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A tri-dimensional approach for auditing brand loyalty[1]

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Abstract

Over the past twenty years brand loyalty has been an important topic for both marketing practitioners and academics. While practitioners have produced proprietary brand loyalty audit models, there has been little academic research to make transparent the methodology that underpins these audits and to enable practitioners to understand, develop and conduct their own audits. In this paper, we propose a framework for a brand loyalty audit that uses a tri-dimensional approach to brand loyalty, which includes behavioural loyalty and the two components of attitudinal loyalty: emotional and cognitive loyalty. In allowing for different levels and intensity of brand loyalty, this tri-dimensional approach is important from a managerial perspective. It means that loyalty strategies that arise from a brand audit can be made more effective by targeting the market segments that demonstrate the most appropriate combination of brand loyalty components. We propose a matrix with three dimensions (emotional, cognitive and behavioural loyalty) and two levels (high and low loyalty) to facilitate a brand loyalty audit. To demonstrate this matrix, we use the example of financial services, in particular a rewards-based credit card.

Key words: brand loyalty audit; emotional loyalty; cognitive loyalty; behavioural loyalty

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A tri-dimensional approach for auditing brand loyalty

INTRODUCTION

Brand loyalty is a concept that has garnered considerable interest over recent years from both marketing practitioners and academics alike. While marketers are primarily interested in ways they can generate and increase brand loyalty from their customers, academics strive to conduct research that investigates the antecedents and consequences of customer loyalty.[1, 2] With the increased emphasis on accountability for marketing, marketers are searching for metrics that can be universally applied to allow benchmarking and comparisons within and between industries and organisations. While many marketing practitioners have developed loyalty frameworks within their own organisations (e.g. within the financial services industry) these are largely proprietary and thus the methodology is not transparent. We therefore propose a framework for conducting a brand loyalty audit that involves multiple dimensions of loyalty. This framework provides a theoretical underpinning that will allow both academics and practitioners to develop their own unique audit frameworks relevant to their particular organisation.

In both research and practice, loyalty is operationalised as attitudinal or behavioural. Some marketers adopt a single dimension while others adopt a two-dimensional approach.[1, 3 ,4] Attitudinal brand loyalty relates to consumers' psychological commitment to repurchasing the brand, while behavioural brand loyalty is concerned with the action of repurchase.[2] While this two-dimensional approach has been useful in the past to conceptualise and measure brand loyalty, it has also generated inconsistencies and debate in the marketing literature. For example East, Gendall, Hammond and Lomax[5], found that while attitudinal loyalty predicted category purchase, it was not an effective predictor of three core marketing outcomes in a consumer context (i.e. recommendation, search and retention). Likewise, Russell-Bennett *et al.*[2] found that attitudinal loyalty in the business-to-business (B2B) sector explained only a small proportion of the variance in behavioural loyalty. If attitudinal intentions are not able to effectively predict behavioural brand loyalty, then attitudinal loyalty in its current form is not helpful to marketing managers seeking to generate and increase loyalty to a particular brand. It is perhaps timely that attitudinal loyalty in particular is reconceptualised to overcome some of the debated limitations and to enhance managerial relevance. This can be done by reducing attitudinal loyalty to sub-components; emotional and cognitive loyalty, which when added to behavioural loyalty is a three-dimensional approach to loyalty. This three-dimensional approach provides a more fine-grained approach which can be used to diagnose areas of strength and weakness. The rationale behind the three-dimensional approach is explained below.

Given that attitudes consist of emotional and cognitive components[6], attitudinal loyalty thus consists of emotional and cognitive loyalty. While emotional loyalty is a term that is frequently used by marketing practitioners, to date it is a construct that has been seldom used by academic researchers. In order to address the lack of empirical evidence for both emotional and cognitive loyalty, we extend Oliver's[7] conceptual work by examining both cognitive and emotional loyalty as well as behavioural loyalty in a brand management context using a three-dimensional approach. We propose a managerial matrix with dimensions that will enable researchers or managers to both conduct a brand loyalty audit and to develop relevant strategies in a more consistent diagnostic manner. This will be particularly useful for organisations who are seeking to understand and then subsequently develop and conduct their own brand loyalty audit.

This paper begins with a discussion of the brand loyalty construct and its dimensions, the proposition for an academic framework, and the managerial steps required to operationalise our brand loyalty matrix. Finally, this matrix is applied, using a financial services credit card as an example. We conclude with a discussion of the further research opportunities that are available.

BRAND LOYALTY: A TRI-DIMENSIONAL APPROACH

All human behaviour is a combination of one or more of three different types of responses: cognitive responses (I think), emotive responses (I feel), and behavioural responses (I do). Applying a tri-dimensional approach, brand loyalty is therefore the combination of a consumer's thoughts and feelings about a brand that are then expressed as an action.[8]

In developing the tri-dimensional approach to loyalty, while we draw on the conceptual work of Oliver[7], we do not adopt the same structural approach to attitudes. Instead, we follow the two-component structure to attitude, as recommended by Ajzen[6], where attitude comprises cognition and affect (i.e. emotion). In contrast, Oliver's[7] brand loyalty framework follows the tri-partite structural approach to attitudes that includes intentions as well as cognition and affect. Given the lack of predictive power of intentions for behavioural loyalty[6], we believe that a simple two-component structure for attitudinal loyalty is sufficient to develop both an understanding of brand loyalty and to develop strategies to modify levels of brand loyalty. When this is included with behavioural loyalty, a tri-dimensional view of brand loyalty is created (see Figure 1).

INSERT FIGURE 1 HERE

As attitudinal loyalty relates to psychological commitment to a brand, it is useful to draw upon Commitment Theory to inform the conceptualisation of the two components of attitude[8]. Cognitive commitment to a brand relates to the decision to stay with a brand based on the consideration of switching costs and the evaluation of the brand's attributes. This is based on the notion of cognitive commitment offered by Allen and Meyer[9]. Cognitive loyalty is defined by Oliver[7] as loyalty based on information such as price and features. Härtel *et al.*[8] expands this definition by defining cognitive loyalty as 'psychological preference for a brand consisting of positive beliefs and thoughts about purchasing a brand on the next purchase occasion'.

Affective commitment relates to the positive feelings evoked by buying a brand and the sense of emotional connection to a brand. Emotional loyalty is therefore the degree of positive feelings aroused by repurchasing a brand.[7] Using an affective commitment base, Härtel *et al*.[8] define emotional loyalty as 'affective commitment to a brand consisting of positive feelings about and attachment to purchasing a brand on the next purchase occasion'.

Behavioural loyalty is the consumer's tendency to repurchase a brand, revealed through behaviour that can be measured and which impacts directly on brand sales.[10] Behavioural loyalty can be expressed as brand preference (i.e. expenditure on a particular brand as a proportion of the total spend on a product category) or as brand allegiance (i.e. expenditure on a brand over time).

To gain a full understanding of brand loyalty, managers need to understand how these three dimensions operate for their specific product category and brands. Once the levels for each dimension are identified, managers can develop marketing strategies to influence any unsatisfactory scores. While brand loyalty models owned and applied by market research firms, such as ACNielsen's I-Scan Loyalty & Repeat product[11] and TNS Global's Conversion Model[12], offer useful insights for managers, their proprietary nature makes access to the methodology underpinning the customised research extremely difficult.

A TRI-DIMENSIONAL BRAND LOYALTY AUDIT

Despite the range of proprietary brand loyalty audit products available from market research firms, there does not appear to be any published academic brand loyalty audit frameworks available. For instance, TNS Global (a market research agency) offers a product called The Conversion Model[12], which uses behavioural loyalty and psychological commitment to segment consumers into four groups based on usage. The proprietary nature of this model means that its methodology and measurement items are not apparent. This reduces the ability to replicate and use the model of those not able or unwilling to pay for access.

Typically brand loyalty is included in an overall brand health check, along with other brand-related measures such as recall, awareness, salience or associations. Consequently, there is a need to develop a brand audit framework that has academic integrity, is publicly available, and can be usefully applied by managers.

An understanding of market segments is an important part of any audit.[13] Thus, we propose a brand loyalty audit framework that segments customers into eight combinations of loyalty using the three dimensions of loyalty. This is a significant contribution to both theory and practice as there is little evidence of academic or proprietary brand loyalty models that use emotional, cognitive and behavioural loyalty as the basis for segmentation. Understanding these segments will allow managers to prioritise their interventions to maintain or build loyalty. For instance, if one of the desired loyalty combinations shows a low score, this should become a priority for the organisation. In applying the results of our brand loyalty audit framework, organisations would need to take into account industry characteristics, product characteristics, the level of brand polygamy in the market, and the marketing experience and resources available to the organisation. The combination of the three dimensions of brand loyalty is shown in Table 1. The steps for conducting a brand loyalty audit with our proposed approach will now be outlined. This includes a discussion on each of the consumer segments.

INSERT TABLE 1 HERE

While the ideal goal for a marketing manager would be to achieve high levels of all three dimensions of loyalty[14], this is neither practical nor necessary for a brand to perform well. Given that marketing’s bottom line is driven by profitability and is action-oriented for most organisations, behavioural loyalty is a mandatory dimension to be achieved. However, it may not necessary for every organisation to have high levels of both emotional and cognitive loyalty, particularly if the organisation does not have the resources to generate high levels of both types. Ultimately, each organisation needs to determine which dimensions are critical to its business outcomes and then focus their marketing programs on these. In an ideal world with unlimited resources, all three dimensions should be targeted, but as this is rarely the case, choices must be made and resources prioritised to the areas that need it most.

There are three steps that marketing managers need to follow to conduct this type of brand loyalty audit. The first is to undertake market research to determine the current brand loyalty levels for a particular brand. This can be conducted for individual brands or to classify groups of customers in order to identify large clusters of customers. The second step is to profile the priority segments and develop appropriate marketing interventions to maintain or build loyalty (if required). The third and final step is to evaluate the effect of the intervention by re-measuring the brand loyalty levels in each segment to identify if the intervention was a success or if further remedial action is needed.

Step 1: Diagnose current brand loyalty levels and profile segment

The first step when conducting this brand loyalty audit is to measure the current levels of emotional, cognitive and behavioural loyalty for a brand in order to identify the proportion of customers in each segment and describe these customers. The scales for measuring emotional and cognitive loyalty reflect affective and cognitive commitment and have been tested on a variety of goods and services.[8] The measures for behavioural loyalty vary: they can be a calculation of share of wallet (i.e. proportion of the product category expenditure on a particular brand), the length of time and amount spent over time on a brand, or repurchase.[2, 5] A rating (high or low) should then be assigned for each dimension of loyalty per customer based on cutoffs that are determined by the organisation. Essentially, each customer should have three ratings (one per dimension) so that they can be classified into one of the segments. The proportion of customers that are in each segment can then be calculated and the brand audit matrix can be completed.

Step 2: Select priority segments and develop strategies

Depending on the market environment, managing a particular segment may be a high priority for the organisation, particularly if the number of customers switching started to increase. The priority of each of the segments depends largely on the organisation's goals and the marketing environment within which it operates. Once the priority segments have been identified, managers need to develop strategies to increase loyalty (if it is low) or maintain current loyalty levels (if it is high). The evaluation of market segments has three criteria: segment size and growth potential, segment structural attractiveness, and company objectives and resources.[15] Each of the eight segments will now be discussed with example interventions provided.

Stable loyals This segment consists of consumers who have high scores on all three dimensions of loyalty and corresponds with the Dick and Basu[14] category of 'true loyals'. These consumers like your brand, have evaluated your brand positively and buy your brand regularly over other brands.[14, 16] Given the high level of customer commitment, products used by these consumers are likely to be high involvement, high transaction value products such as personal services (e.g. beauty treatments or durable goods). Organisations need to focus on retaining these customers and also develop reward programs to thank consumers for their loyalty. Consumers who are highly loyal are likely to engage in positive word-of-mouth for the brand and act as brand advocates.[16] Referral programs can be offered to this group effectively.

Passionate loyals These consumers have high levels of behavioural loyalty that are driven by emotional loyalty. These consumers like your brand, buy your brand, and may have routinised the purchase to the extent of reducing or eliminating decision-making. These products are likely to be purchased for enjoyment or entertainment, such as movies, sports, and image-related consumption, where the value derived is emotional in nature.[17] Consumers who are emotionally committed to a brand are known to engage in brand advocacy to other customers.[18] These consumers have automated their purchase and are unlikely to want to engage in thinking, so marketing programs need to minimise effort. Strategies that retain with minimum effort and offer emotional appeal are likely to retain the consumer (e.g. instant-win competitions).

Hot potentials These consumers like your brand, have evaluated your brand positively but don’t buy your brand either at all or regularly. Before engaging in an attraction strategy, marketers need to first identify the reasons behind the low levels of purchase behaviour. There may be situational factors, social norms, consumer characteristics or aspects of the marketing program that are preventing the consumer from buying the brand.[19] Marketers need to determine if it is worthwhile altering these barriers to gain behavioural loyalty. Strategies for attracting hot potentials include reducing perceived switching costs through free/low cost trials of the product and stimulating an experience of excitement or fear of missing out.

Hopefuls These consumers like your brand, but they do not buy it and do not have positive thoughts about being loyal. It is likely that this group of consumers lacks buying power or access to the product and thus it may not be a profitable segment.[3] It is also possible that they may have incorrect information or misperceptions about the product and its features. These consumers enjoy discussing the brand and may have aspirations to possibly buy the brand one day. It is important to identify the reasons preventing the purchase to know if it is worthwhile cultivating a relationship that may produce a long-term purchase result. Aspirers add desirability to the brand for those who do purchase. Strategies for this segment could be low-cost to the organisation but might appeal to the senses or be available for purchase (e.g. posters of the product, mini-versions of brand, merchandise with brand logo).

Vulnerables These consumers buy the brand; however, they don't have any emotional attachment to it and may not intend to repurchase the product given a better option. This group of customers exhibit 'spurious' loyalty, where people are loyal on the basis of inertia[14], leaving them open to a better competitive offer. Products in this segment are likely to be low involvement and purchased for functional reasons where there is low perceived differentiation of the brands.[14] The aim would be to increase one of the two low level areas of loyalty: cognitive or emotional loyalty. To increase cognitive loyalty the organisation needs to first identify the reasons for the low cognitive loyalty and increase the perceived differentiation of the brand via new information. Increasing emotional loyalty can be done by adding excitement to the brand or product category.

Functional loyals These consumers buy the brand regularly and engage in decision-making about the brand; however, they have no emotional attachment to being brand loyal. Products in this sector are likely to be high involvement and are purchased for functional reasons, so being loyal is really a means to an end[20] and repurchase of a brand is based on the brand's performance. Strategies for retaining these consumers involve offering value-added promotions that have rational appeal, such as executive tools/toys or information-laden items such as newsletters, open-days, advice sessions and tailored technical tools (possibly delivered online).

Cold potentials These consumers have a high opinion of your brand; however, they have no emotional attachment and do not purchase the brand. Products in this sector are likely to be functional in nature and possibly high risk (socially or financially), hence the product is not bought on a regular basis. There may be situational factors or aspects of the marketing program that are preventing the consumer from buying the brand.[19] If these factors can be overcome, these consumers may be attracted through provision of new information or an opportunity to trial the product.

Disloyals These consumers have no predisposition (either cognitive or emotional) towards your brand and do not buy it. Consumers may be polygamous in the product category and while they may buy your brand, it is not on a regular basis. Typically there is little differentiation among the brands available and thus there is little incentive for consumers to be loyal.[14] They are likely to require substantial effort from the organisation to be convinced and unless their net worth justifies this effort and expense, they are best left as a low priority.

IMPLICATIONS FOR MARKETERS: A BRAND AUDIT FOR CREDIT CARDS WITH REWARDS PROGRAMS

The credit card industry is internationally known for its loyalty-based programs which aim to discourage existing customers from switching to competitors. For instance, there are over 150 different credit cards in Australia, 90 of which have a loyalty scheme attached.[21] The following section demonstrates the three-step approach to a brand loyalty audit where we use hypothetical behavioural loyalty levels, identify priority segments, and suggest relevant marketing interventions to improve loyalty levels as well as discuss any implications of an evaluation. The market for credit cards in most developed economies has changed from the once dominant ‘one-size fits all’ paradigm, to a continuum that has the ‘no-frills’ card with low annual fees, lower interest rates and no rewards programs at one end, and the higher fee cards with rewards programs at the other end.[22] These credit cards are issued by financial institutions that may choose one or more international acceptance marques such as American Express, MasterCard, Visa, or Discover (in the USA). While some credit card issuers have developed imaginative approaches to seek new customers, such as balance transfers; low interest rates for a limited period; personalised affinity/co-branded cards, this paper concentrates on credit card issuers’ rewards-based loyalty programs aimed at retaining existing customers.

The first step is to diagnose current brand loyalty levels. The results of a hypothetical market research exercise, including the hypothetical profiles for each segment for the brand, are shown in Table 2.

INSERT TABLE 2 HERE

The second step selects particular segments to prioritise for marketing interventions, using the criteria of segment size and growth potential, segment structural attractiveness and company objectives and resources.[15]

Previous research investigating reward-based credit cards[23, 24] has focused on the economics of, and consumer reactions to, the so-called affinity and co-branded credit cards. The purpose of most rewards-based loyalty programs is to make a particular credit card, *the* card of choice for purchases made by consumers, who may hold more than one credit card. This is an ongoing challenge for marketers, because each credit card has a standalone relationship between the cardholder and the card-issuing financial institution, in that there is no need for a current account relationship (e.g. a cheque account) to underpin the issuing of a credit card.[23] This demonstrates how important it is to focus on all three dimensions of loyalty. When behavioural loyalty is achieved, polygamy is reduced because the customer uses the main card to the exclusion of spending on any other credit cards that they may hold.

Using the data in Table 2, the segments of *vulnerables*, *hot* and *cold potentials*, and *hopefuls* have been chosen for interventions. Three of the four segments (i.e. *hot* and *cold potentials* and *hopefuls*) were identified as having high growth potential (i.e. they are either emotionally or cognitively predisposed) but do not currently use the organisation’s brand as their main card. The final segment (*vulnerables*) was deemed to be most at risk. The *vulnerables* are the largest segment and thus any loss in this segment would adversely affect profitability. For marketers in credit card-issuer organisations, resources will always be limited. The most important variable for the success of a credit card product is how much the cardholder spends on the card, for this determines both the interchange that all card issuers receive pro-rata to spend[22] and the greater the spend, the more likely it is that the cardholder will need to revolve the balance of their debt and hence pay interest on that balance.

The *hot potentials*, with their low behavioural loyalty, will need to be persuaded to put more of their spending into the rewards-based card that they already hold, but which (relative to other segments) they under-use. A ‘teaser’ campaign, such as double points for three months, might change their behaviour and thus raise their value to the issuer, elevating the *hot potentials* to the *stable loyal* category.

The *hopefuls* also require careful handling as they have already expressed some commitment to the card by taking it out, but they now need to see the functional value in the rewards program and to direct their spending onto this card. A proactive approach is to remind them of the rewards program that is linked to their spending on the card. As this segment is already emotionally committed to being loyal, this can be leveraged to encourage behavioural loyalty. An invitation to a preview or special shopping evening where use of the card is rewarded may also reactivate their card usage. It is important not to invest too much in this segment as they have not hitherto demonstrated that they will use the card to the exclusion of others.

The *cold potentials* understand the benefits of the reward program, but they are not using their card and show low emotional loyalty. As this is the second largest segment, any investment may yield effective returns, even if only a small proportion responds. They already have the credit card, but the presumption would be that they also have other cards that they prefer to use. If they are paying an annual fee for their credit card, then it might be worth reminding them of any additional services/features that the customer has not taken advantage of, such as free travel insurance when using the card. As the intention is to change behaviour and this segment has high cognitive loyalty, the benefits of the reward program should be stressed, particularly (as it is quite common) if some of the rewards points can be used to offset the annual fee.

The *vulnerables*, who have both low emotional and low cognitive loyalty, will need very careful handling because they also display high behavioural loyalty and thus are valuable cardholders who a credit card issuer would not want to lose to a competitor issuer. Marketers using the tri-dimensional approach should be focusing on raising one of the two low loyalty dimensions, not raising both at the same time. Cognitive loyalty could be addressed by reminding them of the existence and value of the rewards program, perhaps by a few examples of what their fellow cardholders have redeemed their points for and/or what their existing points balance could be worth. Emotional loyalty could be improved by special invitations to selected events (as these customers are currently profitable so it is worth spending some of the budget to increase their commitment to being brand loyal). With such an event, the *stable loyals* would also be invited, to reward them for their current high levels of loyalty, and they would then be likely to spread positive word-of-mouth about the event and be brand advocates.

The priority order for the segments is based on an assessment of the company objectives and the attractiveness and size of the segments. For this hypothetical example, the company is growth-oriented and as such the segments that offer the most growth potential will be targeted first: the *hot potentials*, *hopefuls* and *cold potentials*. This will provide revenue that can then fund the second phase of marketing interventions, which could then target customers who are currently high in behavioural loyalty.

Step 3: Evaluate strategies

The final step in this brand loyalty audit would be an evaluation of the interventions to identify if the proportion of customers in the segments had altered (i.e. the proportion of customers in the three low behavioural categories and the *vulnerable* category had decreased, with consequent increases in the remaining segments). If there has been no change to the segments then research would need to be undertaken to identify the reasons why the intervention failed and to develop ideas for more effective interventions.

DISCUSSION

From an academic perspective, we have expanded the cognitive, affective and behavioural aspects of Oliver's[7] conceptual paper on loyalty into a segmentation approach. This will assist academics to formulate future research projects based on the inter-relationship between the three core dimensions of loyalty. From a managerial perspective, we have offered a methodologically transparent marketing tool that allows marketing managers to identify segments and prioritise marketing interventions to influence brand loyalty levels. In particular we have used the three dimensions of loyalty as the basis for segmentation. We have used a product that is familiar to many (rewards-based credit cards) and although the data was hypothetical, we have demonstrated how the audit might be used with appropriate market research data. We also offer three additional uses for this brand loyalty audit:

1. An analysis of competitors' customers could be conducted and the results presented in the audit alongside your own brands. This would allow a gap analysis to be conducted and would identify any weaknesses in competitors' brand loyalty levels that could be exploited as growth opportunities.
2. The audit could be used with scenarios that offer product adaptations or new brands to identify likely consumer reactions (i.e. cannibalisation potential of current brands, uptake and usage of new brands/products).
3. Multiple brands within a product line or different SBUs within an organisation could be presented in the audit to allow relative comparisons, strengths and weaknesses to be identified.

There are two key limitations of this brand loyalty audit framework; however, these do raise opportunities for further research. First, the framework is untested and requires validation across different product types and industries. Further research is needed to empirically investigate how different organisations would use the audit and the implications of its findings. Access to customer and spending behaviour data from a credit card issuer with reward-based loyalty programs for existing customers would assist in testing this framework. The second limitation is that the level of contextual influence on priority levels and strategies is not known, which potentially reduces the generalisability of any strategies specific to the segments. Marketers tend to seek allembracing solutions to problems; however, there may not be one best way to achieve loyalty and thus a wider understanding of the dimensions and the segments is needed.

CONCLUSION

We have presented a methodologically transparent diagnostic tool that enables practitioners to conduct a step-by-step audit of brand loyalty for their products and that establishes brand loyalty as a three-dimensional construct. This framework draws attention to the various segments that represent the consumer's perspectives on loyalty based on three dimensions. We believe that separating loyalty into three dimensions allows a more fine-grained approach that explains the variety of consumer loyalty behaviour and facilitates more effective interventions. Further, the dimensions need to be appropriately and sequentially influenced for the interventions to be successful. For instance, if the market responds to a brand using the hierarchy of emotional loyalty, cognitive loyalty and finally behavioural loyalty, any intervention that does not follow this sequence may prove both costly and ineffective.

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Figure 1: A tri-dimensional approach to brand loyalty

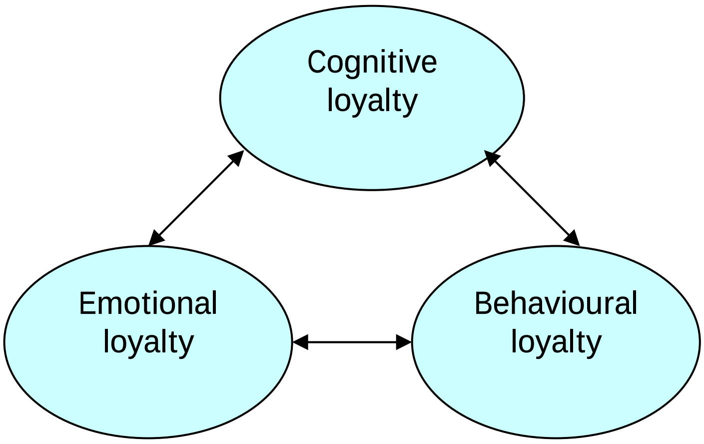

Table 1: Brand loyalty audit

	High emotional loyalty		Low emotional loyalty	
	High cognitive loyalty	**Low cognitive loyalty**	**High cognitive loyalty**	**Low cognitive loyalty**
High behavioural loyalty	Stable loyals	Passionate	Functional loyals	Vulnerables
Low behavioural loyalty	Hot potentials	Hopefuls	Cold potentials	Disloyals

Table 2: Hypothetical brand loyalty audit for existing customers of a credit card issuer, with a rewards based loyalty program

	High emotional loyalty		**Low emotional loyalty**	
	High cognitive loyalty	**Low cognitive loyalty**	**High cognitive loyalty**	**Low cognitive loyalty**
High behavioural loyalty	**Stable loyals** (15%) Consumers feel positive about using the cards, believe it is a good choice and prefer to use this card.	**Passionate loyals** (10%) Consumers gain emotional benefit from using the card however may not be aware of the functional benefits of the card. They prefer to use this card.	**Functional loyals** (5%) Consumers gain functional benefit from the card and do not seek emotional value from use. They prefer to use this card.	**Vulnerables** (25%) Consumers use this card habitually however they have no emotional or cognitive commitment to the card.
Low behavioural loyalty	**Hot potentials** (5%) Consumers feel positive about using the card, believe it is a good choice but use other cards when purchasing.	**Hopefuls** (15%) Consumers feel positive about using the card but are not aware of the functional benefits and use other cards when purchasing.	**Cold potentials** (20%) Consumers understand the benefits of using the card but do not gain any emotional value from loyalty and use other cards.	**Disloyals** (5%) These consumers have the card but don’t use it.