UNIVERSITY OF SZEGED FACULTY OF ECONOMICS
PHD SCHOOL IN ECONOMICS
ECONOMIC PSYCHOLOGY RESEARCH WORKSHOP

Szabolcs Prónay

*Adherence and construction of self in youth consumption –
Analysis on the relationship between consumer loyalty and self-image*

PhD THESIS

Thesis supervisor:
Dr. Erzsébet Hetesi

Szeged, 11 April 2011

I. Topic relevance and objectives of dissertation

The issue of brand loyalty has been one of the most current business scientific areas in the past few decades. It burst into economic life as a success factor with overwhelming power at the end of the 20th century so as to raise more and more problematic questions, and finally to arrive in the 21st century as a fairly controversial area. Several researches (cf. the works of Richard Oliver, Frederick F. Reichheld, or Erzsébet Hetesi and Gábor Rekettye from Hungary) prove loyal customers' lower price sensitivity, higher intention to promote and favourable impact on long-term success. On the other hand, customers who turn away and abuse loyalty have overshadowed the popularity of this factor.

In my dissertation, I attribute central importance to uncertainty surrounding loyalty. According to my standpoint, it does not indicate that loyalty is a useless phenomenon in terms of business but that we do not know it properly. In my opinion, by clearly defining the concept of loyalty, categorising its types, narrowing the spectrum of analysis and involving a new discipline the uncertainty around loyalty can be decreased.

The main objectives of my dissertation are to decrease the uncertainty surrounding loyalty, to be more familiar with the phenomenon and to ground its analysis from a new perspective. On the basis of my starting idea relating the objectives, *loyalty has several kinds, several levels*, whose significance is different with a view to the company. According to my approach, those consumers are highly important for the company who are "really" loyal to the brand, i.e. adhere to it. *In my dissertation I analyse the loyalty proper, i.e. adherence.* Adherence is a very close relationship between a brand and its consumer. A consumer generally adheres to only a few brands; moreover, there are consumers who are not attached so closely to any brands. However, the question is: *why does the consumer adheres to a brand?* From the perspective of the company: how to make the consumer adhere to the brand?

From my point of view, to answer the above questions we have to step out of the general analytic framework of loyalty and we need to approach the phenomenon from the position of another discipline. In my dissertation, I have chosen sociology of consumption as a new scientific platform contributing to revealing the causes underlying adherence and the phenomenon of symbolic consumption. *The basis of my decision is the assumption that there is a symbolic relationship between the consumer and the brands which he/she adheres to.*

Accordingly, I attach particular importance to symbolic consumption and the sociology of consumption studying the phenomenon in my dissertation. *Symbolic consumption, similarly to*

loyalty, is not in need of contradictions, whose majority originate from that it is not clear to which purchase we can attribute a symbolic nature and which one is non-symbolic.

The central hypothesis of my dissertation claims that *those brands have symbolic significance for the consumer which the consumer adheres to*. Therefore, I assume an *interdependent relationship between adherence and symbolic consumption*. From my point of view, *by linking these two phenomena*, uncertainty can be reduced with regard to both. From one aspect, if loyalty is examined through the sociology of consumption, the phenomenon of adherence can be better explained. From the other aspect, if symbolic consumption is analysed only in the case of loyally consumed brands, we can eliminate the uncertainty factors that are related to irrelevant brands for the consumer.

On the basis of this, the central question of my dissertation is: *Can brand adherence be explained by that brand image matches with the consumer's self-image?* I examine this question on the *group of the youth*, who are *ideal to analyse the phenomenon of symbolic consumption* based on opinions in the literature.

I have studied the possibility to connect symbolic consumption and loyalty first on secondary, then on primary basis. I have narrowed down the above described broader question of my dissertation to some extent in the primary research. I intended to answer the question through qualitative and quantitative approach *whether there is a connection between loyalty and self-image congruity*. More specifically, I analysed whether *the image of those brands which the person adheres to is actually closer to the person's self-image*. This issue has been studied along the 10 hypotheses formulated on theoretical basis. In the course of the primary researches, from the previously set 10 hypotheses regarding the studied population (representative according to age and gender) *seven* have been proved to be *correct*, *two* have been proved *false* and *one has neither been proved nor disproved*, therefore it requires further analyses. The hypotheses and their evaluation are summarised in Table 1.

II. Literature review

I have aimed at connecting two disciplines in my dissertation. I have approached the phenomenon of loyalty from a new aspect, from the direction of sociology of consumption and symbolic consumption related to it. In what follows, I provide a literature review of these two areas in order to connect them in my own researches.

Review of loyalty in the literature

Loyalty is surrounded by several contradictions within the literature. Some authors claim that loyalty is definitely useful from the aspect of the company. They emphasise that the customers who *very often purchase from the company in their life represent an order of magnitude greater customer lifecycle value* than those who purchase only once, thus the former are remarkably useful for the company. *They are the loyal customers.* According to these authors, the high level of loyalty shows that *the company delivers real value;* in addition to that loyalty increases the *profitability of the company*, because the cost of sales to loyal customers is lower than the acquisition cost of new customers. Furthermore, loyal customers *are less price sensitive, they spread good reputation of the company, they are positive representatives of the brand, potential target group of brand extension and as time passes they generally increase their purchase volume* (Reichheld, 1996; 2000; Oliver, 1999; Kotler, 2000; Hetesi – Rekettye, 2005; Evans et al., 2000).

Opposers of loyalty start out mostly from problems relating intertemporality. It means, on the one hand, that supporters of loyalty often fail to study the phenomenon in the longer term; they base their arguments merely on one-time analyses. On the other hand, it means that several intertemporal analyses prove the transience of loyalty, that customers turn away after a time, which would cause considerable loss for the company that has earlier put serious energy into satisfying their demands on as high level as possible. On the basis of this, the authors establish that the money spent on loyal customers is wasted, trust in them is useless and the strategy based on them is mistaken (Jaishankar et al., 2000; Newman, 2001; Reinartz – Kumar, 2002; Rust et al., 2004).

The literature is also divided on the understanding of loyalty. There is no generally accepted definition, in fact, fundamentally different approaches on loyalty can be found in this domain. There are authors who define *loyalty as a mere behavioural feature*, at the same time identifying it with *rebuying*. This is the trend of *behavioural loyalty* (see, e.g. Neal, 1999). Others address *loyalty as an attitude*, which is called the notion of *attitudinal loyalty* (see, e.g. Jacoby – Kyner, 1973). The *third* trend is the *complex trend* containing the two previous approaches, which understands both the attitudinal and the behavioural elements of loyalty as conceptual parts (see, e.g. Bandyopadhyay – Martell, 2007). Many authors interpret loyalty as a multilevel concept, and differentiate between its tighter and looser (or narrower and broader) levels according to brand attachment (see, e.g. Oliver, 1999).

Review of sociology of consumption and symbolic consumption in the literature

Levy was the first who raised the issue in his article in 1959 that the consumer is influenced by the *symbolic content* of the product besides its functional content in purchase decisions. Based on his central hypothesis, every product has *symbolic content*, and when the consumer buys it he/she (implicitly or explicitly) considers *to what extent this content matches to him/her*. According to the author, this congruity is appropriate (therefore the consumer will gladly buy and use the product) if *it is connected to and reinforces the way the consumer sees him/herself*. Purchased goods also indicate the customer's *social status*, on the basis of this consumers aim to choose products matching their status (Levy, 1959).

Based on Levy's (1959) thoughts, an increasing number of analyses on symbolic consumption have started to occur. These studies have laid an increasingly greater emphasis on examining the connection between self-image and consumption, thus several self-image theories and theories on self-concept have emerged in the area of consumer behaviour research.

Self-image is generally understood in the literature as the collection of ideas the person has about him/herself. From the 60s, several self-image types have emerged. Depending on the perspective from the person sees him/herself, we can discuss actual self-image and social self-image. The former is approached from own perspective, the latter is from the view of others, from what the person believes to be the others' opinion about him/her. He/she can also define his/her ideal self-image, the way he/she would like to see herself and would like others to see him/her.

Schenk and Holman's (1980) study on self-image further developed the issue of self-images. The authors claim that the person defines his/her self-image according to how he/she would like others to see him/her. The person behaves according to his/her particular *self-images* depending on the given situation. *To express the self-image* matching the given situation the person uses the *symbolic content* of the consumed *brands*. According to the authors, those products are particularly suitable for this purpose which are branded on the one hand, *visibly* consumed on the other hand, and, thirdly, have *high rebuying rate* (Schenk - Holman, 1980).

Schenk and Holman's (1980) theory was further developed in Sirgy's (1982) "*congruity*", also called "self-image/product image congruity" theory, in which he regarded the *congruity between self-image and brand image as the decisive factor influencing consumption*. This theory has been significant up to this day within symbolic consumption. After Sirgy's (1982) article, the earlier confused self-image theories proceeded in a more orderly way, however,

they also lost interest, thus the study of self-image congruity was taken from the agenda of consumer behaviour for almost 20 years to be again brought to the surface in 2006 by Kressman et al. (including Sirgy), this time providing an exact definition on the concept of self-image congruity: "congruous relationship between the consumer's *self-image* (actual, ideal, etc.) and the *image* (or personality) of the consumer of the given product or brand or business" (Kressman et al. 2006 p. 955).

The substance of self-image congruity theory can be summarised by that *the person in the course of consumption tries to express his/her self-image through products having symbolic content and through the image of their brands.* He/she aims at this self-image to make a positive impression for him/herself and for others as well. *Congruity* (the so-called self-consistency) and *idealisation* (i.e. raising the so-called self-esteem) *both motivate him/her.* He/she aims at strengthening his/her self-image through consumption either by buying a brand whose image is congruous or by purchasing a brand which has a positive image, although it matches only the desired self-image instead of the actual self-image.

III. Theoretical models applied in the dissertation

As a result of my secondary researches, I have established a theoretical model on loyalty, its types and the factors influencing them. I have also put the factors having an effect in the course of symbolic consumption into a theoretical framework. In what follows, I describe these two theoretical frameworks with the help of one model for each.

Theoretical framework of loyalty

Before establishing the theoretical model I gave a definition of loyalty interpreted in my dissertation, which *I understand as an ex-ante state relative to the moment of rebuying, in which state the collective outcome of the impacts of social, personal and product factors leads to rebuying and popularisation of the examined product or brand.*

Based on reviewing the factors affecting loyalty in the literature, I consider the picture to be very complex. Taking account of the complexity of the factors influencing loyalty, I have found it important to set up a summary theoretical model, which puts my theoretical position into a framework and create a basis for my primary researches. The *model* is basically a *deductively produced* construction *grounded on the literature, only a part of which I have measured* in my own primary researches.

I have had to make two important theoretical decisions for modelling loyalty. On the one hand, *I have interpreted several* (three in number) *types of general loyalty*, on the other hand, *I analyse the impact of only five factors* (satisfaction, quality, price, trust, image) that are assumed to be more significant by the literature from the affecting factors. On the basis of this, I could place loyalty into a unified model, which model I describe in what follows.

I differentiate between three types of broad loyalty based on the relative frequency of rebuying and the attitude towards the product and the brand:

- *Simple rebuying*: The consumer rebuys the given product or brand *without apparent emotional attachment or positive attitude*.

- *Commitment*: The consumer has *strong emotional* attachment to the brand, but it is combined with *rare rebuying*.

- Adherence: *Emotional attachment* that is combined with *frequent rebuying*. The consumer is attached to the brand, he/she identifies with its meaning, popularises it and buys almost exclusively that brand within the given product category. This is *loyalty in the narrow sense*.

The 5 influencing factors presented in the model affect the particular levels and types of loyalty to a different extent. The model in Figure 1 shows the connection between each loyalty type and the influencing factors. The size of each influencing factor (price, quality, satisfaction, trust, and image) is in proportion to the extent of its influence. On the basis of this, it can be stated that price, quality and satisfaction have the greatest influence on simple rebuying. At the same time, trust and image have serious influential power on commitment. On adherence, which is the main concern of my research, only image has considerable influence.

I have tested the latter statement in my primary researches, i.e. brand image has decisive influence on adherence, and I assume symbolic relationship between this image and the consumer's self-image – by this way involving sociology of consumption as a new platform of analysis into the issue of loyalty.

Theoretical model of symbolic consumption

I have outlined the self-image concepts of the literature in the previous section. However, to be able to apply this very complex theoretical system of sociology of consumption in terms of loyalty, I have considered important to establish an own theoretical construction.

In developing the model, the first step was to separate the concepts of *self-concept* and *self-representation*. *Self-concept* means the consumer's *inner self-image*, and consists of two parts: *identity, or actual self-image and self-image, or social self-image. Identity* is what the consumer *thinks about him/herself*, i.e. answer to the question 'who am I?', while *self-image* expresses the consumer's view about *the way his/her environment sees him/her*, i.e. it gives an answer to 'who I am in the view if others?'. I have also accepted those authors' position who identify identity with 'actual self-image', while self-image with 'social-self-image'.

Self-representation is a consciously constructible disguise in which the consumer appears, communicates towards his/her environment to achieve a desired effect, that is, he/she aims at achieving the *desired self-image*, which includes ideal self-image and ideal social self-image as well, i.e. what the consumer would like to be and would like others to see him/her.

Consequently, the consumer's identity and self-image are given, and the desired self-image. The question is how these are related to one another and which motivators influence these three images. I have interpreted two such motivators in my model, *self-consistency* and *self-esteem. Self-consistency* is the person's endeavour to act *in line with his/her self-image. Self-esteem* is the person's endeavour to seek experiences that *reinforce his/her self-image*. The former motivates the congruity to our actual and social self-image, the latter motivates the congruity to our ideal self-images (in summary: our desired self-image). My model of symbolic consumption is indicated in Figure 2.

The resultant of the impact of the self-esteem and self-consistency motivator pair is the symbolic consumption decisions, in which product or brand image and the *congruity between this image and the consumer's self-image* plays a serious role.

In my primary researches I analyse whether the *congruity of brand image congruity to* actual or ideal *self-image* may be an underlying *explanation* for brand *adherence*. Thus I approach the phenomenon of loyalty from the position of sociology of consumption.

IV. Methodology of primary research

According to my theoretical model on loyalty (Figure 1), brand image has the greatest influence on adherence. The reason for this, based on my assumptions, can be explained by symbolic consumption, since the consumer *matches the* (in the narrow sense) *image of loyally consumed brand* to his/her *self-image*. On the basis of this the central question of my primary researches can be formulated: *can the consumer's brand adherence be explained by that the*

chosen brand image matches with the consumer's self-image? I have studied this question restricted to the youth. I have conducted my analyses in two steps:

- I have collected *in-depth interviews* to expose the existence and specificities of the phenomenon. In connection with the in-depth interviews I have aimed to formulate limited and achievable objectives. I have simply intended to demonstrate the phenomenon that young people *can indeed perceive and evaluate* that *brand image*; in addition, *they compare it with their self-image.* Beyond the existence of this process, I wanted to know its quality parameters; since the latter results serve as the basis for the further steps of the research.

- By the *questionnaire survey* I have intended to analyse the version of self-image congruity model that is connected to my own model. I have searched for the answer to the question *whether the images of those brands which the person adheres to are indeed closer to the person's self-image.* For this, I have developed my measure instrument based on my own qualitative results and using similar researches from the literature.

Methodology of qualitative research

Regarding my objective, the option of in-depth interviews has seemed to be the most evident; more specifically, the *structured in-depth interview*, by which I have received comparable results.

In the in-depth interview we have touched upon the following three main issues:
- Role of *shopping* among youth
- Role of *brands* and symbolic content of brands
- Self-image and brand choice

I have considered *the Hungarian youth between ages 17-30 as my population.* This group is homogeneous in terms of age; however, it is *heterogeneous* from several other aspects. The latter characteristic has also justified a sample selection with *higher number of data points. By in-depth interview I have reached 192 young people.* To achieve a large sample size and to conduct the analysis, students from the faculty of economics have provided assistance.

Methodology of quantitative research

In my quantitative research, the interview has been carried out by CAWI method. I have selected *Hungarian young people between ages 17-30* as population, to whom the questionnaire has been forwarded by snowball method, and they could complete it online. In

the course of the analysis, the sample has been matched to the population characteristics by *weighting*, thus I have received a *database that can be considered nationally representative to age and gender*.

I have analysed the data with *correlation* and *distance calculation*. The point of the method is that the respondents describe the *brand image* (through its typical consumer) and their actual and ideal *self-image* along the *same dimensions*. These dimensions have been produced by content analysis from the results of the *qualitative* research:

Masculine – Feminine; Youthful – Mature; Fashionable – Simple; Elegant – Casual; like to party – Reserved; Upper-class – Middle-class

The respondent has provided the brands presented in the research. The respondent has had to give one brand that he/she *adheres* to, two brands that he/she *likes* and two brands that he/she *dislikes*, in addition, a *benchmark* brand has been also included. This benchmark has been the Converse brand, which has proved to be one of the most frequently mentioned and the most well-known brands, therefore it has seemed to be suitable for this role.

The respondent first evaluated the provided brands according to *how loyal* he/she is to them. For this he/she had to answer questions about loyalty interpreted from the literature. The respondent then *described the image of the chosen brands through characterising their typical consumer.* After the respondent described the image in the case of each brand, he/she *characterised his/her own actual and ideal self-image along the same dimensions.*

On the basis of this, the *distances* between the image of each brand and the respondent's actual and ideal self-image, i.e. the *self-image congruity indicators, can be calculated on individual level.* The *relationship* between self-image congruity and loyalty can be examined *by comparing the self-image congruity indicators with the loyalty indicators.*

V. Main findings of the dissertation, theses

In what follows, I detail the main statements and theses of my dissertation arranging them according to the main source (secondary, primary) of the given statement.

Theses derived from secondary research

Thesis 1: We can in part find a solution to the contradictions of loyalty if we study it from the aspect of the sociology of consumption. We can in parallel resolve the contradictions regarding symbolic consumption within the sociology of consumption if we narrow down the domain of the phenomenon to those brands which the consumer adheres to. It means that

loyalty and symbolic consumption can be connected in a mutually advantageous way, the joint analysis of these two areas is justified.

Criticism on loyalty mainly concerns that loyalty is not profitable in every case; if the loyal customers turn away, the amounts of money spent on them prove to be wasted. These statements do not refer to that loyalty is a useless phenomenon, but rather that it is not defined properly and its certain types require different marketing approach. If the analyses on loyalty are limited to the adhering consumers and we interpret their behaviour on the basis of the sociology of consumption, a considerable part of these contradictions can be resolved

Within sociology of consumption, symbolic consumption is typically attacked in terms of that its statements are only restrictedly valid. I agree with this critical position. According to my understanding, symbolic consumption has an influential force in the case of those products or brands which products or brands have a distinctive importance for their consumers from a certain aspect. I understand such a distinctively important brand those brands which the consumer adheres to. Based on this, a considerable part of the attacks can be fended off by limiting the analysis spectrum of symbolic consumption to the adhered brands.

Theses inferred from qualitative research

Thesis 2: Appearances are important for youth and can be considered essential in terms of both self-expression and integration into a group. As for obtaining the appearances, shopping has an important role in the life of youth. As for shopping, apart from the products, their brands have considerable relevance. Young people know and interpret the surrounding brands as an important indicator.

The findings of the qualitative research have drawn the attention to that young people aim at good appearance and correspondingly at purchasing branded products, which also affects their integration into a group. Buying branded products offers an opportunity primarily for the well-to-do for proper self-expression, but the people of average status also aim at buying branded products from one or two product types, while the poorer customers try to create a false appearance with fakes. The novelty content of the thesis is not that appearance is important but rather that the purchase of branded products have become essential in terms of integration into a group and self-expression.

To be noted: from the findings of the quantitative research I have supported this thesis, that young people's ideal self-image was in general more fashionable and more elegant than the actual self-image.

Thesis 3: In the eyes of youth, the brand refers to the characteristics of its wearer. They draw inferences primarily with regard to status and financial situation based on the visible brand marks. Nevertheless, this sort of signalling role of the brand is not without contradiction. Apart from status, its reference to personal characteristics and lifestyle is limited, since besides tighter financial possibilities, the lack of intention to consciously communicate with brands also restricts judging by brands. These limits are less significant if the observer bases the value judgement only on those brands which the consumer adheres to.

According to the findings of the qualitative research the respondents mostly agreed on that the symbolic significance of the brand refers to its customer's characteristics, thus it is suitable for self-expression and indicating status. The theoretical dilemmas of symbolic consumption have also been confirmed by the respondents. They assumed that due to the financial limits and the lack of standard understanding, problems might emerge in connection with the symbolic role and meaning of brands. However, when we asked them about those brands which the consumer adheres to, they were in agreement regarding the significance of symbolic utility. They claim that the latter brands characterise their users, who consider the brands suiting them. They could associate a typical consumer to each brand. They imagined the typical consumer of the brand they loyally consumed as their own self-image.

Theses inferred from quantitative research

Thesis 4: There is relationship between the person's self-image and the image of brand he/she purchases. This relationship is significant in the case of liked brands. The phenomenon of self-image congruity has been verified for the liked brands, indicating that when buying the liked brands, young people compare the brand image with their own self-image.

The respondent were able to characterise their actual and ideal self-image and the image of the brands they chose (through its typical consumer) along the same dimensions. After examining the descriptions separately by individuals and dimensions, it can be stated that in the case of the adhered and liked brands there is a significant positive correlation in every dimension. For the disliked brands and the brand provided as benchmark, the relationship between self-image and brand image is not significant in every dimension. It indicates that self-image congruity among youth cannot be interpreted in the case of every brand.

Thesis 5: There is a significant relationship between the strength of loyalty and self-image congruity. Those brands are the closest to the consumer's actual and ideal self-image which he/she adheres to.

The correlation coefficient between self-image and brand image (i.e. self-image congruity) studied on individual level has been the highest in the case of those brands which the consumer have given in the category of "adhered" brand. Furthermore, the values of the distances of the particular brand images from the self-images show that the images of those brands are the closest to actual self-image and also to ideal self-image which brands the consumer adheres to. In addition, loyalty values connected to the particular brands correlate with self-image congruity indicators on individual level. It means that loyalty indicators and self-image congruity indicators move together, that is, if brand image matches self-image more tightly, it results in tighter loyalty.

To be noted: This finding reinforces the finding of the qualitative research that self-image and loyalty can be better matched in the case of those brands which the consumers adhere to.

Thesis 6: Financial resources mean important limits in terms of young people's brand choice. As a consequence, young people are not able – with flexibility similar to western societies – combine the certain brands and their symbolic meaning. As a result, the construction of self by brands (that is, communicating a desired image towards the external world) can be realised with more difficulty. The symbolic significance of brands is mainly restricted to self-expression.

I have already referred to in discussing the findings of the qualitative research that financial possibilities are important limits in brand choice. It is indicated in one of the findings of the quantitative research as well, namely there is no connection between ideal self-image and behavioural loyalty. Consequently, when a brand matches the consumer's ideal self-image, it does not necessarily result in that he/she will (be able to) buy it. This to some extent questions the construction of self-image by brands. It also indicates the questionable nature of the latter phenomenon that the studied brands have typically been closer to the respondent's actual self-image than to the ideal self-image. These two findings in general indicate that symbolic consumption connected to brands is rather suitable for young people's self-expression than for the construction of self.

Thesis 7: The "best quality" theory can be questioned. The assumption that the person considers the brand he/she loyally consumes to have the best quality also merely because it

matches him/her has not been proved. It does not rule out the possibility that the consumer has a distorted quality judgement about the consumed brand, but it rejects the idea that the distorted judgement originates from that the brand image is congruous with the consumer's self-image.

A significant connection between actual self-image and cognitive loyalty is not present for every brand type. It is interesting particularly because this connection is missing in the case of the liked and adhered brands. As a conclusion, the fact that the image of the given brand is congruous with the consumer's self-image, in addition, he/she likes that brand does not necessarily mean that he/she considers it a good quality brand.

VI. Limits of research

As the limits of research it is important to mention the restrictions originating from sample selection and methodology. *My population has been a narrower group*, and my sample has not been representative regarding all its characteristics. The higher proportion of graduates and city dwellers presumably entails that the role of brand choice rises in value. For the urban intellectuals the wider choice of brands and the better financial situation compared to village dwellers both positively distort the possibility of the brands' symbolic utility.

It can be regarded as a methodological limit that I have measured self-images and brand images *not along a generally accepted scale* but based on the findings of my qualitative research. The developing characteristics *have not been the perfect opposites of each other in every case*, and although it has not influenced the results regarding my measure instruments, it may have confused the respondents. *I have* also *disregarded* the general *weighting* of the particular pair of characteristics, which differs from certain researches conducted on a similar area and would have presumably refined my results. The applied analysis method, the correlation calculation results in the limit that proving the co-movement of two phenomena *does not necessarily involve their cause and effect relationship*. Consequently, in formulating the findings it cannot be unequivocally asserted that someone adheres to a brand because of self-image congruity, *we can merely state that congruity and adherence go together.*

VII. Application of dissertation findings

In my view, loyalty is an important phenomenon and creating and managing a loyal customer base has to continue to be prioritised within corporate aims. I also agree with the critics of loyalty that consumers have become more and more easily "buyable" by an occasional sales

promotion, and their consumer consciousness and the increasing available alternatives and information supporting their decision all have an effect towards backslide. Consequently, I assume that *our resources are worth being devoted to those loyal consumers who can be counted on in the long term too,* they are who *adhere* to the brand. *In the economic crisis, those consumers could save* a company *who remained loyal* to it in such hard times as well.

Achieving and maintaining adherence are both serious marketing and management tasks. The *properly positioned* brand is essential to achieve the aim. It is important that the brand have an *identifiable symbolic* content and match the consumers' actual self-image, thus it should be *suitable for self-expression*. This statement is in line with today's typical phenomenon of *mass customisation*, but the fragmentation of general segments and the general difficulty of segmentation render it increasingly difficult.

Youth as an age group is worth being paid *special managerial attention*. Not only because they are the *consumers of the future*, neither only because *long-term brand preferences* can develop in this age but because they are the *main characters* of the present. They are able to see through this virtual cavalcade, they use, moreover, they create newer and newer online devices, they evaluate, label, comment, make post, give and take information. Young people rely on each other and due to the development of information technologies they have increasingly greater influence regarding the other age groups.