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APPLICATION OF FISHBEIN'S MODEL TO

CONSUMER PSYCHOLOGY

- A STUDY OF BRAND LOYALTY -

BY

ARZU KÜBRA CEM B.A., BOĞAZİÇİ UNIVERSITY, 1983

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Thesis Advisor

Dr. Diane Sunar

Prof. Dr. Mustafa Dilber

Committee Member

Committee Member

mit Rively

Doç. Dr. Hamit Fişek

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ABSTRACT

The purpose of this study was to predict consumer behaviors by application of Fishbein's behavioral prediction model. The study was carried out in Istanbul with 388 housewives. Brand loyalty behavior was conceptualized as a function of the consumer's beliefs about brand switching behavior (B_i) ; the consumer's evaluation of B_i ; and the consumer's motivation to comply with her significant other's opinions.

Brand loyalty towards three product groups, margarine, detergent and shampoo, was studied. The study was composed of a qualitative part which examined the salient beliefs and salient referents of the consumers and a quantitative part which measured the strength of these salient beliefs, their evaluation, and the consumer's motivation to comply with the salient referents.

The results showed that consumers who had negative attitudes toward brand switching were higher in brand loyalty than those who had positive attitudes and that consumers high in motivation to comply with social referents who encourage trying new brands of products were lower in brand loyalty that those low in motivation to comply.

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These results were in line with the predictions of Fishbein's model. It was shown that with this model consumer behaviors could be predicted and variance in consumer behaviors could be accounted for.

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INTRODUCTION

1. PROBLEMS OF CONSUMER PSYCHOLOGY

Consumer psychology is a branch of psychology which deals with the behavior, especially purchasing behavior, of individuals as consumers (Hansen, 1972). One of the main research tasks of consumer psychology is to find out what distinguishes the buyers from the nonbuyers of a product. "Why do consumers buy one brand rather than the other?" "What are the psychological dimensions which characterize the user and differentiate him from the nonuser?" Such questions are among the main questions which consumer psychology tries to answer (Herzog, 1966).

In order to explain variances among consumer behaviors, researchers have been interested in the possibility of obtaining personality data which could then be related to purchasing behavior. The Advertising Research Foundation (1966) made attempts to predict buying behavior from demographic and personality traits, but it was found that in predicting buying behavior these factors cannot account for variance. ARF notes that the personality test used, the Edwards Personal Preference Schedule, was a limitation of results. ARF also points out that more appropriate measures that are designed to tap traits which are relevant to consumer behavior might be more successful.

The problem of accounting for variance among individuals' behaviors and developing measuring devices to predict behaviors is not limited to consumer psychology. Social psychology has tried to find an answer to this problem for years. Indeed, the problem of consumer psychology is an extension of this basic problem in social psychology.

2. CAN ATTITUDES PREDICT BEHAVIORS?

Social psychologists have tried to predict the overt behaviors of individuals by measuring their attitudes.

Allport (1967) viewed "attitude" as "the most distinctive and indispensable concept" in social psychology. Wrightsman (1977) indicated that the reason behind its centrality is the assumption that attitudes are related to overt behaviors. In other words, social psychologists give importance to the concept "attitude" because they view it as a concept that can be used for the prediction of overt behaviors. Therefore much attitude research has been based on the implicit assumption that increased knowledge of attitudes will lead to better understanding and prediction of behaviors.

However, La Piere's (1934) study, which is now considered as one of the classic studies of social psychology, failed to verify the postulated relation between attitude and behavior. In this study, La Piere was unable to find a correlation between attitudes toward Chinese and behaviors toward them.

Other studies about attitude-behavior relation have yielded inconsistent results. Ajzen and Fishbein (1977) reviewed 109 empirical studies on the relation between attitudes and behavior. In these studies, a total of 142 attitude-behavior relations were reported. In 46 of these the relation between attitude and behavior was not significant, in 57 of them the relation was low or inconsistent and only in 39 of them was the relation significant.

With these results it could be said that there is little evidence supporting the hypothesis that knowledge of an individual's attitude toward some object will allow one to predict the way he will behave with respect to the object. Psychologists have tried to find an explanation that could account for these nonsignificant results.

Ajzen and Fishbein (1974a, 1974b) summarized these attempts to provide explanations by grouping them into four main categories. The first type of explanation

criticizes the definition of attitude. Ajzen and Fishbein cited several researchers who argued that attitudes are multidimensional. Allport (1935) and Triandis (1971) also criticized the definition of attitude as a unidimensional concept which includes only the affective component. They argued that the reason for the inability to predict behaviors from attitudes is the narrow definition of attitude. According to these critics, the definition of attitude must include cognitive, affective and conative components. From this definition it follows that single attitude scores cannot adequately represent the three components and thus cannot predict behavior accurately. But, as indicated by Fishbein (1967b), this view was not accompanied by a technique for measuring these three components, and investigators continued to measure attitude by obtaining single scores that essentially measure the affective component.

The second group of explanations has suggested that the object of the attitude was not the same as that toward which the behavior was directed and criticized the measurement instruments.

The third type of explanation derives from Doob's behavior theory analysis of attitudes which postulates that the relation between attitude and behavior is modified by past reinforcements. Therefore two persons

may have the same attitude but behave differently as a result of their different reinforcement histories. Fishbein, Ajzen, Landy and Anderson (1970) submitted these explanations to empirical tests. In the experiment subjects worked with two confederates on a task. Each subject was differentially reinforced by the confederates during the experiment. Measures were obtained of cognition, affect, conation and perceived reinforcement by the confederates. But neither in combination nor in isolation did these variables permit significant prediction of task behavior, (cited in Ajzen and Fishbein, 1974b).

The fourth group of explanations focuses on other variables such as social norms, habits, personality characteristics, etc. in addition to attitudes as factors influencing behavior. One of the advocates of this view, Triandis (1971), indicated that behavior is a function of attitudes, norms, habits and expectancies about reinforcement. But although these factors have been pointed out, they have not been systematically investigated (Wicker, 1971).

Fishbein (1967b) has presented a theory that attempts to integrate the other determinants of behavior into a single conceptual framework. With this theory the other determinants of behavior can be systematically

investigated.

3. FISHBEIN'S BEHAVIORAL PREDICTION MODEL

Fishbein's theory is an adaptation to social behavior of Dulany's (1968) theory of propositional control which was developed within the context of studies of verbal conditioning and concept attainment. In fact, Dulany's theory leads to the prediction of overt behavior. Fishbein, by adapting this theory to social behavior, has taken into account other variables which interact with attitudes to determine behaviors.

Before going onto the explanation of Fishbein's model, let us explain the concept of attitude as Fishbein has defined it. Fishbein (1967a) has defined "attitude" as a learned disposition to respond to an object or class of objects in a favorable or unfavorable way, and has operationalized it as the evaluative dimension of a concept. Other types of meaning which an object may have for a person were excluded from the definition of attitude and were defined separately, as belief. Belief has been defined as the individual's hypotheses concerning the nature of objects and the types of actions that should be taken with respect to them. Belief has been operationalized as a concept's position on the probability dimension. Fishbein and

Raven (1962) have differentiated between <u>beliefs in</u> an object and <u>beliefs about</u> an object. Belief in refers to the existence of the object, belief about refers to the belief in the existence of a relationship between the object and some other object. According to Fishbein (1967b) attitude toward any object is a function of the strength of beliefs about the object and evaluative aspects of those beliefs:

$$A_0 = \sum_{i=1}^{N} B_i a_i$$

However, it must be pointed out here that it is only the individual's salient beliefs which serve as determinants of attitude. Rosenberg (1956) has found that estimates of attitude based on a consideration of an individual's salient beliefs (those obtained by subject's questionnaire answer to an open-ended question) were more accurate than estimates based on a consideration of 35 beliefs selected on an a priori basis.

Fishbein (1967c) has claimed that conceptualization of attitudes in this way will increase the understanding of attitude-behavior relation. With this definition investigators will be able to measure the attitudes toward the appropriate stimulus object.

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Fisbein's theory (1967b), which leads to the prediction of an individual's intention to perform any behavior, is based on the above mentioned definition of attitude. Behavioral intention, according to Fishbein's theory, is taken as the immediate antecedent of overt behavior. One of the important properties of this theory is to measure the subject's intention to perform the specific behavior which the investigator is interested in predicting. Fishbein, depending on Dulany' s theory, claimed that if the specific behavioral intention could be predicted, then the overt behavior could also be predicted with great accuracy. The more generalized the intention becomes, the lower will be its correlation with a specific behavior. Indeed, the 39 significant attitude-behavior relations mentioned by Ajzen and Fishbein (1977) in their review of empirical research were the ones which measured specific attitudes toward appropriate objects.

Fishbein's model for the prediction of behavior can be summarized as follows:

An individual's intention to perform a specific act, with respect to a stimulus object, in a given situation, is a function of the following:

- la. His beliefs about the consequences
 of performing a particular behavior
 in a given situation: that is, the
 probability or improbability that
 the performance of behavior X will
 lead to some consequence y_i (B_i).
- lb. The evaluative aspect of B_i, that is, the S's evaluation of y_i (a_i) .
- 2a. A normative belief, that is the subject's belief about what he should do in this situation (NB).
- 2b. His motivation to comply with the norm, that is his desire or lack of desire to do what he thinks he should do (M_c) . (Fishbein, 1967b, p.488).

Algebraically, this model can be shown as follows:

$$B \approx BI = \left[\sum_{i}^{n} B_{i}a_{i} \right]_{W_{0}} + \left[\sum_{i}^{n} NB_{i} M_{ci} \right]_{W_{1}}$$

By this formulation, the norms governing a certain behavior in a situation and an individual's motivation to comply with them are taken into account, in addition to the individual's attitudes toward performing that behavior. Normative beliefs may include the individual's belief about what he personally feels he should do or the individual's belief about what his significant others say he should do.

Let us try to rephrase and explain Fishbein's theory again, briefly. According to Fishbein, behavior towards objects and others is a function of the interaction of two determinants: one personal in nature and the other reflecting social influence.

On the personal side, a person who believes that performing a given behavior will lead to mostly positive outcomes will hold a favorable attitude toward the behavior, while a person who believes that performing the behavior will lead to mostly negative outcomes will hold an unfavorable attitude. Therefore, it would be important to understand the saliency of the beliefs hold about the consequences of a certain behavior, the strength of each salient belief (e.g. probability-improbability of the consequence) and the emotional evaluation of the consequences prescribed by the beliefs (e.g. desirability-undesirability of the consequence).

On the social influence side, the person's behavior is also a function of beliefs, but beliefs of a different kind, namely the person's beliefs that specific significant individuals or reference groups think he should or should not perform a given behavior. These beliefs underlying a person's subjective norms are termed as normative beliefs. In trying to understand

the behavior of the person it would be also important to understand the degree to which he is motivated to comply with the judgements of these referents.

As can be noted, at times, the weight of personal beliefs may be dominating, and thus the behavior will be performed accordingly, disregarding social influence, while at times, social influence may exert more weight, the person disregarding personal beliefs.

Fishbein has tried to provide an explanation of the inconsistent results of attitude-behavior studies without expanding the definition of attitude. The studies conducted by Ajzen and Fishbein (1972, 1974b) according to Fishbein's theoretical model, have supported this model. Fishbein's formulation has contributed to the understanding of attitude-behavior relation, and enabled investigators to predict the behaviors of individuals.

4. APPLICATION OF FISHBEIN'S MODEL TO CONSUMER PSYCHOLOGY

Fishbein's model can be applied to consumer psychology in order to predict consumer behaviors. As indicated earlier, attempts to predict consumer behavior and to account for variances in consumer behavior have

failed. The application of Fishbein's model to consumer behavior may produce better results. In this framework, B_i would be the consumer's beliefs about performing a certain behavior (buying or using Brand X or brand switching, etc.); a_i would be the consumer's evaluation of B_i ; NB would be what the consumer's significant others think he/she should do and Mc would be his/her motivation to comply with his/her significant others' thoughts (Hughes, 1971).

This study will try to predict consumer behaviors with Fishbein's model. There are a range of consumer behaviors. In this study "brand loyalty" behavior of consumers will be predicted by studying consumers' attitudes toward brand switching. However, as indicated by Fishbein, the probability of predicting specific behaviors from general attitudes is very low. Therefore attitudes toward brand switching in three classes of products will be examined. The products that will be used in this study are detergent, margarine and shampoo. Although these are frequently consumed products, studies. have shown that consumers develop beliefs about these small ticket purchases and may perceive risk while switching brand of these products (Cox, 1967; Cunningham, 1967a, 1967b). These products are selected for the study because determination of brand loyalty in these

frequently purchased items will be easier.

Brand loyalty has interested marketers for years because it is an important purchasing behavior which differentiates consumers, and it is a phenomenon which is important for marketers. Almost every consumer goods marketing plan has among its high priority goals the objective of encouraging current consumers to buy the brand repeatedly (Cunningham, 1967a). For these reasons brand loyalty has become an important research area for consumer psychology. In fact, research about brand loyalty is an extension of the main research task-identifying differences between the buyers and nonbuyers of a product--of consumer psychology.

In trying to find out the reasons behind brand loyalty and the behavioral correlates of brand loyalty, the concept has been defined differently by different researchers. Therefore results of these studies are not always comparable. First let us review the different definitions of the concept then summarize the studies about the phenomenon.

Engel, Kollat and Blackwell (1973) grouped different definitions of brand loyalty into four categories: 1) brand-choice sequences; 2) proportion of purchases; 3) brand preference over time; 4) other measures of loyalty.

1) Brand Choice Sequences: Sequence of the brands purchased leads to different brand loyalty categories. Purchasing of the same brand continuously is called undivided loyalty (AAAAAA); purchasing of two different brands successively is called divided loyalty (ABABABA); purchasing of two different brands in a different sequence is called unstable loyalty (AAABBB); and purchasing of different brands is called no loyalty (ABCDEF). Tucker (1964) used this type of definition by defining brand loyalty as three successive choices of the same brand.

2) Proportion of Purchases: Brand loyalty is defined as the proportion of total purchases within a given product category devoted to the most frequently purchased brand. Defining brand loyalty this way has led to the concept of multibrand loyalty, in addition to providing a more quantifiable measure of brand loyalty. For example, dual-brand loyalty according to this definition would be the percent of total purchases devoted to the two most favorite brands.

3) Brand Preference Over Time: In contrast to the above mentioned approaches which employ actual purchase data in defining brand loyalty, this type of definition uses preference statements over time. Guest (1966) has defined brand loyalty in this way.

4) Other Measurements of Loyalty: Engel, et al. (1968) have noted that some researchers have employed a combination of two or more of the above criteria in defining brand loyalty, or have defined it differently. For example, Cunningham's (1967a) definition evaluates probable behavior as an indicator of brand loyalty when confronted with the absence of one's favorite brand.

Engel, et al. (1968) have indicated that the definitions mentioned above cause some problems. Researchers using different definitions would treat similar cases differently, and therefore it would be difficult to compare and synthesize findings. Also it is important to differentiate between "intentional" and "spurious" loyalty. Repeat purchase behavior is a necessary, but not a sufficient, condition for true or intentional brand loyalty. In order to be truly brand loyal, the consumer must hold a favorable attitude toward the brand in addition to purchasing it repeatedly.

Let us try to summarize the studies about brand loyalty. Numerous studies have been conducted in order to find out the reasons behind brand loyalty and the behavioral correlates of brand loyalty.

While satisfaction with an existing brand seems a sufficient reason for brand loyalty, Brown (1952) and Cunningham (1956) found that some consumers seemed more

brand loyal than others, and that some product categories generated more brand loyalty, (cited in Cunningham, 1967b). These results suggest that other factors are also involved.

Bauer (1967) has mentioned the concept of "brand lethargy" as perhaps an important determinant of brand loyalty. Brand lethargy suggests that there is a certain amount of effort required in changing brand and that it may simply not be worthwhile for the consumer to do so.

Cunningham's study (1967b) which attempted to study the relationship between perceived risk and brand loyalty, is one of the few studies which found significant relations. The way Cunningham has conceptualized the perceived risk resembles the first part of Fishbein's equation, $B_i a_i$.

Carman (1970) hypothesized that empirical analyses were showing no significant relationships between brand loyalty and the characteristics of the shopper- not because none existed, but because these analyses were made on an inadequate data base, using overly simple models. He used an entropy measure of loyalty based on purchase data alone and the Morgan-Sonquist automatic interaction detector scheme (AID) to analyze the results. He did find some correlates of brand loyalty and concluded:

1. The single most important predictor of brand loyalty is store loyalty and personal characteristics of consumer will explain differences in store loyalty.

2. Loyalty is positively correlated with the extent to which the housewife socializes with her neighbors.

3. The characteristics of consumers which are associated with brand loyalty differ between products.

The present study will attempt to study consumers' attitudes toward brand switching behavior in order to explain their brand loyalty behavior in the framework of Fishbein's theory.

The hypotheses of the study are:

1. Those who have negative attitudes toward brand switching will be high in brand loyalty behavior and those who have positive attitudes toward brand switching will be low in brand loyalty behavior.

2. Those who are motivated to comply with the social referents who think she should switch and try new brands of products will be low in brand loyalty, and those who are not motivated to comply with them will be high in brand loyalty.

Carman

METHOD

GENERAL PROCEDURE OF THE STUDY

This study consisted of two sections. The first section was composed of group discussions and is referred to as the qualitative part. The second section, the quantitative part, was a survey.

In the qualitative part of the study, group discussions were used as the means of obtaining information about salient beliefs hold by housewives toward switching brand of margarine, detergent, and shampoo. The salient referents who affect the buying decisions of housewives were also examined in these group discussions.

The content of these discussions was analyzed and the information gathered about housewives' salient beliefs and salient referents was used to construct a questionnaire. This questionnaire was applied to a wide range of housewives in order to get more reliable results. The results obtained from the interviews was subjected to statistical analysis in order to test the hypotheses of the study.

RESPONDENTS

Qualitative Part. Three group discussions each consist-

ing of 7 housewives were carried out. The members of each discussion group were selected from different regions of Istanbul in order to vary the demographic characteristics of group members. Women who were married and who were over 18 years were selected for group discussions. Housewives with these characteristics were referred by housewives who were known by the researcher. Quantitative Part. 388 housewives who were over 18 were interviewed in Istanbul. The cluster sampling method was employed in the selection of respondents because it was impossible to construct a sampling frame in which the sampling units were the sampling elements themselves. İstanbul has been divided into 42 areas by the Municipality Administration. 13 of these areas were selected randomly. From each of these areas three neighborhoods were selected. In each neighborhood 10 households were selected and interviews were conducted with the housewives over the age 18 in these households.

PROCEDURE

Qualitative Part. The group discussions were started with a broad question such as, "We want to get an idea about how housewives go about purchasing everyday items, such as let us say margarine. We have very little information about the decision process, so your thoughts

are very valuable for us." The group members were encouraged to communicate with each other. The discussions were directed towards the beliefs of housewives about switching brands of margarine, detergent, and shampoo. The leader tried to find out whether or not they switch brands and what are the advantages or disadvantages of switching brands according to them. The people who affect their purchasing decisions, salient referents, were discussed also. Each discussion took about half an hour or so. The leader tried to summarize and terminate the discussions after she had enough information about the above mentioned topics.

Quantitative Part. The questionnaire, which was developed ed in light of the information gathered in the first part, was applied to 388 housewives in a face to face situation. The questions were asked to respondents by an interviewer in the respondent's home. Before the beginning of the interviews, interviewers were given general training in conducting interviews, and specific training with regard to the content of the interview.

ASSESSMENTS

Qualitative Part. The group discussions were tape recorded subjected to content analysis by a group of judges. Each of the judges evaluated the content of the

discussions separately. Each judge was asked to rate the beliefs in terms of their saliency and the consensus among the judges was taken as the basis for selecting the salient beliefs. The same procedure was followed for the selection of salient referents.

Quantitative Part. A questionnaire was constructed by the researcher by using the "salient beliefs" and the "salient referents" obtained in the qualitative part as the basis.

The questionnaire included bipolar scales for measuring the strength of each salient belief, emotional evaluation of the consequences prescribed by the beliefs, the strength of normative beliefs and the motivation to comply with them. Fishbein and Raven (1967) have shown that Osgood's semantic differential could be used in measuring the above mentioned dimensions. Ajzen and Fishbein (1974b) have also used seven-point scales in order to measure subjects' attitudes towards an act, normative beliefs and motivation to comply.

The questionnaire constructed for this stuy included the following measures (See Appendix A for the complete form of the questionnaire):

 A_{act}: Subject's attitudes towards switching brands of margarine, detergent and shampoo were measured. According to Fishbein's theory (1967b), attitude toward

performing a behavior is a function of the strength of beliefs about the consequences of that behavior and evaluative aspects of those consequences prescribed by the beliefs. Therefore the measure of attitude towards the behavior included two different measures; one for the strength of salient beliefs, the other for the evaluative aspects of these beliefs.

Salient beliefs about switching brands of margarine, detergent, and shampoo were rated on sevenpoint bipolar scales with end points defined by the words probable and improbable, (A section of the first nineteen items correspond to Aact).

For the measurement of evaluative aspects of the consequences, the subjects were asked, "In general, in deciding whether or not to change your brand of margarine, detergent, or shampoo, how important to you is each consequence?" and they were requested to rate each consequence on a seven-point scale with end points defined by the words important-not important, (B section of the first 19 items). Each salient belief (B_i) was multiplied by the corresponding evaluation (a_i). These products of $B_i a_i$ were summed for the different product groups , ($\sum B_i a_i$).

2. NB and Mc: The subject's perception of the expectations of other people concerning her brand buying

behaviors and the subject's motivation to comply with these perceived expectations were measured.

Measures of normative beliefs were taken on seven-point scales with end points defined by the words probable-improbable, (Items 20,22,24,26,28,30,32,34). The subject indicated the probability that each of her referents expected her to change her brand of margarine, detergent and shampoo. Motivation to comply was measured by asking the subject to indicate the probability that she would comply with the expectation of each referent. A measure of motivation to comply was obtained with respect to each referent, (Items 21,23, 25,27,29,31,33,35). Subjects rated three salient referents for margarine and detergent, and two referents for shampoo.

Each normative belief (NB) was multiplied by the corresponding motivation to comply (Mc). The products of NB(Mc) were summed across all the referents. 3. Brand Loyalty: A measure of brand loyalty was constructed by using preference statements; actual purchase data was not used. For each product five questions were asked. The subjects were asked to rate their probable behaviors when faced with the described situation on a seven-point scale with end points defined by probable-improbable. The questions constructed for

the measurement of brand loyalty aimed to differentiate between "spurious" and "intentional" brand loyal consumers, (Items 36 to 50).

The sum across the five probability scales resulted in a measure of brand loyalty.

RESULTS

A stepwise multiple regression analysis was conducted to test the hypotheses and to determine the predictive relationship between two independent variables-attitude towards the behavior (switching brand) and motivation to comply with the social referents-and the dependent variable, brand loyalty. The same analysis was repeated for the three different product groups, margarine, detergent and shampoo. These results are presented in Table 1 for margarine, Table 2 for detergent and Table 3 for shampoo.

Hypothesis One stated that those housewives who have negative attitudes toward brand switching will be higher in brand loyalty than those who have positive attitudes toward brand switching. The results of the regression analysis for attitudes toward brand switching indicate that the difference in brand loyalty between those who have positive attitudes and those who have negative attitudes is significant (F=65.09, p \langle .001 for margarine; F=95.51, p \langle .001 for detergent; F=96.32, p \langle .001 for shampoo). These results support the first hypothesis for all the product groups.

Hypothesis Two stated that subjects high in motivation to comply with social referents who encourage

BƏĞAZİCİ ÜNİVERSİTESİ KÜTÜPHANESİ

trying new brands of products will be lower in brand loyalty than those low in motivation to comply. The F values shown on Tables 1, 2 and 3 for different product groups indicate that consumers who are high in motivation to comply and consumers who are low in motivation to comply have significantly different brand loyalty scores (F=34.93, p $\langle .001;$ F=56.65, p $\langle .001;$ F=54.41, p $\langle .001 \rangle$.

Summarizing the regression analysis, the F values on Tables 4, 5 and 6 show the levels of significance attained as each new predictive variable is added to the regression equation.

The results of the analysis for all the product groups indicate that the independent variable of attitudes toward the behavior is a better predictor of brand loyalty.

The addition of the independent variable motivation to comply to the equation does not add much predictive power to that of attitudes toward the behavior in the case of margarine. That is, knowing the compliance motivation of the respondents does not help us in improving our prediction of the brand loyalty behavior to a great degree (F=4.23, p $\langle .05 \rangle$.

However, the addition of the independent variable motivation to comply to the equation increases the

predictive power of the equation significantly in the case of detergent (F=14.45, p $\langle .001 \rangle$ and shampoo (F=10.20, p $\langle .001 \rangle$.

TABLE 1- The Results of Multiple Regression Analysis for the Relation Between Attitude Towards Behavior, Motivation to Comply with the Social Referents and Brand Loyalty for Margarine.

Variables	D.F.	Sum of Squares	x square	F
Attitude towards switching brand	1 386	2098.25 12441.41	2098.25 32.24	65.09*
Motivation to comply with social referents	2 385	2233.59 12306.07	1116.79 31.96	34.93**

*p <.001

TABLE 2- The Results of Multiple Regression Analysis for the Relation Between Attitude Towards Behavior, Motivation to Comply with the Social Referents and Brand Loyalty for Detergent

Variables	D.F.	Sum of Squares	x square	F
Attitude towards switching brand	1 386	3315.50 13398.49	3315.50 34.71	95.51
Motivation to comply with social referents	2 385	3800.32 12913.67	1900.16 33.54	56.65**

*p <.001

TABLE 3- The Results of Multiple Regression Analysis for the Relation Between Attitude Towards Behavior, Motivation to Comply with the Social Referents and Brand Loyalty for Shampoo

Variables	D.F.	Sum of Squares	_ x Square	F
Attitude towards switching brand	1 386	2665.36 10680.57	2665.36 27.66	96.32 [*]
Motivation to comply with social referents	2 385	2941.01 10404.91	1470.50 27.02	54.41 ^{**}

*p <.001 **p <.001 TABLE 4- Summary Table for the Multiple Regression

Analysis on the Relationship Between Attitudes Toward Behavior Motivation to Comply with the Social Referents and Brand Loyalty- MARGARINE

Variables	Multiple R	R ²	В	Beta	F
Attitude towards behavior	.37	.14	43	37	61.64*
Motivation to comply with the social referents	.39	.15	.10	.09	4.23**

*p <.001; d.f.=1,386
**p <.05 ; d.f.=2,385</pre>

TABLE 5- Summary Table for the Multiple Regression

Analysis on the Relationship Between Attitudes Toward Behavior, Motivation to Comply with the Social Referents and Brand Loyalty- DETERGENT

Variables	Multiple R	R ²	В	Beta	F
Attitude towards behavior	.44	.19	47	40	79.73 [*]
Motivation to comply with the social referents	.47	.22	.03	.17	14.45**

*p <.001; d.f.=1,386 **p <.001; d.f.=2,385 TABLE 6- Summary Table for the Multiple Regression Analysis on the Relationship Between Attitudes Toward Behavior, Motivation to Comply with Social Referents and Brand Loyalty- SHAMPOO

Variables	Multiple R	R ²	В	Beta	F
Attitude towards behavior	.44	.19	48	42	86 . 79 [*]
Motivation to comply with the social referents	.46	.22	.03	.14	10.20**

*p ∠.001; d.f.=1,386 **p ∠.001; d.f.=2,385 Together the two independent variables account for approximately 15 percent of the $(R^2=.15)$ variance in brand loyalty, mostly through the predictive contributions of the attitude toward the behavior for margarine.

In the case of detergent $(R^2=.22)$ and shampoo $(R^2=.22)$, approximately 22 percent of the variance of brand loyalty is accounted for by attitudes toward behavior and motivation to comply in combination.

DISCUSSION AND CONCLUSION

The purpose of this research was to apply Fishbein's model of behavior prediction to consumer psychology in order to predict consumer behaviors. The relationship between the two components of the modelattitudes toward behavior and motivation to comply with the social referents-and the behavior of consumers was examined. It was expected that this model would work for consumer behaviors and that, with the help of the two components of the model, consumer behaviors could be predicted.

The results seem to be in line with our expectations; the first hypothesis, that housewives who have negative attitudes toward brand switching are higher in brand loyalty than those who have positive attitudes was supported. The second hypothesis was also supported, showing that housewives who are high in motivation to comply with social referents who encourage trying new brands are lower in brand loyalty than those who are low in motivation to comply. Thus, the present study provided support for Fishbein's model and showed that this model could be applied to a range of behaviors.

Fishbein has developed this model in order to predict behavior accurately by integrating attitude and

other determinants of behavior. Fishbein has defined attitude as a unidimensional concept. He has pointed out that although attitude has been defined as a multidimensional concept only the affective component is measured and treated by researchers as the essence of attitude. Therefore he tried to bring the definition of attitude into closer harmony with the techniques by which attitudes are measured by including only the affective component in the definition of attitude. He defined the other two components, cognitive and conative components, as beliefs.

In short, he has defined attitude towards an object as a function of the strength of beliefs about the object and evaluative aspects of those beliefs.

In this theory of behavioral prediction Fishbein has included another component besides attitudes towards the object. This component, called the normative component, consists of the norms governing a behavior in a certain situation and the person's motivation to comply with these norms. With this model of behavioral prediction it has been possible to predict behaviors of subjects more accurately (Ajzen and Fishbein, 1972, 1974b).

The present study provided additional support for this model in the area of consumer psychology and showed that the model is applicable to different types of

behavior. The main aim of the study was reached. It was shown that with this model consumer behaviors could be predicted and variance in consumer behaviors could be accounted for.

In the framework of consumer psychology, the first component of Fishbein's model B_{ia} was taken as the consumer's beliefs about performing a certain behavior and the consumer's evaluation of these beliefs. The second component, NB·Mc, was conceptualized as what the consumer thinks his/her significant others think he/ she should do and his/her motivation to comply with his/her significant others' thoughts.

The study also found important results about brand loyalty behavior of consumers.

First of all, it was found that there is a significant relationship between one's attitude towards brand switching and brand loyalty. Attitudes toward brand switching in margarine, detergent and shampoo were examined separately because the probability of predicting specific behaviors from general attitudes (such as attitude towards brand switching in general) is rather low. Therefore attitudes found in this study could not be generalized to other products. In order to study brand loyalty towards other products, attitudes towards brand switching for those products should be looked at.

In order to determine consumers' attitudes towards brand switching, beliefs about the consequences of brand switching and their evaluation of these beliefs were examined. Housewives who believed that brand switching would lead to mostly negative outcomes held an unfavorable attitude towards brand switching, hence held a favorable attitude toward brand loyalty.

In case of margarine, those housewives who believed that changing the brand of their margarine would change the taste and smell of the food that they cook with margarine in an unfavorable way were higher in brand loyalty than those who believed that a new brand of margarine would not change the taste and smell of their food. Those who were higher in brand loyalty also believed that their family might not like a new margarine, that a different brand might not melt so easily as their favorite brand, that the color of a new brand might be different, that a new brand might be difficult to digest, and that changing their brand will not help them to save money.

In the case of detergent, those higher in brand loyalty believed that they might not be able to find the cleanliness they are used to if they changed their brand of detergent. Brand loyal detergent users also believed that the smell and the softness of their clothes

might change in an unfavorable way if they should try a new brand. They also believed that their family might not like a new detergent, and that a different brand might harm their skin and cause damage to their clothes. They do not believe that changing their brand will help them to save money.

Brand loyal shampoo users believe that changing their favorite brand might cause their hair to become dirty more quickly, might cause dandruff, and that they might not find the brilliance and softness they are used to.

For the normative component of the model, the social referents who affect the buying behaviors of housewives were examined. In the qualitative part of the study, it was found that relatives, neighbors, friends and grocers were the salient social referents who are most likely to affect housewives' margarine and detergent buying behavior. The same referents except grocer were true for shampoo, also.

Those housewives who believed that her social referents thought she should try new brands and who were high in motivation to comply with these social referents were lower in brand loyalty than those who were low in motivation to comply.

The independent variable motivation to comply

with the social referents increased the predictive power of the equation more in the case of detergent and shampoo than margarine. This finding is in line with Fishbein's theory which indicates that weights of the components change according to the specific behaviors studied. But in all product groups, attitude towards the act carried most of the weight in the prediction of brand loyalty. The implication of this result for marketers is that if the aim is to change brand loyalty of consumers, their attitudes toward this behavior (for these product groups) should be taken as a target. Changes induced in attitudes toward behavior would be predicted to have significant effects on brand loyalty behavior.

Future research could account for other types of consumer behavior by using Fishbein's model. Consumers' attitudes towards specific brands and the probability that they would try those brands could be studied with this model also.

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A P P E N D I X A

THE QUESTIONNAIRE

Size gunluk tuketim maddelerinden margarin, deterjan ve sampuan hakkinda bazi cumleler okuyacagim. Bu cumlelerde belirtilen fikirlere ne derece katilip katilmadiginizi belirtmenizi istiyorum. Ayrica bu cumlelerde belirtilen ozelliklerin (sonuclarin) bu mallarda kullanmakta oldugunuz markayi degistirip degistirmemenizi etkilemesi acisindan onemini belirtmenizi de rica ediyorum.

l.Su anda kullandigim margarinden farkli bir marka margarin yemeklerimin tadini degistirebilir.

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(2)	KESINLIKLE KATILIYORUM OLDUKCA KATILIYORUM BIRAZ KATILIYORUM	(4)	FIKRIM	(6)	BIRAZ KATILMIYORUM OLDUKCA KATILMIYORUM KESINLIKLE KATILMIYO RU M
в.					
(2)	KESINLIKLE ONEMLI OLDUKCA ONEMLI BIRAZ ONEMLI	(4)	FIKRIM YOK	(6)	BIRAZ ONEMSIZ OLDUKCA ONEMSIZ KESINLIKLE ONEMSIZ

Bu bolumden itibaren okuyacagim cumlelere yalnizca ne derece katilip katilmadiginizi belirtmenizi rica ediyorum. 20.Aile cevremdeki kadinlar deneyip memnun kaldiklari margarin markalarini benim de kullanmami isterler. Α. (1) KESINLIKLE KATILIYORUM (1) KESINLIKLE KATILIYORUM(5) BIRAZ KATILMIYORUM(2) OLDUKCA KATILIYORUM(4) FIKRIM(6) OLDUKCA KATILMIYORUM(3) BIRAZ KATILIYORUMYOK(7) KESINLIKLE KATILMIYORUM والمراجع والم المحال 21.Genelde, aile cevremdeki kadinlarin margarin konusundak: tavsiyelerini dinlerim. Α. (1) KESINLIKLE KATILIYORUM
 (2) OLDUKCA KATILIYORUM
 (3) BIRAZ KATILIYORUM
 (4) FIKRIM
 (5) BIRAZ KATILIYORUM
 (4) FIKRIM
 (6) OLDUKCA KATILMIYORUM
 (7) KESINLIKLE KATILMIYORUM 22.Komsularim ve arkadaslarim deneyip memnun kaldiklari margarin markalarini benim de kullanmami isterler. Α. المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع المراجع (1) KESINLIKLE KATILIYORUM(5) BIRAZ KATILMIYORUM(2) OLDUKCA KATILIYORUM(4) FIKRIM(6) CLDUKCA KATILMIYORUM(3) BIRAZ KATILIYORUMYOK(7) KESINLIKLE KATILMIYORUM (1) KESINLIKLE KATILIYORUM 23. Genelde, arkadaşlarimin ve komsularimin margarin konusundak tavsiyelerini dinlerim. Α. (1) KESINLIKLE KATILIYORUM(5) BIRAZ KATILMIYORUM(2) OLDUKCA KATILIYORUM(4) FIKRIM(6) OLDUKCA KATILMIYORUM(3) BIRAZ KATILIYORUMYOK(7) KESINLIKLE KATILMIYORUM 24.Alisveris ettigim dukkan sahibi tavsiye ettigi margarin markasin kullanmami ister. Α. (1) KESINLIKLE KATILIYORUM
 (2) OLDUKCA KATILIYORUM
 (3) BIRAZ KATILIYORUM
 (4) FIKRIM
 (6) OLDUKCA KATILMIYORUM
 (7) KESINLIKLE KATILMIYORUM

25.Genelde, alisveris ettigim dukkan sahibinin margarin konusundak tavsiyelerini dinlerim.

Α.

 (1) KESINLIKLE KATILIYORUM (2) OLDUKCA KATILIYORUM (3) BIRAZ KATILIYORUM 	(4)	FIKRIM YOK	(6) (7)	BIRAZ KATILMIYORUM OLDUKCA KATILMIYORUM KESINLIKLE KATILMIYORU
26.Aile cevremdeki kadinlar markalarini benim de kullar	r ke	ndi deney	ʻip me	
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27.Genelde, aile cevrer tavsiyelerini dinlerim.				
A				
 (1) KESINLIKLE KATILIYORUM (2) OLDUKCA KATILIYORUM (3) BIRAZ KATILIYORUM 	(4)	FIKRIM	(5) (6)	OLDUKCA KATILMIYORUM
28. Komsularim ve arkadas markalarini benimde kullans A.				nnun kaldiklari deterj
 (1) KESINLIKLE KATILIYORUM (2) OLDUKCA KATILIYORUM (3) BIRAZ KATILIYORUM 	(4)	FIKRIM YOK	(5) (6) (7)	BIRAZ KATILMIYORUM OLDUKCA KATILMIYORUM KESINLIKLE KATILMIYORU
29. Genelde, arkadaslari tavsiyelerini dinlerim.	ריז ניחו	ve komsi	ulari	min deterjan konusunda
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30. Alisveris ettigim dukkan sahibi tavsiye ettigi deterj markasini kullanmami ister.

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31. Genelde, alisveris ettigim dukkan sahibinin deterjan konusundal tavsiyelerini dinlerim.

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(3)	BIRAZ KATILIYORUM		YOK	(7)	KESINLIKLE KATILMIYORUM
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32. Ailemdeki kisiler kendi denedikleri, memnun kaldiklari sampua kullanmami isterler.

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(1)	KESINLIKLE KATILIYORUM			(5)	BIRAZ KATILMIYORUM
(2)	OLDUKCA KATILIYORUM	(4)	FIKRIM	(6)	OLDUKCA KATILMIYORUM
(3)	BIRAZ KATILIYORUM		YOK	(7)	KESINLIKLE KATILMIYORUN
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33. Genelde, ailemdeki kisilerin sampuan konusundaki tavsiyelerin dinlerim.

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والمراجع و				
(1) KESINLIKLE KATILIYORU	М	(5) BIR	AZ KATILMIYO	IRUM
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34. Arkadaslarim kendi kullanmami isterler.	denedikleri,	ຓໟຓຠຆຠ	kaldiklari	sampua

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35. Genelde, arkadaslarimin sampuan konusundaki tavsiyeleri dinlerim.

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46. Hep ayni marka sampuani kullanirim.

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 (7) KESINLIKLE KATILMIYORUM 47. Alisverise ciktigimda girdigim dukkanda istedigim sampuani bulamazsam baska bir sampuan alirim. Α. (1) KESINLIKLE KATILIYORUM
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 (7) KESINLIKLE KATILMIYORUM 50. Kapici istediqim sampuani getirmemisse yollar degistirtirim. 1. Medeni Durumnuz. $E \vee li$ 2. Dogum tarihinizi/yasinizi soylermisiniz ?