

# A Research on Generation Y Students: Brand Innovation, Brand Trust and Brand Loyalty

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## Abstract

Individuals from the same generation usually have similar attitudes and behaviors. Generation Y is a large customer segment that should be addressed by marketers. This generation has great interest in technology, innovation and experience, which shapes individual behaviors and beliefs. In this context, companies have to provide brands that will be preferred by the Generation Y consumers as product branding is highly important for organizations due to the great competition involved in business markets. Thus, trust is important to create long-term relationships with a brand. An individual with trust is likely to develop certain favorable behavioral intentions toward another party, one of which is brand loyalty. Therefore, the present study aimed to determine the relationship between brand innovation, brand trust and brand loyalty among generation Y students. The study data were collected using questionnaires and analyzed by using SPSS and AMOS software programs. The results demonstrated that brand innovation has a significantly positive impact on brand trust, and brand trust has a significantly positive impact on brand loyalty.

**Keywords:** Brand trust, brand loyalty, brand innovativeness, branding, generation Y

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## 1. INTRODUCTION

Trends of the market change with each generation and it is important to understand the consumer behaviors of the respective generational cohort. According to the generational theory, cohorts develop similar beliefs and attitudes because of the life experiences they share (Meriac et al., 2010). In this sense, Generation Y possess a unique nature due to their upbringing surrounded by brands, which has driven this generation to exhibit different reactions to brands compared to previous generations (Bilgihan, 2016).

A brand is a tool to build a customer-company relationship. Brands are important tools leading customers to develop a favorable image of a company, which helps organizations to differentiate from their rivals (Kotler & Armstrong, 2004). The relationship developed between customers and a company results in trust and loyalty to the brand. Loyalty, in turn, leads to increased market shares due to the repeated purchase behavior of such customers (Assael, 1998).

Brand trust and brand loyalty constitute the basic components of brand management, and have gained great attention of marketers (Chaudhuri & Holbrook, 2001). Brands are considered as intangible assets (Rao et al., 2004; Srivastava et al., 1998). Brand loyalty can provide organizations with a strategic means to survive in the competitive markets. It is strategically crucial for marketing professionals to have a strong brand with customer loyalty due to its economic and competitive contributions to organizations, such as lower marketing costs, higher investment returns, greater market shares and enhanced opportunities of expansion and favorable word of mouth (Chaudhuri & Holbrook, 2001; Delgado-Ballester & Munuera-Aleman, 2005). Another critical component of brand management, which has been introduced with the information era we are living in, is brand innovativeness. Bringing innovation to a brand on a continuous basis is likely to sustain and foster the strength of brands, and this forces organizations to strive for new products of the same brand and focus on customer acceptance.

In light of this theoretical background, the purpose of the present study is to contribute to the brand management literature by establishing the relationships between brand trust, brand loyalty and brand innovativeness among Generation Y students.

## 2. GENERATION Y

Generation Y, which is also known as the Millennials or Gen Y, is the cohort after Generation X. There are no definite beginning and ending dates specifying this demographic cohort; however, most scholars refer to a time period ranging from early 1980s to early 2000s. For instance, Sullivan and Heitmeyer (2008) defined this demographic cohort as born between 1977 and 1994, while Zemke et al. (2000) as 1980 and 2000, and Strauss and Howe (2000) as 1982 and 2004.

Gen Y was the first population raised in an environment with computers. The members of this generation reflect a highly heterogeneous group (Noble et al., 2009) and they have lived in a society driven by consumption (Morton, 2002). Gen Y is characterized by the highest level of education along with an ethnic and racial diversity (Wolburg & Pokrywczynski, 2001). They are believed to be open-minded and sympathetic about different lifestyles (Morton, 2002). Nevertheless, the members of this generation generally use negative terms as wasteful, impatient or egotistical to define themselves (Pew Research Center, 2015). Additionally, previous studies (e.g., Beard, 2003; Shearer, 2002) examining the attitudes of Gen Y indicate that this generation follows technology and media very closely, and has been exposed to numerous strategies of advertisement. They also represent the largest consumer segment in almost all developed countries (Rugimbana, 2007).

As they have been exposed to consumption and brands since their early life to a wider extent, Gen Y consumers are likely to consider companies manipulative and dislike aggressive selling strategies (Wolburg & Pokrywczynski, 2001). Despite their early acquaintance with novel technologies, they react differently to the brands. For instance, Sullivan and Heitmeyer (2008) have found that Gen Y are eager to purchase the brands offering quality at a greater cost, while Wolburg and Pokrywczynski (2001) have observed them to easily change without valuing durability.

Due to the heterogeneity and the wide age range of Gen Y, it is important to understand their consumption patterns and marketplace behavior, which is known to a very limited extent (Rugimbana, 2007; Martin & Turley, 2004). Gen Y, especially the university-age members, represent a lucrative segment with their high spending power, which makes them a great potential for marketers and branding professionals (Wolburg & Pokrywczynski, 2001). Therefore, this study discusses specifically the university-age members of Gen Y to explore their attitudes toward innovation, trust and loyalty related to brands.

### 3. BRAND INNOVATIVENESS

A brand is likely to have an impact on customer behavior toward purchase by way of offering innovative products that contain unique characteristics compared to other brands (Andrews & Kim, 2007; Shiau, 2014). In an environment with abundant brands, innovation stands out as a key element for organizational success. According to Vazquez-Brust and Sarkis (2012), product innovation represents a new design of the product offered by a brand in order to provide enhanced product quality and features, which is primarily based on creative designs during manufacturing. Innovation to a product involves various elements such as new product development, improved design of a specific product or new components added during the manufacturing of a specific product (Policy Studies Institute [PSI], 2010). Typically, product innovation stems from the ability of a brand to introduce something new to the market in order to improve the product quality.

In this sense, brand innovation was operationally defined by Grant (2006) as that "a brand is just like a story, being a key to drive cultural logic, establishes the continuity and association to have every new concept added to a brand's benefits and make the brand alive in the hearts of people." The author suggested that brand innovation introduces favorable novel concepts to an established brand, and involves eight basic components: *New Traditions*; *Belief Systems*; *Time*; *Herd Instincts*; *Connecting*; *Luxury*; *Provocative*; and *Control*. *New traditions* refer to the influences of a brand on customers' attitudes and behaviors by entering into their routine life and offering a new style of life, which would be an object of desire for the customers. *Belief Systems* refer to people's perception of brand features, who confide in experts and are able to enjoy using new products, while *Time* is discussed in cultural context. *Herd instincts* represent the collective form and culture shared by people, which is used by brands to boost the relationship between customers and a company via group experiences. *Connecting* and *Control* refer to the brand-customer bond, which is based on the customers' perception of the brand as suggestive of the characteristics of certain individuals and having the ability to reconstruct social relationships via a leverage effect. A strong brand is likely to influence and control people with several opinions. *Luxury* and *Provocative* are the concepts stemming from the modern society of dual-earner families. Such people do not have enough time to handle issues, which leads to the desire of an ideal life style and creative concepts.

Innovation is essential to develop strong brands (Kaplan, 2009), and now it is turning into a common practice of big companies with globally trustworthy brands to build favorable image among their customers. Innovative offers from global brands have been shown to relate with long-term success in emerging markets (Deloitte, 2006). In general terms, innovation is associated with improved product quality, promoted brand image and greater customer loyalty (Ottenbacher & Gnoth, 2005). Yalçinkaya et al. (2007) suggested that product development and innovation are critical assets for organizational success. Hinz and Spann (2008) argued that globalized brand innovation drives customers to develop more powerful motives toward consumption and boosts the purchasing attitudes and behaviors.

#### 4. BRAND TRUST

As an integral part of brand relationship quality, brand trust has been a popular research topic in the literature. Trust is the core variable in developing a permanent desire to maintain a long-term relationship with the brand (Morgan & Hunt, 1994). Trust can reduce the obscurity by leading customers to count on the specific brand trusted.

Brand trust is "the willingness of the average consumer to rely on the ability of the brand to perform its function stated", as defined by Chaudhuri and Holbrook (2001, p. 82). When reviewed various trust definitions used in several research disciplines, the essential elements of trust can be listed as expectations of confidence or eagerness to rely in addition to risk and uncertainty (Grabner-Kräuter & Kaluscha, 2003). Brand trust results from the experience of a customer regarding various behavioral components such as honesty and reliability (Morgan & Hunt, 1994). More specifically, customers have enhanced trust when they believe that a brand is honest and reliable, and such beliefs are likely to derive from past experiences with the brand (Bianchi et al., 2012). Brand trust is the extent to which customers perceive a brand as credible (that the performance of the brand is effective and reliable) and benevolence (that the customers' interests are addressed by the brand) (Doney & Cannon, 1997). According to Chaudhuri and Holbrook (2001), reliability, honesty and safety beliefs are the key elements underlying the trust notion.

Brand trust is an important factor mediating customer behaviors before and after the purchase of a product as well as resulting in long-lasting loyalty (Liu et al., 2011). The findings from the prior research indicate that trust has a significant impact on minimizing uncertainty when customers have to make a choice among brands and brand trust determines such intention to purchase when there is no enough detail or information about new products (Chaudhuri & Holbrook, 2001; Lau & Lee, 1999). According to Hiscock (2001, p.1), "the ultimate goal of marketing is to generate an intense bond between the consumer and the brand, and the main ingredient of this bond is trust". Thus, a valued relationship between customers and a brand produces brand loyalty, which is based on trust (Chaudhuri & Holbrook, 2001).

The literature contains several studies demonstrating the positive impact of brand trust on brand loyalty (e.g., Chaudhuri & Holbrook, 2001; Garbarino & Johnson, 1999; He et al., 2012). Prior studies show that trust builds and maintains a valuable and significant relationship, which represents loyalty to a brand (Moorman et al., 1992; Morgan & Hunt, 1994). Customers purchase the brands they trust more often as there is a low perceived risk in selecting that brand, which brings a trusted brand an advantage in competition (Chaudhuri & Holbrook, 2001). In this regard, Singh & Sirdeshmukh (2000) suggested that trusting a brand results in loyalty and enhanced relationship between customers and a brand. Ibanez et al. (2006) argued that the effect of trust on loyalty is specifically prominent when there will be a decision toward a brand change because of high perceived risk and uncertainty. Gommans et al. (2001) indicated that trust plays an essential role in fostering brand loyalty and influences other valuable marketing variables such as market shares and flexible prices. Regarding the factors with impact on brand trust, Srivastava et al. (2015) reported that cognitive brand trust is influenced by brand predictability and brand innovativeness, while affective brand trust is induced by brand intimacy. Hanaysha and Hilman (2015) also demonstrated that brand trust, brand commitment and brand satisfaction are positively affected by product innovation.

#### 5. BRAND LOYALTY

Brand loyalty is believed to be a requirement for organizational profitability and competitive ability (e.g., Aaker, 1996; Reichheld et al., 2000). It is an important outcome of brand trust, and has been defined as a behavioral intention, an actual purchase behavior pattern or both. The behavioral perspective discusses loyalty to a brand with regard to repeated purchase. Behavioral loyalty views brand loyalty as a behavior. An individual is considered loyal to a specific brand when he/she purchases that brand repeatedly (Odin et al., 2001). Behavioral loyalty can be characterized as the customer behavior toward a brand, which is exhibited in form of repeat purchases (Back & Parks, 2003). Attitudinal perspective, in turn, focuses on what causes such behavior and discusses specified preferences, commitment or purchase intentions (Gounaris & Stathakopolous, 2004). Attitudinal loyalty, in turn, views brand loyalty as an attitude by aiming attention at the customer's psychological commitment (Odin et al., 2001). This concept covers customer comparisons of the brand and its features, resulting in solid preferences about a brand (Bennett & Theiele, 2002).

Loyalty acts as an important indicator of successful marketing strategies (Reichheld et al., 2000). Marketing efforts or situational factors can lead to shift in customer behavior; however, loyal customers have the commitment to repurchase the same brand. Brand loyalty increases with brand trust since it builds valued relationships between two parties (Morgan & Hunt, 1994). Brand loyalty can also reduce marketing communication expenses as sales campaigns or advertisements are less required with loyal customers relative

to those with low levels of loyalty since such customers already possess a purchase decision. Furthermore, customers who are loyal and satisfied start to promote the brand, which leads to word-of-mouth communication and increased numbers of prospective customer.

Previous research has examined and established the antecedents of brand loyalty, but the great majority of the scholars suggest that the most important factors are brand trust, perceived value and perceived quality (e.g., Chaudhuri & Holbrook, 2001; Jones et al., 2002). Brand trust has been shown to significantly influence commitment to a relationship (e.g., Parasuraman et al., 1988) and thereby, customer loyalty (Gundlach & Murphy, 1993). As well, prior studies demonstrate that perceived value and brand loyalty are positively related (Caruana & Ewing, 2010; Li et al., 2012), which indicates that customers are likely to remain loyal to a brand when they perceive a high value, even though superior alternatives are available. Other studies (e.g., Jones et al., 2002; Lai et al., 2009) established that brand loyalty is affected by perceived quality due to its impact on intention to repurchase, suggestions and refusal of other brands.

Based on the above information, the present study proposes the following hypotheses:

**H<sub>1</sub>:** *Brand innovativeness has an impact on brand trust based on Generation Y.*

**H<sub>2</sub>:** *Brand trust has an impact on brand loyalty based on Generation Y.*

## 6. METHODOLOGY

### 6.1. Research Goal

The present study aims to establish the relationships between brand innovation, brand trust and brand loyalty among Generation Y students. Within the scope of this study, the birth dates of Generation Y were considered between 1980 and 1999. The model developed for this study assumes that brand innovation positively affects brand trust, and brand trust positively affects brand loyalty.

### 6.2. Participants and Procedure

The study sample consisted of university students (Generation Y; n=278) receiving education at a Non-Profit University. The number of questionnaires distributed using convenience sampling method was 320, and 278 questionnaires that were fully completed were used in the analyses. Distribution of study participants by age and gender is presented in Table 1. Of the participants, 50.7% were female and 49.3% were male. Frequency distributions were used for study data analysis, SPSS 17.00 for factor analyses and AMOS 18.0 for structural equation model.

**Table 1.** Distribution by gender

		Gender		Total
		Female	Male	
<b>Generation Y, age 17-36 (born between 1965 and 1979)</b>	Count	141	137	278
	% within Generation Y	50.7%	49.3%	100.0%

### 6.3. Measures

Brand innovation was measured using a scale adapted from the perceived firm innovativeness (PFI) scale that was developed by Kunz et al. (2011). The scale consists of 4 items, which were modified to measure the perceived innovativeness of the service brand instead of the company based one on the present study's concept. The sample items are "This brand is the first thing to come to mind when the subject is innovation" and "This brand is pioneer in its category through its innovations". A 5-point Likert scale (1=strongly disagree, 5=strongly agree) was used to rate the items. The Cronbach's alpha of the scale was 0.92.

Brand trust was measured using the brand trust scale (BTS) developed by Delgado-Ballester et al. (2003). The scale consists of 8 items with two dimensions; brand reliability and brand intentions. Brand reliability refers to the consumers' belief that the brand would meet its promised value (e.g., "This is a brand that never disappoints me"), and brand intentions reflect the consumers' belief that the brand would make the consumer still be interested in the case of unexpected issues regarding product consumption (e.g., "This brand would make any effort to satisfy me"). A 5-point Likert scale (1=strongly disagree, 5=strongly agree) was used to rate the items. The Cronbach's alpha of the scale was > 0.70.

Brand loyalty was measured using a 9-item instrument. 3 items were adapted from the multidimensional brand equity (MBE) scale by Yoo and Donthu (2001) and 6 items from the study by Bennett and Rundle-Thiele (2002). The sample items are "I consider myself loyal to this brand" and "I would rather stick with my brand I usually buy than try something I am not very sure of". For each item, the extent to which the participants agree with each statement was responded on a 5-point Likert scale (1=strongly disagree, 5=strongly agree). The Cronbach's alpha was between 0.86 and 0.88 for the scale by Yoo and Donthu, and 0.93 for the scale by Bennett and Rundle-Thiele. (2002).

## 7. STATISTICAL ANALYSES

### 7.1. Research Model

The following research model was examined according to the Generation Y members.

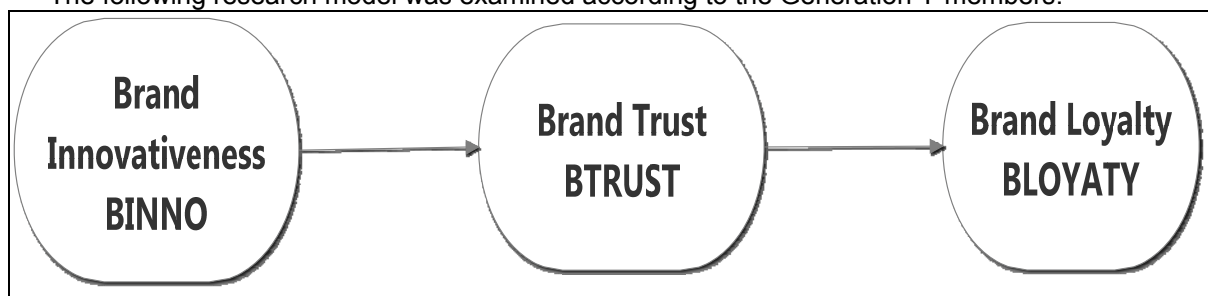


Figure 1. Research Model

### 7.2. Findings

Table 2 presents the correlations among the study variables. Accordingly, there are significantly and positively strong relationships above 0.70 ( $p < 0.01$ ) between the variables.

Table 2. Correlations between variables

		Mean	Standard Deviation	1	2	3
1	Brand Loyalty	3.72	1.07	1		
2	Brand Trust	3.93	0.89	0.733**	1	
3	Brand Innovativeness	3.92	0.98	0.723**	0.732**	1

\*\* Correlation is significant at the level of 0.01 (2-tailed).

### 7.3. Reliability Analysis Results

Five items of the nine-item brand loyalty scale were removed according to the reliability analysis results, and the Cronbach's alpha coefficient for the 4 items was found to be 0.87. In this study, a confirmatory factor analysis was conducted for scale reliability and the single-factor structure was confirmed. ( $\chi^2/df=0.043$ ; RMSEA=0.00; GFI=1.00; AGFI=0.99; CFI=1.00)<sup>1</sup>.

Two items of the eight-item brand trust scale were removed and the Cronbach's alpha coefficient for six items was found to be 0.91. A confirmatory factor analysis was conducted for scale reliability and the single-factor structure was confirmed ( $\chi^2/df=1.421$ ; RMSEA=0.039; GFI=0.99; AGFI=0.96; CFI=1.00).

The Cronbach's alpha coefficient of the four-item brand innovativeness scale was found to be 0.92. The single-factor structure was confirmed when a confirmatory factor analysis was conducted. ( $\chi^2/df=2.601$ ; RMSEA=0.064; GFI=0.99; AGFI=0.97; CFI=1.00).

### 7.4. Factor Analysis Results

Based on the KMO test performed to determine the adequacy of the data on brand loyalty for factor analysis, the KMO value was 0.83 and Bartlett's Test of Sphericity (Chi-Square: 538.261 df: 6  $p=0.00$ ) was significant. The results suggested that the data were adequate for factor analysis.

The KMO value for the brand trust scale was 0.91. Bartlett's Test of Sphericity (Chi-Square: 1019.813 df: 15  $p=0.00$ ) was significant.

The KMO value for the brand innovativeness scale was 0.85. Bartlett's Test of Sphericity (Chi-Square: 1037.159 df=6  $p=0.00$ ) was significant.

The items consisting each scale gathered under each factor and the results of factor analysis relating to the scales are presented in Table 2.

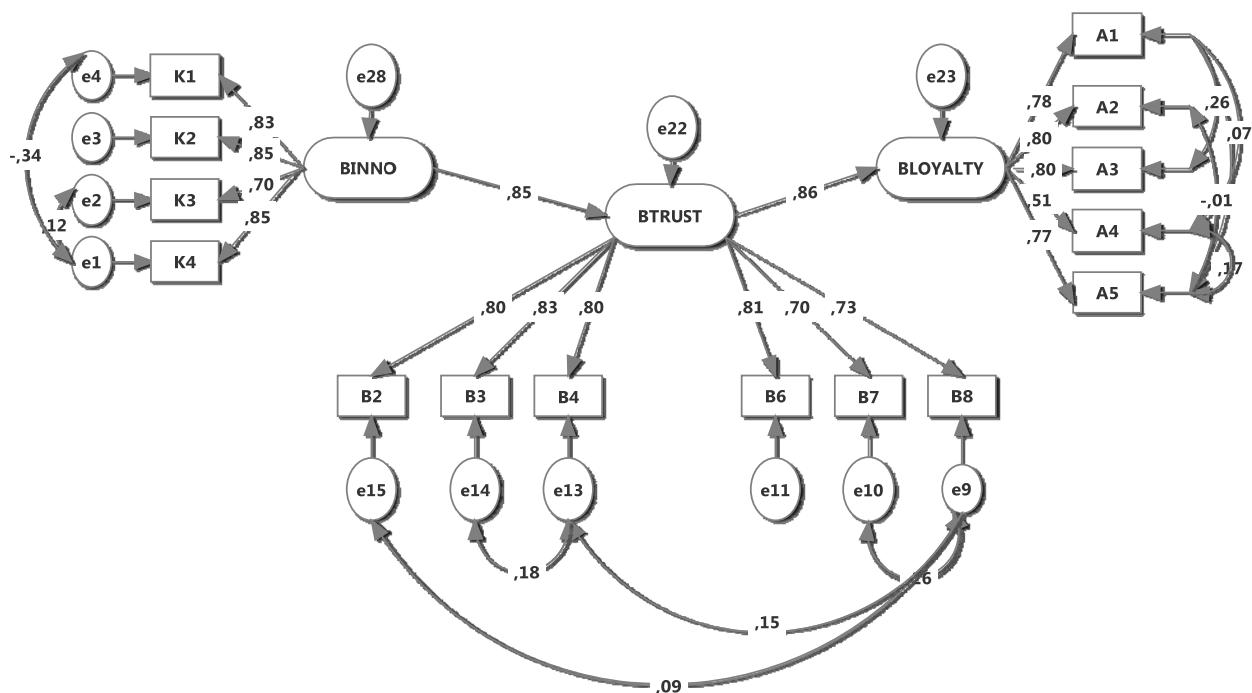
<sup>1</sup>  $\chi^2$ =Chi-Square; df=Degree of Freedom; CFI=Comparative Fit Index; RMSEA=The Root Mean Square Error; GFI=Goodness of Fit Index; AGFI = Adjusted Goodness-Of-Fit Index.

**Table 2.** Factor analysis results of the scales

Scale	Items	Component	Eigenvalues	% of Variance
Brand loyalty	A3 I will not buy other brands if this brand is available at the store.	0.886	2.875	71.872
	A1 I consider myself loyal to this brand.	0.874		
	A2 This brand would be my first choice.	0.826		
	A5 I rarely switch from this brand just to try something different.	0.803		
Brand trust	B4 This brand guarantees satisfaction.	0.862	4.158	69.293
	B3 This is a brand that never disappoints me.	0.849		
	B6 I feel confidence in this brand.	0.845		
	B8 This brand would compensate me in some way for the problem with the product.	0.831		
	B2 I could rely on this brand to solve the problem.	0.831		
	B7 This brand would make any effort to satisfy me.	0.773		
Brand innovativeness	K2 This brand is pioneer in its category through its innovations.	0.921	3.238	80.960
	K3 This brand is the first thing to come to mind when the subject is innovation.	0.911		
	K4 This brand is a pioneer in its category.	0.906		
	K1 This brand is more creative than its rivals.	0.861		

#### 7.5. Research Model Results

The structural equation model created was analyzed using AMOS 18.0, revealing that the effect of brand innovativeness on brand trust was 0.85 and the effect of brand trust on brand loyalty was 0.86. Therefore, it can be suggested that innovativeness of a brand has a positive impact on brand trust and this also positively and highly affects brand loyalty for Generation Y. The results of goodness of fit indices with regard to the analysis demonstrated that the data and the model were compatible ( $\chi^2/df=1.958$ ; RMSEA=0.059; GFI=0.934; AGFI=0.897; CFI=0.973).


**Figure 2.** The relationship between brand innovativeness, brand trust and brand loyalty

## 8. DISCUSSION, LIMITATIONS AND IMPLICATIONS

Establishing the factors affecting the behaviors of Gen Y consumers is of significance as they have a great potential of consumption with a high spending power. The present study explored the relationships between brand innovation, brand trust and brand loyalty among Gen Y students. The findings affirmed all hypotheses and demonstrated that brand innovation has a positive impact on brand trust, and brand trust positively influences brand loyalty. Based on these results, it may be suggested that the importance placed by the Gen Y members on brand innovativeness positively affects brand trust and therefore, brand loyalty. Accordingly, this study provides further insight to the consumer behaviors of Gen Y members, and contributes to the brand marketing literature by establishing brand attitudes of the university-age members of this generation.

Gen Y consists of a highly diversified members with a very wide range of qualities and interests, resulting in different consumer attitudes and behaviors. As reported by Gutter and Copur (2011), young Gen Y experience great stress and reduced psychological well-being, which have a certain influence on their financial behaviors. They are also averse to aggressive sales tactics and find companies manipulative (Wolburg & Pokrywczynski, 2001). These attributes may lead Gen Y consumers to have difficulties in trusting brands. Trust, in turn, is crucial to develop long-lasting relationship between two parties (Lau & Lee, 1999), which is associated with particularly important consequences for organizations. The results of the present study showed that Gen Y students develop trust when they perceive brand as innovative, as assumed in Hypothesis 1, and develop loyalty when they trust the brand, as assumed in Hypothesis 2. Brand trust is known to create a valued relationship, leading to loyalty (e.g., Morgan & Hunt, 1994). Brand loyalty, in turn, is likely to be a measure of successful marketing strategies as loyal consumers do not change their purchase behaviors and keep buying the products of the same brand as well as become the advocates of the brand. Therefore, this study may contribute to branding professionals in understanding the marketplace behaviors of university-age Gen Y consumers to a wider extent.

The present study has certain limitations that should be addressed in future studies. First of all, the results of the present study are difficult to generalize as it only focuses on Gen Y students from a single university. Future studies may include a larger sample from more universities and other Gen Y segments from various age groups and consumer life cycle in order to explore whether there are differences in such attitudes. Since Holt (1998) has indicated that consumption patterns are considerably influenced by education and occupational culture, future research may examine Gen Y consumers based on different socioeconomic characteristics. The influence of social media may also be a research topic in future studies. In terms of innovation, sustainability and eco-friendliness may worth investigating to establish the association between these variables and brand attitudes as well as consumption patterns of this demographic cohort.

The findings of the present study may offer valuable insights for companies and professionals on how to approach university-age Gen Y consumers as they develop marketing strategies. Companies should be aware of consumer attitudes and needs that drive them to purchase new products from the same brand or keep buying the same products of a particular brand, and should use such information in the very early phases of product development. As the university-age Gen Y consumers represent a young customer segment, marketing professionals may focus on emphasizing innovative characteristics of their brands and invest in building a valuable relationship with their customers. This may help companies to have a loyal customer segment as well as attract prospective customers.

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