affect, brand relevance, brand trust, brand perceived quality, and brand performance) influence brand loyalty among millennials attending private universities in Kenya.

To address this overarching objective, the following specific objectives were pursued:

- i. To examine the relationship between brand affect and toothpaste brand loyalty.
- ii. To investigate the relationship between brand relevance and toothpaste brand loyalty.
- iii. To explore the link between brand trust and toothpaste brand loyalty.
- iv. To probe the association between brand perceived quality and toothpaste brand loyalty.
- v. To examine the relationship between brand performance and toothpaste brand loyalty.
- vi. To investigate the association between brand satisfaction and toothpaste brand loyalty.

Literature Review

This study is anchored in "The Psychology of Attitude" by Eagly and Chaiken (1997), a theory that elucidates the influence of attitudes on driving consumption behavior. Regardless of varying levels of intensity and specificity, attitudes are inherently shaped by temporal and spatial contexts, constituting a fundamental element of human behavior (Brousmiche et al., 2016). They play a crucial role in forming connections with a brand and exhibit stability over extended periods (Nystrand & Olsen, 2020), making them a reliable predictor of behavioral responses. Brand loyalty, in particular, is sustained by a consistent consumer attitude characterized by enduring behavioral responses toward a brand over time (Sreen et al., 2021).

For the sake of this study, brand dispositions will be limited to brand affect, brand trust, brand relevance brand performance, brand perceived quality and brand satisfaction. For starters, brand affect, as an attitude, involves positive or negative evaluations of a product stemming from

human emotional responses such as joy or sadness, among others (Yao & Hee, 2022). Affect is hedonic, tied to the emotional and sensory contentment derived from a product, and is critical to the subjective experiences and emotions associated with the brand. (Ashraf, 2016) observes that the hedonic value centers on enhancing the experiential facets of a product and amplifying individual satisfaction. Meaning the emotional connection can induces positive attitude towards it.

The association between brand performance as a disposition and brand loyalty has been established in prior research(Mohammed et al., 2017; Unurlu , 2019). Customers tend to have positive temperaments and prioritize brands with perceived high performance, as a way to mitigate risks. In times of uncertainty, individuals often gravitate towards familiar and dependable brands, indicating that brand performance acts as a mediator, influencing the extent to which confusion or uncertainty impacts brand loyalty (Molinillo et al., 2019; Tanzaretha & Rodhiah, 2021).

Likewise, a connection has been identified between the brand perceived quality disposition and brand loyalty (Chinomona & Maziriri, 2017; Gabriel & Ronald, 2017). When consumers hold a favorable perception of a brand's quality, it results in an increase in brand loyalty. Positive quality perceptions are then correlated with heightened customer satisfaction (Alhuwaishel & AL-Meshal, 2018; Izzudin & Novandari, 2018), indicating the role of quality perceptions in influencing decisions to remain brand loyal.

Moreover, when quality is intertwined with attitudes of trust (Molinillo et al., 2017), lays a foundation for sustained loyalty (Menidjel et al., 2017), reducing perceptions of risk (Shin et al., 2019). Additionally, this disposition mitigates customer anxiety (Kaur & Soch, 2018) as long as opportunistic behaviors are avoided to deliver superior perceived value. Therefore the absence of trust can lead to skepticism, hesitancy, and disengagement from customers.

Additionally, brand relevance as a disposition also fosters loyalty (Mulugeta et al., 2017) by reducing risks (Sigindi, 2018). Cultural contexts play a significant role in amplifying brand relevance in risk mitigation, facilitating information collection, and appreciating its symbolic impact (Sedibe et al., 2019; Sigindi, 2018). This enhancement promotes co-creation through communication tailored to customers' language and a deep understanding of their specific desires

within a given category or segment (Pan et al., 2020). Brand relevance thus emerges as a novel facet of differentiation (Guèvremont et al., 2021) influencing brand loyalty.

Furthermore, Chen et al. (2020) identifies brand satisfaction as a dispositional tool, serving as an authentic brand evaluation tool. Consistent research has linked brand satisfaction to loyalty (Fernandes & Moreira, 2019; Mungai et al., 2017). It involves a comparison between the customer experience and their expectations, resulting in emotional affinity (Ghorbanzadeh & Rahehagh, 2020). Therefore, consumers develop a favorable brand perception when emotionally connected to a brand, transitioning from satisfaction to loyalty.

As consumers move from brand switching to loyal switching (Sharp, 2016), Koll and Plank, (2022) predict that building brand loyalty is crucial for businesses seeking significant returns. In South Africa, weak consumer spending, induced by price adjustments, has led to a decline in brand loyalty Sedibe et al. (2019). Locally, brand growth has become a major goal, but the market is characterized by stiff competition (Kanyuiro, 2018). Loyalty is founded on psychological commitment to a brand, including beliefs and positive responses (Kaur & Soch, 2018), while online tactics to socialize consumers to love brands have become common. Thus, even email marketing inspires loyalty by providing special sales and product information to customers (Njuguna, 2016) . This underscores the influence of attitudes in creating loyalty towards brands

Research Methodology

A descriptive research design was adopted and 399 students, aged between 23 and 43 years, enrolled in all chartered private universities in Kenya were targeted from 144,859 using the Slovin Formula to achieve a 5% margin of error and a 95% confidence level. Quantitative research using SEM, CFA and Maximum Likelihood method was done as Daystar University Ethics Committee gave approvals for closed-ended questionnaires distribution.

Table 1

Population Statistics

	Number	Percentage
Male	175	43.9%
Female	224	56.1%

22 to 26 years	322	80.7%
27 to 32 years	43	10.8%
33 to 37 years	17	4.3%
38 to 42 years	16	4%
Degree	317	79.45%
Diploma	32	8.02%
Master's	44	11.03%
PhD	6	1.5%

Note; Identified Population Statistics

Results and Discussions

The KMO values (0.93) indicate a sufficient sample size, surpassing the recommended minimum value of 0.5 (p-value = 0.00) (Muzaffar, 2016). The Bartlett's Test yielded a Chi-Square value of 1356.949 (p-value of 0.00), suggesting that the variables in the dataset are uncorrelated in the population and are not suitable for factor analysis. The final Comparative Fit Index was 0.981, indicating a highly favorable fit. The initial CMIN/DF value of 3.775 improved to 2.763 after co-varying error terms, aligning with the modification index covariance (Sharif & Nia, 2018). Hoelter's test computed values exceeded the required sample size of 75, increasing from 168 to 185 at a 0.05 significance level and from 186 to 205 at a 0.01 significance level.

Correlation outputs show that an enhancement of these factors results in elevated toothpaste brand loyalty among millennials.

Table 2

Correlation Outputs

	Brand Affect	Brand Performance	Brand Perceived Quality	Brand Trust	Brand Relevance	Brand Satisfaction
Brand Affect	1					
Brand Performance	0.51**	1				
Brand Perceived Quality	0.49**	0.63**	1			
Brand Trust	0.45**	0.58**	0.68**	1		
Brand Relevance	0.49**	0.63**	0.59**	0.68**	1	

Brand Satisfaction	0.54**	0.65**	0.66**	0.67**	0.73**	1
<hr/>						
P values						
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Brand Affect	0.00					
Brand Performance	0.00	0.00				
Brand Perceived Quality	0.00	0.00	0.00			
Brand Trust	0.00	0.00	0.00	0.00		
Brand Relevance	0.00	0.00	0.00	0.00	0.00	
Brand Satisfaction	0.00	0.00	0.00	0.00	0.00	0.00

Note; The correlation values and their corresponding P-Values

Customer dispositions exhibited a regression weight estimate of 0.35 (standard error (se) = 0.78, critical ratio (cr) = 7.161, p-value = 0.004) (see Table 3). These results underscore the significance of attitudes as a guiding compass for evaluating loyalty, emphasizing that attitudes possess the predictive capacity to shape behavior (Nystrand & Olsen, 2020). They affirm that positive attitudes play a pivotal role in propelling individual behaviors aligned with these favorable predispositions (Jin et al., 2019).

The correlation findings indicate that as customers' expectations are met by the brand, their attitude towards it can change, ultimately leading to loyalty. Products evoking positive emotions tend to perform better in the market. However, trust is identified as a fragile asset, and when damaged, it can significantly impact a product's market performance.

Table 3

Regression Weight Results of Customer Dispositions on Brand Loyalty

Hypothesis	Estimate	SE	Critical Ratio	p-value	Results
H ₀ 1 Customer dispositions on brand loyalty	0.35	0.78	7.161	0.004	Reject

Note; Customer dispositions and brand loyalty hypothesis testing

Brand satisfaction displayed the strongest factor loadings and a coefficient determination (see to Table 4). This implies a significant and positive connection between customer dispositions and the path to brand loyalty. A brand that effectively satisfies its customers not only fosters positive brand dispositions but also contributes to building loyalty. The dominance of satisfaction in explaining nearly all the variance in customer dispositions indicates perfect multicollinearity, making it challenging to distinguish the distinct contributions of other variables to customer dispositions. Consequently, the consideration of brand satisfaction limits the influence of other customer dispositions within the study. These findings align with Mungai et al. (2017) and Hariyanto (2018) who emphasized the essential role of brand satisfaction in cultivating loyalty. evaluation, contingent upon how well a brand fulfills the customer's expectations and needs.

Table 4*Path Analysis*

Path Analysis	Path Estimate	Standard Error	Critical Ratio	P- Value	Factor Loadings	Coefficient of Determination	
Brand Satisfaction and Customer Dispositions	1.000	.050	20.020	***	0.84	0.71	Reject
Brand Relevance and Customer Dispositions	.997	.050	19.069	***	0.83	0.68	Reject
Brand Trust and Customer Dispositions	.951	.053	18.417	***	0.79	0.62	Reject
Brand Perceived Quality and Customer Dispositions	.969	.050	17.953	***	0.77	0.60	Reject
Brand Performance and Customer Dispositions	.899	.061	13.757	***	0.76	0.58	Reject
Brand Affect and Customer Dispositions	.841	.050	20.020	***	0.67	0.44	Reject

Note; The Path Analysis for Customers Disposition Factors

Brand relevance, with a factor loading of 0.85 and an R^2 of 0.71, was subjected to path analysis alongside customer dispositions, resulting in an estimated path coefficient of 0.997 (standard error = 0.05, critical ratio = 19.069, p-value = 0.000). Therefore, when brands effectively address specific dental problems, such as fresh breath, white teeth, bleeding gums, or sensitive teeth, consumers are likely to develop positive dispositions and exhibit brand loyalty. Pan, et al. (2020) and Guèvremont et al. (2021) consider brand relevance as the ideal differentiation strategy, leading to informed purchase intentions and reducing risk perceptions. Brand relevance

communicates its effectiveness in meeting customer needs through emotional options involving thinking, sensing, and feeling (Sedibe et al., 2019).

In the path analysis between brand perceived quality and customer dispositions, a path coefficient of 0.969 (standard error = 0.050, critical ratio = 17.953, p-value = 0.000) was observed. The study concludes that there exists a substantial relationship between brand perceived quality and customer dispositions. This finding aligns with Wuisan and Angela's (2022) research, which links perceived quality to the risk reduction concept, signifying that customers perceive low-quality brands as highly risky. This perception aligns with the risk reduction concept, suggesting that customers view low-quality brands as highly risky, potentially causing hesitation in engagement or loyalty. Therefore, crucial quality indicators like product performance, reliability, features, durability, design, and conformance play a pivotal role in nurturing loyalty. Darvish et al. (2022) established a link between brand perceived quality and brand loyalty, emphasizing that customers, when perceiving a brand as high quality, form expectations and trust in the product's ability to meet those expectations.

Brand trust, boasting a factor loading of 0.80 and an R^2 of 0.64, exhibited a path analysis estimate of 0.951 (standard error = 0.053, critical ratio = 18.417, p-value = 0.00) in relation to customer dispositions. This underscores the vital role of brand trust as a fundamental element in any brand-customer relationship. The study emphasizes that when a brand consistently delivers on its promises, customers develop feelings of trust, leading to heightened brand loyalty (Ledikwe, 2020; Michael & David, 2019). Consequently, these findings reinforce the significance of prioritizing and nurturing brand trust to boost brand loyalty. Companies, through focused trust-building efforts, can establish a robust foundation for loyalty, gaining a competitive advantage in the industry.

The path analysis investigating the relationship between brand performance and customer dispositions revealed a substantial path coefficient of 0.899 (standard error = 0.061, critical ratio = 13.757, p-value = 0.00). These findings underscore a statistically significant connection between brand performance and customer dispositions, indicating that customers' attitudes toward a brand are profoundly influenced by the brand's consistent fulfillment of promises. This aligns with Tanzaretha and Rodhiah (2021) assertion that experience and quality are pivotal in

shaping brand loyalty and purchase intention, while brand performance does not positively impact these aspects.

Moreover, the study identified a significant and interlinked relationship between brand affect, customer dispositions, and brand loyalty (standard error = 0.841, p-value of 0.05, critical ratio = 20.020). Thus, customers' emotional connection is deemed equally crucial alongside utilitarian brand function. This aligns with the findings of other studies, such as Khandai et al. (2022) and Yao and Hee (2022). It implies that customers' emotional connection transcends mere satisfaction of functional needs, delving into deeper psychological desires. Consequently, positive emotions are experienced by customers when they interact with a positively perceived brand.

The correlation coefficient between brand performance and brand loyalty was determined to be 0.76, signifying that when a brand consistently meets customers' expectations, their attitudes can shift, potentially leading to loyalty. While products evoking positive emotions tend to perform better in the market, it is crucial to note that brand trust, a delicate asset, plays a significant role. Damage to brand trust can profoundly impact a product's market performance.

To enhance the model fit, the study introduced a covariance of -0.15 by co-varying the error terms of brand perceived quality and brand relevance. This suggests that as brand perceived quality improves, there is a decrease in brand relevance perception, indicating that perceived quality brands may seem financially inaccessible to millennials. This implies that, for millennials, higher brand perceptions in terms of quality might mean that a more affordable brand could fulfill the same basic needs. Therefore, they seek brands that effectively serve their fundamental requirements.

Conclusions and Recommendations

The study concluded that customer dispositions play a crucial role in influencing brand loyalty, with brand affect, representing the emotional connection to the brand, being particularly critical in enhancing brand loyalty. Furthermore, the study underscores the significance of brand relevance in building brand loyalty, as it effectively addresses specific dental problems such as fresh breath, white teeth, bleeding gums, or sensitive teeth. Moreover, brand trust, as the

consumer attitude bestowed upon a brand that continuously fulfills its promises or performs is critical in influencing brand loyalty among millennials in Kenya.

Brand perceived quality, the customer's expected standard level of a brand's properties or characteristics that is expected to meet a particular need is also significant in building brand loyalty of toothpaste brands among millennials. Furthermore, brand performance, the buyer's anticipated and guaranteed functionality or the working of the brand that meets certain expectations of how the brand was supposed to work was also found to be influential in building loyalty. Lastly, brand satisfaction is the reliable and consistent indicator of overall customer dispositions that a brand has fulfilled the expected need was also identified as statistically significant factors.

However, through the co-varying of error terms of brand perceived quality and brand relevance, a covariance of -0.15 was obtained. Hence, millennials tend to opt for and become loyal to toothpaste brands perceived as cost-effective and capable of meeting their specific oral care needs when perceived quality is enhanced. Millennials may disconnect emotionally from brands perceived to be out of reach as a segment. They may be hesitant toward brands associated with high perceived quality, considering them unattainable, and may turn to lower-priced alternatives. Interestingly, millennials' loyalty to a brand is not necessarily contingent upon its performance, as they perceive minimal disparities in the performance of various toothpaste brands. Thus, the study concludes that customer disposition significantly shapes brand loyalty among millennials in Kenya.

Brand managers are advised to employ innovative and captivating emotional messages in their marketing strategies to minimize perceived risks and maximize benefits, thereby building trust. Additionally, offering specialized toothpaste tailored to specific relevant needs is recommended, as this differentiation strategy has proven effective in driving sales growth and expanding the brand's overall market reach. Besides, brand managers ought to enhance the perceived quality of their toothpaste, emphasizing quality in terms of product performance rather than aesthetics. This approach helps avoid conveying an image that the brand is unattainable for millennials.

It is crucial to instill in the brand and its communication the idea of reassuring customers about the expected standard level of the brand's properties or characteristics. The communication

networks should effectively convey the anticipated and guaranteed functionality of the brand, meeting specific expectations of how the brand is supposed to work, thereby contributing to the development of loyalty. There is a call to explore the brand loyalty tendencies of Generation Z, those born after 2000, for a comprehensive understanding of evolving consumer behaviors.

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