CUSTOMER DISPOSITIONS, ENABLERS AND SOCIOCULTURAL FACTORS INFLUENCING TOOTHPASTE BRAND LOYALTY AMONG MILLENNIALS IN KENYAN PRIVATE UNIVERSITIES

THAISAIYI ZEPHANIA OPATI

A THESIS SUBMITTED TO THE SCHOOL OF BUSINESS AND LEADERSHIP STUDIES IN PARTIAL FULFILLMENT OF THE DEGREE OF DOCTOR OF PHILOSOPHY IN BUSINESS ADMINISTRATION (MARKETING) OF ST. PAUL'S UNIVERSITY

JULY 2023

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JULY 2023

DECLARATION

I declare that this thesis is my original work and has not been presented in any other institution of learning for any academic award. This Thesis has been complemented by referenced sources duly acknowledged. Where text, or tables have been borrowed from other sources are duly cited using APA format and in accordance with anti-plagiarism regulations.

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This thesis has been presented for examination with our approval as university supervisors

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ABSTRACT

This study investigated the influence of customer dispositions, enablers, and socio-cultural factors on toothpaste brand loyalty among millennials in Kenyan private universities. The specific objectives included exploring the impact of customer disposition on brand loyalty, investigating the effect of customer enablers on brand loyalty, determining the combined influence of customer dispositions and enablers on brand loyalty, and establishing the moderating effect of socio-cultural factors on the relationship between customer disposition, enablers, and brand loyalty. To achieve these objectives, the study adopted a positivist philosophy and used a descriptive research design. The Theory of Planned Behavior served as the foundation, supported by the Psychology of Attitudes, Social Exchange, Hofstede Cultural Dimension, and Generational theories. The target population comprised 399 millennial students aged 23 to 43 studying at 19 chartered private universities in Kenya. A multi-stage sampling method was employed, and a self-administered Likert scale questionnaire was distributed to the respondents. Data collection strategies included engaging ongoing classes, accessing student common rooms, and conducting online questionnaires for off-campus students with permission from the institution. To ensure the reliability and validity of the tool, a pilot study was conducted at a local private university. Quantitative analysis techniques were then utilized to generate correlations and conduct inferential data statistical analysis. Structural Equation Modeling, Confirmatory Factor Analysis, Maximum Likelihood method, and Hierarchal Structural Equation Model Regression Analysis and Hayes PROCESS models were used to analyze the data via SPSS 27. The study found that all three constructs were significant at the 0.05 significance level: customer dispositions ($p = 0.00$), customer enablers ($p = 0.00$), and socio-cultural factors ($p = 0.00$). Moreover, three customer disposition factors were found to be significant at the 0.05 statistical significance level, including brand affect ($p = 0.00$), brand relevance ($p = 0.00$), and brand trust ($p = 0.00$), while brand perceived quality ($p = 0.81$), brand performance ($p = 0.42$), and brand satisfaction ($p = 0.12$) were not significant. Only two customer enabler factors were statistically significant at the 0.05 significance level, including customer commitment ($p = 0.00$) and customer switching cost ($p = 0.00$), while customer involvement ($p = 0.74$) and customer relationship proneness ($p = 0.47$) were not significant. When examining the combined effect of customer dispositions and enablers, brand satisfaction moved from insignificance to statistical significance at $p = 0.051$. Furthermore, the study revealed that socio-cultural factors play a moderating role in the relationship between customer dispositions, enablers, and brand loyalty, with statistical significance observed at $p = 0.00$, showing significance at the 0.05 level. Thus, the influence of consumer socialization on brand loyalty was found to be significant, while the impact of consumer culture was deemed insignificant at the 0.05 significance level. This suggests that socialization has a strong effect on brand loyalty, whereas the influence of local consumer culture diminishes at the presence of global or youth culture. Based on these findings, brand managers are advised to strategically position themselves to attract customers with favorable dispositions by establishing emotional connections that extend beyond functional benefits and product features. Besides, brands should aim to mitigate perceived risks and provide personalized experiences tailored to specific customer needs, thereby creating brand relevance and fostering loyalty. Inspiring customer commitment is crucial for gaining a competitive advantage and incorporating socio-cultural considerations into social media and advertising strategies can effectively engage and socialize customers, cultivating brand loyalty. Brands should also develop marketing strategies that resonate with the global or youth culture and align strategies to the unique needs, aspirations, and

demands of each generation. Future studies should focus on Generation Z cohort and also can investigate whether similar findings hold true for non-convenience products.

DEDICATION

I dedicate this thesis to my Family

My wife Susan Blessings Thaisaiyi and My son Omwami Doxa Thaisaiyi!

To my Late Father Japheth Andrew Opati – You were a great teacher and mentor.

To my Mum Rebecca Mauno Opati - you have taught me so many things in life may God bless you richly!!

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ACRONYMS & ABBREVIATIONS

AMOS-Analysis of Moment of Structures

ANOVA -Analysis of Variance

APA -American Psychological Association

B2C -Business-to-Customer

CBD -Central Business District

CFA- Confirmatory Factor Analysis

CFI- Comparative Fit Index

CGA-Consumer Generated Advertising

CLRM- Classical Linear Regression Model

CMIN/DF - Chi-Square value divided by the degree of freedom

CRP -Customer Relationship Proneness

CSA-Consumer Socialization Agents

CUE -Commission of University Education

DF- Degree of Freedom

EFA -Exploratory Factors Analysis

E-WoM -Electronic word of mouth

FMCG – Fast Moving Consumer Goods

GT - Generational Theory

HEI-Higher Education Institutions

HPD - High Power Distance

HTMT - Heterotrait-Monotrait

IDV- Individualistic dimension

IFI -Incremental Fit Index

IGCSE - International General Certificate of Secondary Education

IGI- Intergenerational Influence

KCSE -Kenya Certificate of Secondary Education

KMO-Kaiser Myer-Olkim

KNBS- Kenya National Bureau of Statistics

LTO- Long Term Orientation

MAS -Masculinity,

MBESS -Methods for the Behavioral, Educational

MI -Modification Indices

MLM- Maximum Likelihood Method

N- Sample size

NACOSTI -National Commission for Science, Technology and Innovation.

NFI-Normed Fit Index

PBC- Perceived Behaviour Control

PCA-Principal Component Analysis

PCLOSE- P of Close Fit

PD-Power Distance

PhD – Doctor of Philosophy

PLS- Partial Least Square

PSCs -Perceived Switching Costs

PSD-Persuasive System Design

P-Value – Probability Value

R^2 –R Square / Coefficient of Determination

RFI- Relative Fit Index

RMSEA- Root Mean Square Error of Approximation

SEM-Structural Equation Modeling

SET-Social Exchange Theory

SPSS – Statistical Package for Social Scientist

SPU-St. Paul's University

STO -Short Term Orientation

TLI- Tucker Lewis Coefficient

TPB- Theory of Planned Behaviour

TRA -Theory of Reasoned Action

UA- Uncertainty avoidance

UK -United Kingdom

UN -United Nations

USA -United States of America

USD -United States Dollars

VIF- Variance Inflation Factors

WTO -Willingness to Order

OPERATING DEFINITION OF TERMS

Attitudinal Brand Loyalty: a customer's innate care for a brand, which is often projected through an optimistic disposition towards an offering and a mounted defense of it to those who do not believe in it. This customer is seen as an advocate or defender of the brand to naysayers.

Behavioral Brand Loyalty: a fondness for an offering brand or brand love that is evidenced by the customer's repeat purchase or continuous patronage for the brand.

Brand Affect: the emotional effect a brand has on its customers, which can influence their perception, use, acceptance, or purchase of a particular brand.

Brand Loyalty: unquestionable innate care and intense liking for a brand and its activities that makes customers' allegiance to it smooth and easy. This is usually accompanied by repurchase or strong repurchase intention whenever the desire to fill that need is manifested.

Brand Perceived Quality: the customer's expected standard level of a brand's properties or characteristics that is expected to meet a particular need and is usually associated with price.

Brand Performance: the buyer's anticipated and guaranteed functionality or the working of the brand that meets certain expectations of how the brand was supposed to work.

Brand Relevance: the anticipated thought or expectation, through a positive but prominent recall in need, that a brand will fulfill an expected need in a category.

Brand Satisfaction: a positive affirmation that a brand has fulfilled a given need in the light of what buyers expected from a brand.

Brand Trust: the buyer's confidence that the brand has no ulterior intentions but has the buyer's interest at heart, since the brand has proved itself in past issues.

Chartered Kenyan Private Universities: universities that are fully licensed and owned by private investors but are mandated and regulated by the Commission of University Education (CUE).

Consumer Socialization: imparted skills of choosing, haggling, purchasing, using, and discarding a product that can be traced to the environment, family, friends, mainstream media, and social media to function well as an informed consumer.

Culture: beliefs, patterns, assumptions, habits, and activities passed down from one generation to another, acquired from family, friends, and close social circles that influence life's perception.

Customer Commitment: buyer's resolve or sustained effort to maintain an association with a brand or continue buying a brand and supporting its activities despite the psychological, physical, competitive, and social barriers involved.

Customer Disposition: refers to the buyer's positive or negative attitudes towards a brand that is projected as brand affect, performance, brand perceived quality, brand trust, brand relevance, and brand satisfaction that boost or limit brand loyalty uptake.

Customer Enablers: influences that a customer must overcome or predominantly have a shift of focus to have, buy, or be involved with a brand. They include customer relationship proneness, involvement, switching costs, and commitment, which serve as barriers to brand loyalty.

Customer Relationship Proneness: a relationship between a consumer and an intermediary that is actively facilitated by the brand or the vendor to ensure customer satisfaction and fulfillment with the aim of knitting a close relationship.

Customer Switching Costs: the price of terminating an affiliation with an offering and starting a fresh one that is linked to time, effort, loss, or distress enabled by the desire to change suppliers.

Millennials : those born from 1980 to 2000, aged 23 to 43 at the advent of globalization, who were able to embrace technology and social media as tools of communication, socialization, and even marketing activities, and have adopted a global culture.

Socio-Cultural Factors: situations or individuals who are closely related to consumers and can either encourage or discourage brand loyalty tendencies and intentions. These factors are more functional and very instrumental critical to the millennials consumers' socialization and culture.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Brand loyalty is a crucial concept in marketing as it signifies that a brand is providing something valuable in terms of product offerings to its loyal customers. Hence, any decline in loyalty becomes a concern and challenge for the brand management. This explains why globally, millions of dollars are spent on marketing research to track brand loyalty levels (Mohammed, Hasaballah and Almohaimmeed, 2017), indicating the weight placed on brand loyalty within the marketing discipline. However, consumer behavior is shifting from brand switching to loyal switching and from deeply committed buyers to uncaring misers (Sharp, 2016).

These concerns are linked to brand loyalty patterns that show a decline in loyalty for some products in the global market. For instance, in the United States of America , DeTomi and Jensen, (2018) document a shift of loyalty from a strict focus on brand quality to the creation of an experience. This implies that buyers are not only interested in what a brand offers but also in the psychological, emotional, and cognitive feelings associated with the brand. With consumers desiring exceptional experiences, brands need to put in extra effort to influence purchase behavior and retain their customers. Regrettably, these markets are showing signs of fatigue, with 90 percent of common household brands losing their market share in certain categories, particularly among millennials who are not as loyal to brands as their parents used to be (Lukovitz, 2018). This portends perplexing times for brands if the situation is not addressed.

In the United Kingdom, Sharp (2016) reported that in a typical Fast Moving Consumer Goods category, half of the buyers of an average brand expect not to be able to buy the brand in the next quarter, with this share being even lower if the category is infrequently purchased. Therefore, customer retention in the FMCG industry is challenging, and brands must put in extra effort to maintain their customer base. In Austria, Koll and Plank (2022) predicted that building brand loyalty is crucial for businesses seeking to generate significant returns. Loyal customers become advocates for the institution, are likely to purchase more of the company brands, and are likely to be patient with the companies' misgivings from time to time.

In the Middle East, loyal customers are considered a critical asset for the brand, and social media can be used to maintain them for strategic brand success and long-term survival (Hanaysha, Sharma & Momani, 2021).With customers increasingly using social media platforms for communication, socialization, and purchases, using social media to boost loyalty has become a popular trend. These changing dynamics in the marketplace are challenging firms seeking to keep customers loyal (Mathew & Thomas, 2018) including customer composition dynamics such as demographics, economic situations, and Covid-19 influential weight on trade and purchasing power.

In Bangladesh, reports confirm stronger brand loyalty among popular household brands due to the country's far-reaching familial structure, moderate salaries, and widespread application of technology (Uzir, Hamid, Jerin, Latiff, & Thurasamy, 2021). These developments suggest the need to study the moderating socio-cultural factors on customer dispositions and enablers to unravel the underlying structure of its influence in boosting brand loyalty.

In Africa, brand loyalty patterns are also showing signs of distress. For instance, in South Africa, weak consumer spending induced by price adjustments has led to a drop in brand loyalty (Sedibe, Matthysen, Gomez, Biko & Stiehler-Mulder, 2019). This suggests that brand allegiance fatigue presents emotive and psychological cues. In Sudan, companies have been forced to create enhanced marketing strategies to win loyal customers and influence growth and profits (Mohammed et al., 2017). Brand loyalty is becoming a critical stronghold and a symbol of strategic brands. Therefore, any brand focusing on long-term market penetration or dominance must have brand loyalty as its forte. In Uganda, brand loyalty has been found to be a facilitator of competitiveness among beer brands (Agaba & Ahabwe, 2019), implying that brands with higher brand loyalty give organizations an advantage over the competition.

The urgency of having and retaining loyal customers is highlighted by the cut-throat competition in the industry, with industry players keen on retaining their market share and profits, compounded by low new customer acquisition and high defection rates (Mungai, Omwenga, & Owino, et al., 2017). It is obligatory to appreciate customers' desires and expectations to boost loyalty levels, especially among millennials. In the Kenyan market, loyal consumers are key to success for many businesses, as growth has become one of the major goals of brands, and the market is characterized by stiff competition (Kanyuiro, 2018). Additionally, generational change

(socio-cultural factors) plays a role in brand loyalty adoption in Kenya. For instance, customers are challenging organizations as they expect the best deals out of a transaction (Mungai, 2018). To keep customers loyal, brands have been enticing customers with sales promotions (Eshikumo, 2020). However, more needs to be done to understand the underlying structure influencing brand loyalty other than just using sales promotion to lure brand switchers. So, this study examined customer dispositions, customer enablers, and the moderating role of socio-cultural factors that influence toothpaste brand loyalty among millennials in the Kenyan chartered private universities.

1.1.1 Customer Dispositions, Enablers and Socio-Cultural Factors

Attitudes are fundamental in driving behavioral adoption and serve as the core of human behavior (Brousmiche, Kant, Sabouret, & Prenot-Guinard, 2016). Positive attitudes towards a brand form the basis for a buyer's perception and loyalty towards it. The Psychology of Attitudes Theory by Eagly and Chaiken (1997) emphasizes the influential role of attitudes in motivating behavioral adoption. Attitudes guide the evaluation of various types of responses, including explicit, implicit, affective, and behavioral, and significantly shape individuals' perceptions and reactions to stimuli, encompassing overt actions, implicit biases, emotions, and behaviors (Hung, Kok and Verbeke, 2016; Sreen, Dhir, Talwar, Tan, & Alharbi, 2021).These mental constructs represent person's inclusive assessment of an entity, person, or situation and have a profound influence on subsequent behavior. Furthermore, attitudes play a predictive role in behavior (Nystrand & Olsen, 2020). Understanding these behavior predictors is valuable in marketing and policy-making, enabling the development of effective brand loyalty strategies.

Positive attitudes are indispensable in influencing a personality, as they tend to engage actions that align with their positive inclinations (Jin, Yoon, & Lee, 2019). Accepting these influences can assist managers in designing effective interventions, strategies, or policies to shape behavior in the desired direction. In the scope of this study, dispositions will specifically focus on brand affect, brand trust, brand performance, brand relevance, brand perceived quality, and brand satisfaction.

Brands evoke diverse emotions in customers, which differ explicitly. The influence of a brand on consumers' emotions, acknowledged as attitudes, known as brand affect. These emotions serve to drive moods, such as liking, hating, warmth, or coldness, towards a customer (Soedarto,

Kurniawan, & Sunarsono, 2019; Yao & Hee, 2022). Customers are then inclined to use these emotions to conjure dispositions and decide whether to be brand loyal or not, depending on the intensity and valence of these emotions.

Attitudes, shaped by past experiences, act as a valuable spring of information for buyers, guiding their expectations by evaluating their brand interactions. This is known as brand perceived quality, which is an attitudinal evaluation formed through personal experiences or word of mouth, to judge a brand and its quality. Izzudin and Novandari (2018) discovered that brand perceived quality is an attitudinal tool used by buyers to evaluate brand satisfaction and loyalty. Hence, any positive attitude towards a brand based on its quality perceptions boosts the odds of customers being loyal. Coincidentally, this is linked to another attitudinal factor called brand performance, which explains in the positive disposition in the belief that the customer is expecting the brand to work as previously experienced. Molinillo, Ekinci and Japutra (2019) reveals customers' analysis of a brand's performance is an attitudinal function and is used as a brand evaluation tool in the market.

Shin, Amenuvor, Basilisco and Owusu-Antwi (2019) clarifies brand trust is a crucial disposition element in ensuring customer loyalty. Brand trust is the consumer attitude bestowed upon a brand as it continuously fulfills its promises or performs as it should. It is critical for a brand to ensure that customers have no anxiety with either the promise dispensed by a brand or its performance. Brand trust communicates the brand's ability to relate to consumers interests of, which generates goodwill among consumers (Azzahra & Fachira, 2022; Khandai, Mathew, Yadav, Kataria & Kohli,2022). Customers view the brand as the ultimate solution to the problem they face and trust it.

Trust is dispositional in that customers seek a brand as a top-of-mind solution for a particular problem they face (brand relevance). Accordingly, customers relate a brand solution to the problems or situations they face. For example, Sigindi (2018) discovered in Turkey that creating brand relevance as a dispositional factor helped to reduce risk perceptions and boost loyalty. Ultimately, these positive attitudes inform brand satisfaction, which is also a positive affirmation that a brand has fulfilled a need and can be relied upon in the future. Mbango (2018) found in South Africa that brand satisfaction fortified brand commitment that led to loyalty, while

Mohammed et al., (2017) posited that positive attitudes are the avenue for brand satisfaction responsible for brand loyalty in Sudan.

However, customer dispositions do not work in isolation. They are fortified by customer enabling factors to influence brand loyalty. These are customer-dependent factors depict customers' willingness to be brand loyal, contingent upon their capability in transcending challenges. These factors include customer switching costs, customer commitment, customer involvement, and customer relationship proneness.

The Theory of Social Exchange (Blau, 1964; Homans, 1958) explains customer enablers in a sense that customers would interact with the brand based on the reciprocity nature of that relationship. Customers are likely to transcend challenges or obstacles to be loyal to a brand if the relationship gives something of value in return. So, they are conditioned to maximize the benefits that accrue from the relationship, such as saving money, time and effort. This further demonstrates the nature of self-preservation embedded in customers' minds (Yin, 2018). If the social exchange is driven by a long-term perspective, then brand loyalty can be realized, informed by customers' capability.

According to various studies, customer enablers play a crucial role in developing devotion to an offering. Case in point, in Malaysia, Chuah, Rauschnabel, Marimuthu, Thurasamy and Nguyen (2017) established switching costs influenced loyalty. By strategically using switching costs, brands can create a barrier for rivals, and customers who are want to switch to rival brands must. However, customers are capable of surmounting such challenges either financially, psychologically, or cognitively.

Customer relationship proneness is another important customer enabler factor that determines a consumer's inclination or capability to be involved in a relationship with a brand's vendor or retailer. Olavarría-Jaraba, Cambra-Fierro, Centeno and Vázquez-Carrasco (2018a) observed that a customer's ability to be affiliated with a retailer (CRP) is an ingredient in gaining brand loyalty status. When this relationship is cultivated, brand loyalty thrives if promotional activities are supported by the vendor. This can lead to customer commitment, which is customer's solid support for the brand the brand through purchase, usage, and its activities. Research by Ledikwe (2020) has singled out customer commitment as a critical enabler of brand loyalty. Lastly, customer involvement enables brand loyalty. It can be operationalized as an initiative by

customers to pursue being part of the brand and its activities, which is a sacrifice on their part to keep the relationship with the brand going. Michael and David (2019) discovered that involving customers in brand activities led to loyalty in Nigeria. Thus, building loyalty requires conducive interaction with customers a facilitation of a socio-cultural environment dynamic that resonates with customer upbringing and culture.

As a young consumer, a child is either taught or gets cultured into consumer behavior issues such as purchasing, selling, consuming and discarding products. The consumer absorbs this knowledge from the environment in which they find themselves in. Hofstede's Cultural Dimensions Theory (1980) clusters international cultural factors into five distinguishing characteristics, including Power Distance, Uncertainty Avoidance, Individualism, Masculinity, and Long Term Orientation, which are now used to distinguish one culture from another, creating a plethora of unique semblance that defines the national culture of each given civilization.

In some societies, consumers are cultured into accepting certain members of society as less influential and powerful than others (Zainuddin, Yasin, Arif & Hamid, 2018). Thus, consumers may discriminate against certain groups or avoid certain purchases valued in a different social hierarchy. Besides, in societies where masculinity is valued, consumers may embrace traits such as achievement, heroism, assertiveness, and material possessions as rewards for their efforts, while in femininity cultures, may not (Bašnáková, Brezina & Masaryk, 2016) As such, matching themes and images can be employed in advertising to appeal to consumers in both feminine and masculine cultures.

Moreover, cultural orientation can dictate how consumers approach time and consumption behavior. A society can be cultured to focus on long-term goals and traditions or on immediate satisfaction (Bašnáková et al., 2016). Decisions are then made on instant or delayed gratification. These values influence the purchase of numerous products in the market. Above and beyond, consumers can be cultured into facing improbability, new, unseen, or inexperienced situations or not (Dimitrov, 2014). High uncertainty avoidance traditions prefer familiar, predictable situations.

According to empirical studies, culture is instrumental in inducing fidelity to a brand. For instance, Djelassi, Godefroit-Winkel and Diallo (2018) research in Morocco and Tunisia found

that culture mediated customers' satisfaction, which in turn influenced brand loyalty. This implies that culture can create a sense of fulfillment in customers and discourage materialistic purchases. Hwang, Kim, Lee and Lee (2021) also found that consumers tend to conform to cultural trends, which can affect emotional commitment. So, brands need tailored communication based on the targeted location. That is why Tartaglione et al., (2019) related the social media evolution to the changing brand loyalty practices in the US.

The Generational Theory fronted by Strauss and Howe (1997) explains this phenomena by suggesting that generational changes influence practices, habits, customs, and cultures, leading to shifts in marketing practices like brand loyalty. These changes are driven by political, social, and economic events occurring within 20-year periods. Studies demonstrate a notable disparity in purchasing behavior between millennials and their parents, signifying an inter-generational shift. Kamalul, Ihsannuddin and Mohsin(2022) reveals that millennials extensively use the internet to gather information about even low-involvement products like toothpaste before making a purchase. This means a strong reliance on the internet is a source of information when it comes to even low-involvement products like toothpaste. Kihiko (2017) revealed that social media influenced consumer socialization and the purchase of detergents among university students in Kenya. It suggests that social media platforms are critical in modeling attitudes, preferences, and buying decisions of this target group. In the Middle East, social media has been used to maintain loyal customers for strategic brand success and long-term survival (Hanaysha et al., 2021).

Despite the growth of social media, parental influence continues to be an influential socialization tool. For example, Kharuhayothin and Kerrane (2018) linked parental influence to consumption adoption of food patterns in the UK. Ghouse, Chaudhary and Durrah (2020) found that parental influence, friends, and television were the primary socialization agents for Omani children, with the internet having the least impact. This suggests that certain behaviors, including loyalty, originate from home. Parents influence consumption from an early stage and continue to do so in later years of their children's lives. Nonetheless, social media has emerged as a critical influencer in consumer socialization. This research focused on customer dispositions, customer enablers, and socio-cultural moderating factors that influence toothpaste brand loyalty among millennials in Kenyan private universities.

1.1.2 Brand Loyalty

Brand loyalty denotes the degree to which customers repeatedly purchase a particular product and form an emotional attachment or dependence to it (Unurlu & Uca, 2017). It is the enjoyable act of consistently using a brand despite being tempted by other options in the market. Many theories have been put forward to explain consumer behavior. The Theory of Planned Behavior proposed by Ajzen (1991) outlines three important factors that increase the odds of adopting a particular behavior. They include behavioral attitudes, subjective norms, and perceived behavioral control.

TPB frameworks employed in this context investigate drivers linked to brand allegiance: attitudes and behavior. Attitudinal brand loyalty relates to the emotional connection customers have with a brand, whereas behavioral brand loyalty signifies recurring acquisitions and positive affirmation. Multiple studies emphasize the significance of these factors in achieving brand loyalty. Ashraf (2016) suggests that positive customer satisfaction leads to better attitudinal loyalty, which eventually leads to behavioral loyalty. This implies that satisfied customers develop affirmative dispositions towards the brand which translates into behavioral loyalty.

Kaur and Soch (2018) describe attitudinal loyalty as being based on brand psychological commitment, such as beliefs and positive response to a brand. It is worth noting that both types of loyalty can create resistance to shifting to competing brands. Also, the attitudinal component is employed online to socialize consumers to love brands. Njuguna (2016) argues that email marketing inspire attitudinal brand loyalty by offering special sales and product information to customers.

Behavioral loyalty entails customer intentions to continue using a particular brand, leading to sustained purchases and increased brand influence. Irianto and Kartikasari, (2020) agree that behavioral aspects of loyalty are evident in fans' practical actions towards a brand, such as consistently attending football matches and buying team-related merchandise. Brand loyalty therefore, involves not only purchase recurrence but also brand sensitivity, as customers develop positive attitudes and trust towards a brand. It is important to examine how these brand loyalty constructs play out among millennials, given their often non-committal loyalty tendencies. The research adopted both the attitudinal and behavioral concepts to quantify brand loyalty.

1.1.3 Study Context; Millennials, Toothpaste Uptake and Private Universities Sector

The study examined the toothpaste brand preferences among millennials who are currently studying at chartered private universities in Kenya. Millennials, born between 1980 and 2000, make up 23% of the world's population and are an important group in today's business environment due to their numbers and spending power. They are the first generation of technology natives, with embedded digitalized lives and a strong self-expression aspect of communication. The study focused on millennials studying at chartered private universities in Kenya, where there are 20 established private universities and 30 with Letter of Interim Authority.

The Commission of University Education (2020) lists 20 chartered private universities in Kenya and an additional 30 with a Letter of Interim Authority. They are established in accordance with the University Act 1985 (CAP 210 B) (Republic of Kenya, 1985) and legal notice No.56 (Republic of Kenya, 1989) and are all supervised by CUE. Private universities are owned by self-sponsored financiers who heavily rely on tuition fees to operate. Their unique growth is attributed to student mobility, the liberalization of higher education, and waning buoyancy in public universities due to abating physical amenities, facility strain, frequent student riots, and lecturers' disillusionment (Mwakale, 2017).

Unlike public universities, which admit students from the Kenyan educational system using the Kenya Certificate of Secondary Education (KCSE), private universities also admit students from other education systems such as the International General Certificate of Secondary Education (IGCSE), a UK-based system. Due to the diversity of students found at these universities, they provide a good ground for research based on their accessibility, inclusivity, and widespread population across the republic, making them an appropriate sample for research.

According to Khan, Kamal and Saleem (2016) students represent an authentic sample for understanding concepts related to human behavior. Additionally, toothpaste is an essential everyday product used by people of all ages, implying that the toothpaste commerce is promising. However, the needs of consumers are shifting from general demand to consumer-specific ones (Euro Monitor International, 2021). This trend is driven by changing societal needs and concerns, including hygiene and convenience in product utilization, as well as better disposable incomes and advanced global delivery structures (Kataria, Saini, & Sharma 2019).

Toothpaste is highly sought product accounting for 54.55% of all global oral care products sales (Fortune Business Insights, 2020). Despite the vibrant market segment, few industry players dominate both local and international markets, including Colgate-Palmolive (USA), Unilever, Procter and Gamble (USA), Henkel AG & Co.KG (Germany), Johnson and Johnson (USA), GlaxoSmithKline Plc (UK), Lion Corporation (Japan), and Reckitt Benckiser Group (UK). In Kenya, Colgate-Palmolive is the market leader due to its strong brand positioning, brand equity, and aggressive marketing and promotion tactics (Euro Monitor International, 2021). To test brand loyalty in this key area, this study generated a list of toothpaste brands available in Kenyan supermarkets, including Naivas, Quick Mart, and Carrefour, among others.

1.2 Problem Statement

Brand managers face significant challenges in achieving brand loyalty among customers. (Koll & Plank, 2022). Brands are seeking effective retention strategies due to declining brand loyalty across the globe. Sharp (2016) posits that the average brand in the United Kingdom (UK) loses half of their buyers from one quarter to another, with smaller or infrequently purchased brands having an even lower retention rate. This trend reveals the opportunity costs associated with disloyal customers. In USA, businesses lose up to 1.6 trillion dollars due to customer defection (Bendle, Ferris, Pfeifer & Reibstein, 2016). Thus, customer defection poses a significant challenge for businesses, leading to potential financial losses. Taking proactive measures to address this issue and implementing effective customer retention strategies, such as establishing strong and enduring customer relationships, becomes crucial for businesses.

In a local context, Mungai (2018) observed that Kenyan customers pose a challenge for brand and marketing managers as they have high expectations and seek the best deals in every transaction. This challenge becomes even more prominent when dealing with the millennials, who presents their own unique difficulties. Understanding their specific needs, preferences, and behaviors is key for brands to tailor their strategies and establish strong brand loyalty following and overcoming the associated challenges (Lukovitz, 2018). Millennials, who have abundant access to information and are targeted by numerous brands, tend to be less loyal compared to their parents or grandparents (DeTomi & Jensen, 2018). Previous strategies may prove ineffective with this demographic, necessitating a shift in marketing strategy.

Besides, brands have adopted social media to engage with millennials and foster brand loyalty, recognizing that their extensively use social media for socialization (Fernandes & Inverneiro, 2021). Thus, brands aiming to connect with this demographic must capitalize on social media as a strategic approach. Millennials readily engage on these platforms, making them an ideal target audience.

DeTomi and Jensen (2018) view millennials as a group that seeks to establish meaningful relationships with brands through experiential marketing. Considering that millennials constitute approximately 23% of the global population, with 300 million in Africa (Nations, 2019) and contribute to over $600 billion in global transactions (McClaren & Vocino, 2017), brands should prioritize their needs and preferences to enhance profitability and expand market share. In Kenya, millennials make up 30% of the population and account for 75% of the employed individuals (Kenya National Bureau of Statistics, 2019).

According to Sharp (2016), the approach to inducing brand loyalty through advertising is undergoing a shift. Brands are moving away from solely educating consumers about their products to establishing a continuous presence in consumers' minds through frequent engagement. Sarwar and Siddiqui (2021) indicate that low involvement products like toothpaste typically have lower levels of brand loyalty. Customers tend to have limited attachment to such products and can easily switch to alternative brands. Yet, Harun and Husin (2019) found that low involvement products, including toothpaste, are popular among millennials. However, popularity does not necessarily translate into loyalty, consumer preferences can shift even if a brand is popular. Customers are willing to recompense at the best price and remain loyal to an offering if other brands are of low quality and popular (Sarwar & Siddiqui, 2021).

Toothpaste, classified as a low-involvement product (Mathew & Thomas, 2018), provides a suitable context to assess brand loyalty among millennials, highlighting their brand preferences. It serves as an effective example to demonstrate how millennials exhibit a particular affinity for a specific brand. Toothpaste involves minimal effort in terms of comparison and shopping (Harun & Husin, 2019). Consumers typically make purchases out of habit, without dedicating significant thought or time to the decision-making process. Rahme, Yudianto, Desta, Putri and Nastain (2022) emphasize that toothpaste is universally recognized as a basic necessity within a community, transcending age and gender considerations. Oral hygiene is widely acknowledged

as an essential aspect of overall well-being and health, and toothpaste plays a crucial role in promoting oral health. Therefore, toothpaste is regarded as a fundamental requirement by individuals of all ages and genders in a community

However, Acharya, Ubeja, Jain and Loya (2018) in India revealed a shift in customer preferences from toothpaste gels to mouthwashes and teeth whitening products, particularly in urban areas. In contrast, rural areas experienced a transition from toothpowders to toothpastes as the study investigated the consumer socialization and cultural influences on product allegiance, specifically social media power. It explored whether millennials were socialized or cultured to develop brand loyalty through social media, in addition to the influence of parents, peers, and mainstream media. Harun and Husin (2019) discovered that in Malaysia, millennials tend to showcase their actual purchasing behaviors on online platforms when it comes to low-involvement products. This point to the criticalness of social media in enhancing brand loyalty among the millennial generation.

Besides, the Covid-19 plague influenced people's purchasing power, leading to declining dental and oral health, as well as a drop in toothpaste sales in Indonesia (Rahme et al., 2022). Prior to the pandemic, Kataria et al., (2019) noted that toothpaste sales were doing well due to better disposable incomes, hygiene concerns, expediency in product utilization, and advanced global delivery structures. Yet, sales of toothpaste, toothbrushes, and mouth fresheners dropped in Kenya in 2020 due to lockdowns, as they are primarily used for socializing or in the workplace (Euro Monitor International, 2021). Toothpaste uptake faces stiff competition, with sales promotions being the primary strategy to attract customers and establish loyalty (Eshikumo, 2020). This indicates a highly competitive market within an underperforming economy (Manyasi, Wakhungu & Kariaga 2019).

Research specifies that millennials exhibit brand loyalty on a global scale. Giovanis and Athanasopoulou (2017) studied brand loyalty among millennials in Greece within the emerging devices sector such as tablets and phones, while Nichols (2019) focused on how to maintain millennials' loyalty in the UK's retail industry.

However, the majority of these studies have overlooked the significant impact of cultural and consumer socialization influences. To understand how millennials are influenced cultural and socialization processes, via their attitudinal and capability perspectives towards being brand

loyalty is essential to probe. Studies in Malaysia show millennials loyalty to certain brands is substantial than Generation X and baby boomers (Ruixia & Chein, 2019). Nonetheless, few studies link consumer socialization, culture, and brand loyalty. Harun and Husin (2019) links millennials to social media socialization who use online communities to buy products and procure information about brand in a bid to save on time and transportation costs.

In Kenya, Kihiko (2017) explored students' consumer socialization and brand awareness effect on the purchase behavior of washing detergents. Still, the study was devoid of culture or brand loyalty disposition and enablers constructs. Similarly, Tukura (2021) studied buyer brand experience and allegiance to a brand, focusing on the sensory experience of toothpaste in Abuja as Omoregbe and Ogbeide (2018) was fixated on the modeling of brand loyalty of FMCG in Nigeria. In Pakistan, Sarwar and Siddiqui (2021) explored the brand equity of low and high participation acquisitions (toothpaste) using the Aaker Brand equity ten model. Locally, Eshikumo (2020) focused on consumers' sales promotion and brand equity of selected toothpaste brands.

This study analyzed brand loyalty patterns among millennials, focusing on the influence of culture and socialization. Moreover, there are few studies on customer dispositions, enablers, and socio-cultural factors simultaneously. Additionally, few studies explored impact of brand loyalty among millennials in public and private universities, both locally and globally. This thesis explores how customer dispositions, enablers, and socio-cultural factors shape toothpaste brand loyalty among millennials in Kenyan private universities.

1.3 Objectives

1.3.1 General Objectives

This study examined the effect of customer disposition, enablers and moderation effect of socio-cultural factors on toothpaste brand loyalty among millennials in the Kenyan chartered private universities.

1.3.2 Specific Objectives

To address this problem being investigated the following objectives were articulated:

i. To explore the influence of customer disposition on toothpaste brand loyalty among millennials in the Kenyan private universities.

ii. To examine the influence of customer enablers on toothpaste brand loyalty among millennials in the Kenyan private universities.

iii. To determine the combined effect of customer dispositions and enablers on toothpaste brand loyalty among millennials in the Kenyan private universities.

iv. To establish the moderating influence of socio-cultural factors on the relationship between customer disposition, enablers and toothpaste brand loyalty among millennials in the Kenyan private universities.

1.4 Research Hypotheses

i. $H_0$1: There is no statistically significant relationship between customer disposition and toothpaste brand loyalty among millennials in the Kenyan private universities.

ii. $H_0$2: There is no statistically significant relationship between customer enablers and toothpaste brand loyalty among millennials in the Kenyan private universities.

iii. $H_0$3: There is no statistically significant combined influence of customer dispositions and customer enablers on brand loyalty among millennials in the Kenyan private universities.

iv. $H_0$4: There is no statistically significant moderating influence of socio-cultural factors on the relationship between customer dispositions, enablers and brand loyalty among millennials in the Kenyan private universities.

1.5 Significance of the Study

The corporate world is currently witnessing a decline in loyalty, particularly among millennials worldwide. The research investigated dispositions, enablers, and socio-cultural influences that affect brand loyalty towards toothpaste among millennials in private universities in Kenya. The findings of this research offer valuable insights to corporations on addressing the issue of diminishing loyalty among millennials.

Likewise, toothpaste brands will also benefit from this study since toothpaste is a lifelong product, and any brand targeting this market can gain valuable information from this research. Equally, this study has implications for the FMCG industry, health and wellness products, and other related sectors. By grasping the significant purchasing perspectives shift informed by culture and socialization, these industries can adapt their strategies to tame the challenges they encounter.

This research underscores socialization criticalness, particularly through social media, as a potent emerging communication channel and a catalyst for adopting buyer behavior. It contributes to academia by exploring the effect of socialization and culture on devotion to a brand, an aspect that has been relatively unexplored in previous studies across various industries and sectors. It sheds light on how socio-cultural factors impact loyalty and informs management of consumer socialization.

1.6 Scope of the Study

The study concentrated on millennials, born between 1980 and 2000, currently aged 23 to 43. It was conducted in Kenyan private universities among undergraduate and postgraduate students within this age range (see Appendix II). This specific period is of interest due to the significant impact of technology and the global village phenomenon on individuals born during this era. Notably, the emergence of inventions like the internet, mobile phones, and the progression of social media has greatly influenced the culture and socialization of millennials.

To investigate this phenomenon, the study used Structural Equation Modeling and Confirmatory Factor Analysis. The Analysis of Moment Structure and Maximum Likelihood method are employed for factor reduction. Hierarchal Structural Equation Model Regression Analysis was used to explore the influence of individual constructs on the dependent variable, while the Hayes PROCESS was employed to detect the moderation influence as Johnson-Neyman analysis was employed to interpret moderation outputs

The study employed the SPSS version 27 to analyze the items. A hypothetical model was developed, and four null hypotheses were tested. The unit of observation was a millennial student studying in a chartered private university in Kenya, while the unit of analysis were toothpaste brands used by millennials. The customer dispositions constructs included brand affect, brand performance, brand perceived quality, brand trust, and brand relevance. Customer enablers were limited to customer involvement, switching costs, customer commitment, and relationship proneness while socio-cultural factors was limited to consumer socialization and culture. Brand loyalty focused on attitudinal and behavioral constructs.

1.7 Assumptions of the Study

The research based on the notion that the millennial cohort being studied ranges in age from 23 to 43 years old registered for at least a diploma or degree course at the university. It also

assumed that each respondent has used and continues to use a toothpaste brand available in the market. The study assumed that each respondent makes their own independent toothpaste purchasing decisions.

1.8 Limitations of the Study

The study confronted numerous difficulties challenges during data collection process. One notable challenge was the absence of an ethical board at St. Paul's University, which required seeking approval from the Daystar University Ethical Board. Unfortunately, this process was slow, despite promises of expediting it with additional payment. To expedite data collection, the researcher proactively followed up through emails to facilitate the review.

Furthermore, some universities were not in session during the data collection period. To overcome this hurdle, the services of either the dean of students or student leaders were utilized, and a virtual form was provided to gather data from students not on campus. Yet, the most significant challenge encountered was the bureaucratic process involved in obtaining access to private universities students.

Another limitation was the scarcity of literature on millennials, consumer socialization, and customer relationship proneness in Africa. To address this issue, Google Scholar was used to access a wide range of publications, including African research papers. In addition, research papers focusing on Business-to-Customer buyers were utilized to heighten the appreciation of customer relationship proneness in Kenya and Africa.

1.9 Organization of the Thesis

Chapter one offers a synopsis of the survey, contextual framework of the research, problem statement, objectives, hypothesis, implication of the investigation, and limitations of the survey.

Chapter two delved into relevant theories related to the study and conducted an empirical literature review on customer disposition, enablers, and socio-cultural factors that contribute to brand loyalty. It identified theoretical gaps and reviewed literature and crafted a conceptual framework.

Chapter three outlines the research’s philosophy and research design, the targeted population, sampling frame, sample, and sampling technique. It described the data collection instruments and

the data collection system. It also covered the pilot test, the employed instruments, data processing and analysis, and the ethical conduct of the research.

Chapter four avails the empirical findings and outcomes that addressed the research objectives. It employs methodologies including factor analysis and confirmatory factor analysis. It included information on the response rate, handling of missing values, reliability and validity tests, examination of demographic data, and descriptive exploration based on the set objectives. Additionally, it conducted correlational analysis, tests hypotheses, and assesses the model fit. Finally, the chapter provided discussions on the discoveries directed by the objectives.

Chapter five summarized the research's findings in line with the specific objectives. It explored the deductions and commendations drawn from the outcomes and suggests areas for future studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section provides a review of the theories that the study is anchored on to lend credibility to the research. It also conducts an empirical review of literature related to customer disposition, enablers, and socio-cultural influences on brand loyalty. The chapter critiques the theories and empirical literature used in this study, highlighting the gaps that have been addressed. Finally, the section presents the conceptual framework and explains the research gaps that have been filled by this study based on customer dispositions, customer enablers, consumer socialization, and cultural influence on toothpaste brand loyalty among millennials in Kenyan private universities.

2.2 Theoretical Review

2.2.1 The Psychology of Attitude / Attitude Theory

Eagly and Chaiken (1997) proposed a theory on The Psychology of Attitude to inform the criticalness of attitudes in motivating consumption. It suggests that attitudes reflect an individual's core commitments, which are expressed by assessing a brand favorably or unfavorably. Attitudes vary in intensity and specificity, and are influenced by temporal and spatial contexts and are a central concept in human behavior (Brousmiche et al., 2016). They provide the impetus for favorable or unfavorable links to a brand, which can influence buyer behavior and have a significant impact on how individuals think, feel, and behave, even towards brands. Therefore, a brand that has created a following has managed to set itself apart. Gervais and Fessler (2017) revealed that attitude is the single most essential element in meat purchasing. This means that a consumer decision to buy meat is determined more by an entity’s attitude rather than other dynamics such as price or convenience.

Though buyer loyalty is a non-random consumer attitude sustained behavioral response towards a specific brand over a given period (Sreen et al., 2021), it is developed through a psychological process of decision-making and evaluation, where the consumer's internal state aids in assessing various responses, such as manifest, implicit, affective, or behavioral. A brand must then, deliberately strive to entice favorable attitudes from the buyer to achieve loyalty.

Fullhardt (2018) see attitudes being shaped by valence and intensity positively or negatively. It is evaluated based on intensity level ranging from slight to moderate or very strong. Valence and intensity of attitudes are crucial in predicting and influencing behavior. When attitudes are neutral, they indicate a non-committal stance towards the subject under consideration (Brousmiche et al., 2016). Thus, individuals may not always have a strong feeling or opinion about a brand. Attitude is then seen as amoral and a two-edged sword that can be applied positively by those who know how to use it. Therefore, individual attitudes have a closer relationship to a particular behavior and play a crucial role in determining whether they will engage in it or not.

There exists a dichotomy between implicit and explicit attitudes, which refer to unconscious and conscious attitudes respectively (Gervais & Fessler, 2017). After evaluating an object, it is attributed with a positive or negative meaning, and individuals project an attitude towards it that persists over time as they interact with it. This attitude influences and guides behavior towards the object, such as continued patronage or repurchase.

Attitudes can be expressed in three ways: affective, cognitive, or behavioral. Affective pertains to the emotional experience individuals develop towards an attitude object, which can range from great pleasure to distress, often based on past experiences. Cognitive learning involves acquiring information about the attitude object, leading to the formation of beliefs. Affective responses involve feelings and emotions, cognitive responses involve beliefs, thoughts, and attributes, and behavioral responses link past behavior and experience to the object (Tyng, Amin, Saad & Malik, 2017).

The theory explains that attitudes enable people to express their personal values and self-concepts when making purchases. Consequently, buyers use past behavior to reinforce attitudes without modifying them to fit the current situation (Nystrand & Olsen, 2020). This illustrates why the theory addresses objectives one, three, and four, which aim to establish a link between customer attitudes and brand loyalty; the impact of customer attitudes on socio-cultural issues; and the collective impact of customer attitudes, enablers, and socio-cultural factors on brand loyalty. Attitudes demonstrate one's beliefs regarding an action and explain the occurrence of disposition factors. This means that brand affect, brand performance, perceived quality, brand

trust, brand relevance, and brand satisfaction are attitudinal constructs that this theory explains and supports.

Although attitudes can be altered through persuasive communication after information reception (Nystrand & Olsen, 2020), they often persist for a long time without changing. This makes them a reliable predictor of behavioral actions for many people. The research emphasized the instrumental work of attitude in fostering allegiance to the brand, as it is a dispositional factor that influences behavior. So, the study employs attitudinal factors to analyze the underlying issues that lead to behavioral loyalty.

2.2.2 Social Exchange Theory

Social Exchange Theory was initially conceptualized to examine interactions between individuals and the exchange of resources between them (Homans, 1958). Based on its premises, Blau (1964) introduced the "Theory of Social Exchange," which clarifies the presence of a communal reciprocal nature in which people engage, knowing and believing that they will receive benefits from the interaction.

SET attributes the potential for rewards being generated from past experiences meaning that it explains how humans relate to significant others based on their attitudes and behaviors. If individuals feel that their efforts are reciprocated, they will go the extra mile or put in more effort (Meira & Hancer, 2021). Additionally, this suggests that knowledge from past experiences can create expectations for behavior in social exchanges. Consequently, an individual's future actions are likely to be driven by the anticipated yield from the interactions. SET envisions interdependent relationships that follow a norm of reciprocity for the parties involved (Huang, Hu, Liu & Su, 2017). Individuals are then expected to maximize the benefits they receive and feel obligated to offer something in return during an interaction. Therefore, SET seeks to establish a balance of giving and receiving during a transaction.

According to Yin (2018) the main driver of SET is the preservation of self-interest, which is compounded by social rationality. SET envisions a shared interaction that develops over time into a mutually beneficial exchange with others, but within the confines of societal approval. Meira and Hancer (2021) suggest that the willingness to develop and maintain long-term relationships is a key anchor of SET. Individuals are willing to invest time and effort into

building and maintaining relationships, which can lead to long-term benefits from social interactions.

Customers evaluate the rewards generated by others or a brand before deciding on the next step of action (Yin, 2018). The reputation of a brand or the opinions of others can significantly impact customer behavior and ultimately affect the success of the brand. If a brand is perceived positively and has a strong reputation, customers may cultivate trust instincts with the brand and be eagerly make purchases. Customers can reciprocate actions by committing to a brand and getting involved in activities provided by the brand in exchange for pronounced benefits.

To ensure clarity in discussing brand loyalty, it is necessary to differentiate between social exchange and economic exchange. According to Nunkoo (2016), economic exchanges are formal and contractual with predetermined benefits that are not subject to negotiation. Social exchanges, on the other hand, are voluntary and often involve unspecified future obligations rather than a "*quid pro quo*" basis. These exchanges are driven by long-term perspectives and may not have clear benefits. Additionally, social exchange involves both economic and social inclinations in the transaction. Huang et al., (2017) posits that undesirable experiences beget unwanted responses.

SET involves emotive or intangible means with symbolic paybacks, such as affection, reverence, information, knowledge, integrity, prestige, and companionship during the exchange process. It creates highly charged emotions of individual obligations, gratitude, and trust in the give-and-take transitions. This theory explains objectives two and four, including the weight of customer enablers on brand loyalty and the influence of customer enablers on socio-cultural factors. These constructs are driven by the perception of give-and-take, and their facilitation will be driven by rewards due.

Loyalty to a brand via a social exchange is valid when the customer's intentions are genuine and not coerced or manipulated (Hsiao, Ma, Manfreda, Baker & Xu, 2023). This means the power dynamics of the transaction can also affect the social exchange, with the more powerful party potentially taking advantage of the less powerful one. Nunkoo (2016) note that while SET assumes that providing a benefit creates an obligation to reciprocate, both parties can use their power to the detriment of the other. Entities feel obliged to respond to positive actions with similar positive actions yet, both brands and customers possess power in their relationship.

Brands provide benefits, such as products, services, or incentives, while customers make the purchasing decision and give feedback.

Additionally there is a potential for either brands or customers to exploit their power to the detriment of the other party. This highlights the risk of imbalances in the relationship and the potential for negative outcomes. Nunkoo (2015) suggests observes that brands and customers can be engrossed on immediate benefits rather than with a strategic perspective SET envisions. Thus, the importance of trust in social exchange, as opposed to economic exchange where everything must be legally approved is factored. Trust is built over time through favorable treatment and an obligation to reciprocate based on previous experiences in social transactions.

SET posits that interdependent relations rely on reciprocity as the norm, which can be perceived or psychological in nature (Meira & Hancer, 2021). However, this view raises concerns about the concept of "least interested," in which the least dependent party wields more power and can easily leave the relationship. That being said, this study supports the constructs of customer commitment, customer involvement, customer relationship proneness, and customer switching costs because they relate to consumer dependency on the brand. The more dependent consumers are on the brand, the less empowered and enabled they are, resulting more in brand loyalty and vice versa. Despite this, SET is vital in understanding why consumers are eager to engage in transactions with brands.

2.2.3 Generational Theory

Generational Theory proposed by Strauss and Howe (1997) see the intergenerational differences between the Baby Boomers and their parents, the Silent Generation. These differences become more pronounced between Millennials and their parents, with each generation having unique political, social, and economic events associated with it, known as generational personas or archetypes, which last for 20 to 25 years. These archetypes occur within a larger cyclical period called a *saeculum*, which lasts for 80 to 100 years and is characterized by a crisis followed by a peak of social establishment and community enthusiasm. Subsequent archetypes then discredit these orders by projecting biased philosophy of their independence and eccentricity, creating an environment of unbridled socio-political and economic change.

According to GT, the average life expectancy is 80 years, divided into four periods of around years (Howe & Strauss, 2018). A generation consists of those born within 20-year windows, who

share the same age, location, central chronological events, and collective socialization within a specific chapter of their lives. Millennials (born from 1982 to 2004) belong to the same *saeculum* as the Baby Boomers (1943 to 1960), the 13th Generation (1961 to 1981), and the Homeland Generation (2005 to the present). This implies that each generation's consumer socialization is influenced by the political, social, and economic events that shaped their formative years, resulting in divergent values and trends that can affect brand loyalty. GT seeks to explain these consumer socialization and cultural constructs and their influence on behavioral adoption, addressing objective four.

In Kenya, millennials came of age during the rule of former president Daniel Arap Moi (1978-2002) when significant social, cultural, and political changes took place, such as the introduction of the 8-4-4 education system and free milk for primary school children. The country also transitioned from a one-party rule to multiparty democracy by repealing Chapter 2A (Nyadera et al., 2021). Kenyan millennials witnessed the establishment of democracy and the strengthening of human rights and experienced significant technological advancements, including the introduction of color television, mobile phones, computers, laptops, emails, and social media. Being technology natives, they are comfortable using technology even at a young age. They experienced policy changes in the 1980s and 1990s resulted in the liberalization of the economy (Mwakale, 2017). Millennials were socialized and cultured differently through socio-cultural and political landscape, raising questions about how these changes affected their brand loyalty and consumption.

The main limitation of this theory is its basis on the historical events of the USA and Great Britain, although proponents have observed similarities in a number of advanced economies (Troksa, 2016). The difficulty lies in applying the relevance of this theory to developing and underdeveloped countries that may not have experienced similar events during the same period. Worldwide, millennials have distinct experiences shaped by factors such as religion, global culture, social movements, technology, and economic dynamics. In Kenya, this theory particularly applies to millennials who were exposed to social, cultural, political, technological, and economic changes during the tenure of former President Moi (1979-2002).

2.2.4 Hofstede's Cultural Dimensions Theory

Hofstede's Cultural Dimensions Theory (1980) classifies national culture into five cultural magnitudes, namely Power Distance, Uncertainty Avoidance, Individualism, Masculinity, and Long-Term Orientation. Hofstede et al., (2010) added the dimension of indulgence vs restraint.

Power distance refers to the degree to which associates of a less influential group agree on a lopsided distribution of power (Hofstede, 2011). High power distance societies exhibit general acceptance of a hierarchical structure and power inequalities, where those in authority wield more power and status than those who are not. Besides, low power distance societies have more democratic structures that prioritize equality and individualism. In these societies, the less influential do not accept inequality in power and life, and wealth and power are not as prestigious and limited to a few individuals.

Individuals with a desire for social recognition and status often display their material possessions, projecting their place within the social hierarchy. Such hierarchies are perpetuated by groups such as family, schools, workplaces, and communities. For high power distance, authority is not questioned and the few with power and wealth purchase unique and expensive items as a mark of distinction to get ahead of others (Zainuddin et al., 2018). This behavior leads to brand loyalty, where powerful and wealthy purchase costly brand consistently to maintain their social status.

Masculinity societies esteem competition, achievement, and assertiveness. High levels of masculinity depict individuals driven by a desire to compete and attain specific tasks, often seeking recognition and heroism. Material possessions and information technologies are part of effort recompenses (Zhang, Yi, & Zhou, 2022). Assertiveness, competitiveness, success, and status are highly regarded, and people work hard regardless of relationship success. In contrast, femininity revere modesty, generosity, quality of life, and caring for the disadvantaged so they prioritize generosity, equality, and environmental preservation. High MAS cultures tie lavish products to social status, and individuals are drawn to promotional activities in fulfilling their desires to succeed on their own.

Long Term Orientation cultures prioritize maintaining long-standing traditions because they encourage thrift (Bašnáková et al., 2016)(Bašnáková et al., 2016). They approach societal changes with caution and suspicion, but use education as a means of preparing and safeguarding

their future and that of their offspring. LTO values future-oriented virtues such as perseverance, frugality, shame, and investment. In contrast, Short Term Orientation prioritizes quick fixes, preserving "face," fulfilling communal responsibilities, and personal stability. LTO buyers tend to delay gratification and consider future implications before making a purchase, often emphasizing building relationships. In contrast, STO focuses on immediate problem-solving.

Cultures with high uncertainty avoidance are uncomfortable with unfamiliar or unpredictable situations. They actively seek to regulate consumer risk perceptions and promote the continuous use of brands (Zhang et al., 2022). UA denotes the extent to which people are susceptible to uncertain circumstances. Cultures characterized by high UA tend to have stricter rules for social behavior and engage in greater planning to prevent undesired outcomes, indicating a reluctance to engage in risky behaviors. These societies prioritize luxury and safety when making purchases, are health-conscious consumption, value cleanliness, and greatly rely on medication to avoid illness (Zainuddin et al., 2018). Members of these societies often scrutinize product labels for information or ingredients, verify marketing promotions, and seek validation of brand quality from friends and neighbours. They also seek expert opinions or bring knowledgeable friends along while shopping. In contrast, societies with low UA tend to adopt a laissez-faire attitude, with fewer rules, laws, and regulations, indicating a greater tolerance for risk. Such societies emphasize obedience to the rule of law and ritual behavior (Chopdar & Sivakumar, 2019).

The Individualistic dimension assesses the extent to which people believe in expressing their self-image as "I" rather than "we" with loose ties between individuals (Bou Reslan, Garanti, & Emeagwali, 2021). It emphasizes the preference for embracing a loosely knit social framework that focuses on the self or immediate family. High individualistic people value their opinions, personal time, challenges to achieve their goals and the autonomy to regulate their work agenda to enhance their lifestyles. Collectivists have tightly knit groups where members take care of their relatives, look out for each other with unwavering loyalty, and value a high sense of community with close connections to each other (Chopdar & Sivakumar, 2019). Additionally, they may feel comfortable with unbranded or generic products as they seek out brands that align with their values. They share information and opinions about different brands within their community and make collective decisions about the brands to buy based on their shared values

and beliefs as a group. They also avoid products considered harmful to society or the environment (Zainuddin et al., 2018).

This theory is crucial in achieving objective four, which is linking cultural factors to brand loyalty. Conversely, the current world's rise of intensive interactions among diverse cultures and hybridization through information technology and international trade has led to questioning Hofstede's dimensions' relevance (Dimitrov, 2014). Hofstede's dimensions assume homogeneity, coherence, stability, and structure, but societies are full of inconsistencies, conflicts, and changes. For instance, lumping over 45 ethnic communities in Kenya under “the Kenyan culture" may not be accurate. Additionally, Jackson (2020) warned that Hofstede's dimensions aimed at reducing culture to values. It is arguable that values are part of culture and differ across locations and creeds.

Despite the concerns raised, Hofstede's dimensions are the best tools for exploring culture versus brand loyalty, particularly concerning divergent consumer socialization from cultural orientation. They aid in contrasting them with others from other places or previous generations. It is important to note that Hofstede's dimensions do not place societies' attributes in an absolute position but in a relative one that can be used to analyze cultural differences between societies and compare the attitudes, behaviors, and values of different groups of people (Mohammed et al., 2017).

2.2.5 Theory of Planned Behaviour

Ajzen (1991) suggested the Theory of Planned Behaviour and a derived of the Theory of Reasoned Action presented by Ajzen and Fishbein (1980). TRA informs the behavioural intention and subjective norm were the strongest predictors of behaviour. Later, the Perceived Behaviour Control component was added, crafting a tripartite force in behaviour prediction. TPB emphasizes how individual behavioural intentions are projected through attitudes, subjective norms, and PBC. Thus, the behavioural attitude component examines an individual's notion of whether behaviour is pleasant or beneficial. This study constrained brand-related attitudes towards to brand affect, brand trust, brand performance, brand relevance, perceived quality, and brand satisfaction.

According to Jing et al., (2019) the TPB considers attitudes as a significant factor in motivating behavioural intention since they influence an entity's ambition to engage in a specific

mannerism. This psychological influence is particularly relevant in branding, where consumers exhibit emotions and dispositions that shape brand evaluation and acceptance. Positive experiences with behaviour can be a powerful tool for shaping attitudes and prompting desired behaviour.

Additionally, Hong, Ng, Yusof and Kaliappan (2019) observes that subjective norms are influenced by people most close and important to an individual and their subsequent support for a particular behavior such as family and close friends. If important people in an individual's social circle do not support a particular behaviour, it may negatively affect the individual's adoption of behaviour. The influence of emotional or cognitive beliefs and expectations can drive an individual's behavior depending on the situation and context. Hence, if individuals are presented with constructive interactions with a behavior, they eagerly persist in engaging with it and develop a positive attitude toward it. An individual's is faced with apparent societal conformity to engage in or avoid a specific behavior (Che Azemi & Romle, 2020). If an individual perceives that their social group approves of a particular behavior, they may feel a strong subjective norm to engage in brand loyalty behaviors. Conversely, if the social group disapproves of a specific behavior, the individual may feel hesitant to engage in it.

This study distinguishes subjective norms as social influences that extend beyond an individual's social circle to include cultural and societal influences. While Raygor (2016) incorporates the views of friends and family, this research is keen also on relational support such as social media and network and cultural norm shape behavioral adoption. Additionally, the study explored the thought of perceived behavioral control, customers' beliefs about their ability to perform a particular behavior (Hong et al., 2019). PBC captures consumers' confidence in overcoming challenges to adopt a behavior such as individual’s access to resources and opportunities that facilitate behavioral adoption. It relates to actual behavioral control, which directly impacts behavioral intention (Jin et al., 2019).

For this study, PBC factors include customer commitment, customer involvement, customer relationship proneness, and customer switching costs. The TPB theory anchors on four objectives, testing the effects of customer enablers, dispositions, and the moderating weight of socio-cultural factors on brand loyalty. The TPB theory examines the behavioral adoption of brand loyalty and considers attitudes as customer dispositions, PBC as customer enablers, and

subjective norms as socio-cultural factors that contribute to brand adoption, also known as brand loyalty.

One major challenge of the TPB is its silence on individuals who intend to adopt a behavior but fail to do so. Kiriakidis (2019) clarified that past experiences with behavior, its performance, or challenges could constrain the adoption of certain behaviors in PBC. Secondly, the theory is limited in considering emotional factors that influence behavior, such as impulsive purchase behavior, which does not take into account all three components of the TPB happening simultaneously. Additionally, its use of rational reasoning evades the unconscious influence on behavior. However, culture and consumer socialization's availability in this study fosters its credibility to explain why consumers adopt brand loyalty, while others shun it.

Raygor (2016) also stressed that TPB aggregates a model to analyze a specific behavior that gives predictive validity of attitudes through intention but does not analyze the locus of control. Another challenge exhibited by TPB is the lack of consensus on its operationalization, subjecting it to diverse interpretations, thus creating multiple labels as a measurement in research (Kiriakidis, 2019). A clarification should clear the path to a more appropriate metric in operationalizing PBC in brand loyalty, boosting its reliability and validity. Nevertheless, TPB serves as a critical reference for this study as it anchors well on the constructs and objectives of the study in influencing behavior. Moreover, TPB can be contextualized, and the influence of culture or socialization is inherently geographic, and it is adopted for a jurisdiction.

2.2.6 Critique of the Theories Anchored For the Study

Various theories have been proposed to explain brand loyalty studies, aiming to explain what it is, how it works, and when it occurs. This research is primed upon the Theory of Planned Behaviour. According to Ajzen (1991) consumer dispositions influence behavioral loyalty, through the subjective norms and customers' perceived ability to adopt the desired behavior. This implies that TPB's strength lies in consumers' volitional control, with no practical constraints to the adoption of the desired behavior.

While Ajzen (1991) sees attitudes as part of a tripartite component in driving behavioral adoption, Eagly and Chaiken (1997) believe that attitudes alone are the primary driver of consumption through the Theory of Attitude. While TPB emphasizes the influence of social and contextual factors, in addition to personal attitudes, on behavioral adoption, Psychology of

Attitude relives the forte of a person's attitudes as a behaviour driver. Attitude is then a purely psychological issue that influences loyalty positively or negatively, depending on its projection.

This study investigated millennials attitudes and how they are influenced through social media spaces. It examined how millennials' attitudes affect brand loyalty and how socialization and cultural practices reinforce brand loyalty. Millennials' socialization is partly shaped by social media, which serves as a communication platform for interaction, information, and even transactions. This is a departure from previous generations' behaviour, and this research pursues to fill the gap within the context of consumption via brand loyalty.

Attitude according to TPB, is not the only component influencing behavior since the social expectation for a person to adopt a behaviour (subjective norms) also plays a role. Ajzen (1991) posited subjective norms are the individual perception that particular behavioural adoption conforms to inner social circle agreeableness or not. The group such as family and friends can then support the said its adoption or hinder it. However, TPB has focused on the surroundings rather that the buyer personality and disregarding culture and consumer socialization as part of the package.

Strauss and Howe (1997) seem to indicate that each generation shapes its own ideas when it comes to purchasing and they also happen to have a different set of surroundings to influence their behavior through the Generational Theory. In essence, the setting and scenes of each generation cohort are divergent and influence behaviour differently. For instance, millennials having the social media influence in their purchasing and loyalty habits is part of their socialization.

Culture is a part of subjective norm and creates an environment that enables behavior adoption. It influences behavioral adoption, including loyalty, from an early age, whether consciously or intuitively. Nonetheless, brand loyalty studies have overlooked culture as a mediating influencer of brand loyalty. Hofstede's Cultural Dimensions Theory (1980) explains the cultural impact on consumer behavior through five main influences: Power Distance, Uncertainty Avoidance, Individualism, Masculinity, and Long-Term Orientation. These cultural stimuli have specific effects on different cultures. For example, Power Distance attributes to buying expensive items, while Uncertainty Avoidance explains why consumers read labels or ingredients before purchasing items as individual's purchase of branded items is an expression of self-efficacy.

Hofstede's dimension clarifies the variability in brand loyalty among different communities owing to their embedded cultural perspectives.

PBC involves a consumer's perception of the ease or difficulty in adopting an intended behavior. A consumer may be hesitant in adopting a behavior due to personal limitations or bias. Blau (2017) insisted that customer ability in adopting a behavior is sustained by the benefits they gain from such a relationship thus they introduced the "Social Exchange Theory." Though TPB is tied to self-efficacy, there is little a brand can do if a customer feels they lack the capacity to adopt a given behavior. SET probes the benefits accrued from a consumer perceptive by becoming brand loyal.

There is evidence of gaps in theoretical studies regarding behavior adoption, which this study addressed by positing theories that support for TPB in sealing these gaps. PBC and subjective norms support behavioral intentions towards brand loyalty, but customers can also be motivated by the benefits of being loyal. Still, such behavioral adoption works within the context of generational influence in consumer socialization and prevalent culture in that market.

2.3 Empirical Literature Review

2.3.1 Customer Dispositions

Consumer’s attitude is considered a crucial determinant of brand loyalty behavior. Customer dispositions are influential factors that have a subtle impact on the consumer's mindset. These attitudes are critical in enhancing brand loyalty by creating positive perceptions through hedonic and utilitarian values. The study examines six dispositional factors related to brand loyalty behavior: brand affect, brand trust, brand performance, brand relevance, brand perceived quality, and brand satisfaction.

2.3.1.1 Brand Affect and Brand Loyalty

Ashraf (2016) conducted a study in South Africa on the influence of utilitarian and hedonic needs consummation on brand trust, brand affect and brand loyalty for selected Fast Moving Consumer Goods. The study and found that hedonic is influential in creating brand affect. Hedonic value associated with the emotional and sensory satisfaction is derived from a product, emphasizing the experiential aspects and overall enjoyment it provides. It underscores the significance of subjective experiences and the positive emotions associated with product usage.

Essentially, hedonic value delves on enhancing the experiential aspects of a product and maximizing individual enjoyment. However, utilitarian value emphasizes the practical benefits, functionality, and utility offered by a product. Its primary focus is to meet consumers' functional needs and provide solutions to their problems.

Consequently, consumers' purchase decisions and product evaluations encompass both practical and emotional considerations, depending on their specific needs and values. Brand affect is critical in forming positive attitudes during the cognitive, affective, and behavioral stages. Consumers with positive brand affect tend to develop positive emotions and perceive the brand as less risky. Though, there is a segment of consumers who prioritize products that are useful, efficient, and cater to their specific needs. These consumers focus on the practicality and effectiveness of a product in meeting their requirements and addressing practical concerns.

Huaman-Ramirez, Albert and Merunka (2019) investigated the influence of brand affect, brand innovativeness, and consumer ethnocentrism in crafting allegiance to a brand in France. They posed a question of whether global brands can be trustworthy and found that brand globalness is linked to brand affect, which builds up brand trust. Nonetheless, the study also revealed that the link between brand globalness and innovativeness is insignificant for ethnocentric customers.

A global brand does not guarantee positive emotions though these brands are often perceived as more trustworthy by consumers, likely because of their international reputation, widespread recognition, and positive emotional associations. Though, consumers with strong ethnocentric tendencies may not associate global brands with trustworthiness, even if the brands are innovative. Yet, their emotional attachment to local brands can influence their buying behavior, leading to local brands preference as they are seen to be more aligned with their cultural values.

Schmulian (2019) investigated brand loyalty among KwaZulu–Natal South African consumption of their preferred chicken brand. The study revealed that brand affect plays a crucial role in forming consumer attitudes towards their chicken brand choice. Besides, it showed that brand affect has a dual nature, either positive or negative. Consumers' positive or negative emotional associations with a brand can shape their overall attitudes and perceptions of that brand. It highlights the importance of managing and cultivating positive brand affect to enhance consumer attitudes and preferences towards a brand. Brands then need to be aware of the potential negative affect that can arise and take correct measures to address and mitigate against such. Hence,

creating emotional linkages with consumers is critical in building a loyal customer base for the brand.

Soedarto et al., (2019) in Indonesia explored how brand quality, affect, and trust influence attitudinal and behavioral loyalty. They clarified that brand affect is the general buyers' positive or negative appraisal of an offering based on human emotive responses such as joy, sadness, happiness, and anger. As a result, brands should underpin creating positive emotional connections with consumers to boost brand affect. By tapping into consumers' emotions and creating meaningful experiences, brands can influence consumer attitudes and behaviors. Therefore, emotional branding and the need for brands to understand and leverage consumer emotions to establish strong connections and build brand loyalty is vital. Positive feelings inspire loyalty through experience, and when consumers use a brand, they exhibit these emotions thereby inducing attitudinal loyalty. This then engraves trust perception when brand promises are honoured and actualized to build loyalty.

Guan et al., (2021) examined brand affect stimulus on consumer experience and devotion to a brand in the hotel sector of major cities in China. The study found that three types of experiences - functional, affective, and social - were operational, and that an experience linked trust boosted brand affect and led to loyalty. Brand involvement though, played an insignificant role in mediating customer experience to trust and connecting brand affect and loyalty within the sector. Therefore, the diverse types of consumer experiences vary but range from functional, affective, and social and all these bear a substantial weight on trust, brand affect, and loyalty.

This implies that when consumers experience positive experiences with a brand in terms of functionality, emotional appeal, and social interactions, it elevates their trust in the brand. This trust, in turn, enhances brand affect leading to brand loyalty. Consequently, societal and practical cues essentially create fidelity to the brand, however, the heart of customer service to link the emotional tie elicits brand affect with customer loyalty.

Farhat, Mokhtar and Salleh (2021) studied the role of brand experience and brand affect in generating brand engagement using higher education institutions in Pakistan as a case study. The study revealed that brand affect played a substantial intervening role, such as emotional response, between brand experience, which included sensory and behavioural functions, to

facilitate brand engagement. The study also underscored the influential nature of brand activity in generating brand adoption.

It implies when consumers have positive emotional responses to their brand experiences, it enhances their brand engagement. By creating positive brand experiences that evoke emotional responses and implementing engaging brand activities, companies can foster stronger brand engagement behaviors among consumers. It is then crucial for businesses to leverage brand experience and interactivity to boost brand engagement through brand affect. HEI clients may use experience and engagement to increase brand affect's positivity rate.

2.3.1.2 Brand Performance and Brand Loyalty

Thagicu (2016) studied the drivers of patronage of Sameer Africa products in Kenya. The researcher argued that creating awareness can improve product performance expectations and promote brand loyalty. Advertising on both electronic and print media, sales promotion, and personal selling were found to be effective ways of gauging product performance. Brand performance should then be used as a strategy to build brand loyalty once consumers know what to expect and experience.

When consumers are made aware of a product through advertising on electronic and print media, sales promotion activities, and personal selling efforts, their perception of the product's performance is enhanced. Therefore, effectively communicating product features, benefits, and unique selling points through advertising and sales promotion, consumers are more likely to develop higher expectations regarding the product's performance. Hence, a combination of diverse marketing strategies works synergistically to build awareness and influence consumer perceptions. Brand performance is critical for a brand as it is a comparative tool that consumers use to evaluate a brand in a given sector.

In Sudan, Mohammed et al., (2017) analyzed the effect of product performance on brand allegiance, moderated through consumer satisfaction in the service sector. The study discovered that brand satisfaction mediated between brand performance and loyalty. Businesses can then, effectively build and manage customer loyalty by prioritizing brand satisfaction and product performance. Gratified consumers who believe in an offering that deliver on their promises, they are more inclined to develop a sense of loyalty and commitment to that brand.

Businesses have to adopt consumer brand performance metrics to evaluate how well a brand meets customer expectations and delivers superior products. By analyzing these metrics, businesses can gain valuable insights into the level of customer loyalty and identify areas for improvement. Armed with this understanding, companies can make informed decisions and take appropriate actions to enhance customer loyalty. They can also invest in initiatives that prioritize customer satisfaction and product performance, thereby strengthening the bond between the brand and its customers.

Unurlu (2019) investigated the intervening brand performance effect on the link between confusion and uncertainty avoidance (risk tolerance) for brand allegiance in Instanbul, Turkey. The findings showed that brand performance had a mediating influence on the link between confusion and devotion to brand and restricted weight of mediation on uncertainty and brand loyalty. Uncertainty avoidance accounted for 28% of the modification in brand performance while confusion accounted for only 14%. These findings explain that when consumers experience confusion about a brand or have uncertainties about it, their perceptions of brand performance become critical in shaping their loyalty towards the brand. Thus, brand performance acts as a mediator, influencing the extent to which confusion or uncertainty impacts brand loyalty. Moreover, uncertainty avoidance has a stronger impact on brand performance compared to confusion. It implies consumers prioritize avoiding risks and uncertainties associated with a brand rather than being confused by the variety of choices available to them.

Although confusion is impactful, its influence may be less significant compared to uncertainty avoidance in shaping brand performance and brand loyalty. Customers who prioritize performance are inclined to steer clear of any risks, while those who feel uncertain about the available brands or have received excessive information about a brand are more likely to stick with familiar brands, thus bolstering brand loyalty. As a result, customers have a greater inclination to avoid risks and uncertainties, which exerts a stronger impact on brand performance than confusion.

Molinillo et al., (2019) analyzed a consumer-based brand performance model for evaluating successful brands in Spain. The study posited that blending an organization's performance scale against brand loyalty using buyer-centric performance metrics is challenging to appraise in the market. The study focused on apparel and sportswear retailing and found that brand equity,

satisfaction, and trust influenced brand loyalty via brand performance. Therefore, the outputs of consumer leaning structures are integral to engaging with buyers' dispositions and perspectives.

In essence, when consumers perceive a brand to possess strong brand equity they are more inclined to demonstrate brand loyalty. Besides, when consumers are content with their brand experiences and trust the brand's products or services, their loyalty towards the brand increases. Thus, consumer attitudes and perspectives, referred to as "buyer's dispositions and views," are vital in shaping the interaction between consumers and brands.

Lastly, Tanzaretha and Rodhiah (2021) verified the influence of experienced quality, customer brand engagement, brand performance, and brand loyalty on acquisition intention in Indonesia. The investigation revealed that experience and quality are critical in shaping brand loyalty and purchase intention, whereas brand performance does not have a positive impact on these aspects. In essence, a brand's overall performance, including its financial success or market position, does not necessarily boost brand loyalty.

Instead, factors such as the individual's personal experience with the brand or brand quality perception hold more significance in influencing their loyalty and intention to make future purchases. Thus, poor brand performance does not automatically lead to decreased brand allegiance or purchase intention. Customers are primarily predisposed by their overall brand experience rather than solely relying on the brand's performance. Furthermore, if a brand fails to meet customers' expectations, they may switch their allegiance to another brand. Hence, businesses should prioritize delivering exceptional experiences and upholding high-quality standards to foster brand loyalty and encourage repeat purchases. It is important not to rely solely on overall brand performance as a predictor of customer behavior.

2.3.1.3 Brand Perceived Quality and Brand Loyalty

Gabriel and Ronald (2017) examined the moderating outcomes of loyalty cards on the association between store awareness, store perceived brand choice using an appraisal of abridged number of supermarkets in Eldoret Town, Kenya. The outcomes established a substantial effect of store awareness, store perceived quality, and loyalty's impact on store brand choice. To enhance store loyalty among customers, stores can capitalize on perceived quality and promote the benefits of loyalty cards. By prioritizing perceived quality, stores can ensure that customers

hold a favorable perception of their products or services, thereby mitigating perceived risk associated with store purchases.

Additionally, the study revealed an inverse correlation between perceived quality and perceived risk, indicating that higher perceived quality reduces customer apprehension. Stores can enhance the quality perception in order to alleviate customer concerns regarding potential risks linked to purchases. Similarly, effective communication of loyalty card benefits to customers is admirable. Loyalty cards can serve as enticing incentives for customers to remain loyal to a particular store, providing rewards, discounts, or exclusive privileges. By informing buyers about the gains associated with loyalty cards, then stores can promote higher customer engagement and cultivate increased loyalty.

Equally, Chinomona and Maziriri (2017) sought to study the effect of brand awareness, brand association, and perceived quality on repurchase intention, focusing on male customers for cosmetic products in South Africa. The study discovered that perceived product features positively influenced brand loyalty along with consumers' repurchase intention. Hence, when consumers have a positive perception of a product's quality, it enhances their brand loyalty. As such, customers who perceive a brand's products as having excellent features tend to exhibit fidelity to a brand. They also have a stronger future intention to repurchase those products. Businesses, can then focus on maintaining and improving product quality to influence brand loyalty.

By consistently delivering perceived high quality products, companies can establish a progressive brand appearance accompanied by build trust leads to increased customer allegiance. Therefore, managing customer perceptions of product quality is vital in business. Hence, brands should invest in strategies and initiatives that effectively communicate and reinforce the quality of their products to consumers. This is because perceived quality reveals consumers' overall judgment about a brand. Thus a store that keeps promises, delivers on time, and attends to customers' needs make it an enviable store.

Falahat, Chuan and Kai (2018) examined brand loyalty and quality perception determinants that impact the willingness to order in the hardware business in Malaysia. The study inspected determinants of brand loyalty and the factors linked to perceived quality and WTO among hardware retailers. Findings reveal quality perception and WTO predicted consumers' loyalty,

albeit through pricing and distribution. Although advertising was not linked to WTO, perceived quality was strongly linked to brand equity. Consumers' perception of a high quality brand is bound to be loyal.

Besides, a brand's perceived quality depicts its overall equity and can influence consumers' perception and evaluation of the brand. This calls for brands to maintaining quality for fortified consumer loyalty and brand equity. By consistently delivering high-quality offerings, companies can enhance their reputation and value in the eyes of consumers. Besides, brands ought to consider the word-of-mouth stimulus to ensure positive experiences that give way to favorable recommendations and referrals from satisfied customers.

Izzudin and Novandari (2018) developed a model to assess quality perceptions, brand image on buyer's contentment, and brand cognizance effects on coffee repurchase among students in Indonesia. The paper indicated that positive perceptions increased customers' satisfaction, ushering in repurchase intention. In addition, perceived quality was judged based on brand satisfaction and experience compared to other offerings in the marketplace. Hence, customers with affirmative perceptions of an offering, it rises their general satisfaction with the brand and leads to a higher likelihood of intending to repurchase from that brand in the future. In addition, perceived quality is heavily influenced by brand satisfaction and experience compared to other market factors.

Customers' perception of quality is not solely based on the objective brand attributes but also shaped by brand satisfaction and previous experiences. Hence, customers' overall satisfaction and positive experiences with a brand are critical in shaping their perception of quality. The study emphasized the need for visible outputs that create a better perception for products since the certification of qualification awarded to the coffee manufacturer was also influential in boosting loyalty. It means businesses, have to cultivate positive perceptions, brand satisfaction, and delivering exceptional customer experiences are essential for fostering customer satisfaction and increasing repurchase intention

Alhuwaishel and Al-Meshal (2018) established that perceptions of quality and value that lead to allegiance to a brand inspired purchase decisions among Saudi women within the accessories sector. The study's data presented an understanding of the moderating influence of trust and the link to consumers' value perceptions and the purchase decision. Loyalty and quality had a

weighty bearing on decision making and thus creating quality attributes awareness is key in aiding consumers perceive a product more accurately and differentiate it clearly from competing brands. When consumers are aware of the specific quality attributes associated with a product, they better understand and evaluate its quality compared to alternatives in the market.

By effectively communicating the quality attributes of a product, brands can influence consumers' perceptions and create a distinct image for their brand. This awareness aids informed decisions making by ultimately leading to a better understanding of its value proposition compared to competing brands. The focus then should not be solely on brand loyalty but extended to purchase behaviour. Brands gain competitive advantage by ably communicating detailed information about the product's features, benefits, and quality standards. This not only enriches consumers' offering quality view, but also improves brand differentiation.

2.3.1.4 Brand Trust and Brand Loyalty

Consumers can develop feelings of mistrust from poor quality, bad experience, misaligned company structure or failure to sort issues. That is the reason why Molinillo et al. (2017) in Portugal, examined the impact of brand personality on brand awareness, trust, and loyalty. Though an online survey, the research study discovered that responsible brands could generate brand trust than active ones, while inactive brands tended to reduce brand loyalty compared to active ones. This highlights the importance of positioning brands as active to build trust and promote loyalty, while also emphasizing responsibility to earn customer trust.

Shifting from an active brand to a responsible one is not rushed process as trust requires time to grow. Trust plays a crucial role in creating a sense of security during transactions or product usage. It is a central process that establishes a foundation of confidence between customers and businesses, enabling successful and positive experiences. Additionally, the research outcomes specify that excessive brand activity detrimentally upsets brand trust and loyalty. When a brand engages in excessive activity, it breeds customer confusion, distrust, and a perception of inconsistency, ultimately eroding trust and negatively impacting loyalty. While enjoying brand undertakings generate an affirmative brand perception, it is essential to maintain a balance with responsible behavior.

Menidjel, Benhabib and Bilgihan (2017) piloted an investigation in Algeria to explore how temperament traits mediate the affiliation between trust and loyalty in the soda and fruit juice

categories. The research found trust is critical cushioning loyalty traits, and satisfaction significantly influences trust. The study also revealed that soda products possess a stronger link with brand trust and loyalty compared to fruit juices. Findings opined trust fosters a protective role in fostering loyalty, indicating that when trust is established, the dispositions to remain allied to the brand over a period of time. Besides, customer satisfaction backs enhancement of trust in a brand.

Given that trust is a complex emotional construct, brands should promote and disseminate it cognitively through marketing communication networks. Building brand trust is a precise process that involves mitigating risks during the purchase journey, and it falls under the responsibility of marketing communications to embed trust-building efforts into the process to instill customer confidence. Thus, delivering positive experiences and meeting customer expectations are central in establishing and maintaining trust, eventually paving the way to the development of fidelity to the brand.

El Naggar and Bendary (2017) probed mobile operator subscribers in Egypt to investigate the effect of experience and brand trust on brand loyalty, focusing on the moderating outcome of brand equity proportions. Results revealed a solid correlation between brand experience and key brand factors of brand awareness, brand association, and perceived quality. While brand awareness had an insignificant bearing on brand loyalty, brand experience, associations, and perceived quality were instrumental in increasing loyalty. Besides, brand trust was found strategic in alleviating customer anxiety, as it represents customers' expectations of a brand's capability to fulfill its undertakings.

These findings underscore the importance of providing positive and engaging experiences to customers as a means of enhancing brand awareness, establish strong brand associations, and improve the brand quality perceptions. Brands managers should prioritize the delivery of exceptional experiences that create a favorable perception of their brand. Still, brand experience is essential in cultivating brand affect throughout the customer journey. It is imperative for brands to fulfill their promises and provide a positive experience that fosters brand loyalty and trust.

Kaur and Soch (2018) did a study in India investigating the alignment between consumer gratification, trust, and brand allegiance, by examining the moderating effects of commitment,

switching costs, and corporate image in the mobile phone sector. The outcomes of the research depict trust as essential in constituting attitudinal loyalty in any long-term relationship. Still, in the case of mobile handset users in India, lack of trust towards their providers resulted in low attitudinal and behavioral loyalty. Findings depicted a critical role of trust plays in building and maintaining brand. Avoiding opportunistic behaviors and focusing on creating superior perceived value for true customer relations cultivates trust.

Lack of trust may be attributed to various factors such as poor customer service, network reliability issues, hidden charges, or breaches of privacy and data security. Trust building can then be achieved through improving transparency in pricing and service terms, enhancing customer service quality, ensuring network reliability, and prioritizing data security and privacy measures. By addressing these trust-related concerns, service providers can cultivate stronger relationships with their customers, leading to increased loyalty and customer retention.

Sitienei and Makokha (2017) explored the determinants of customer trust on brand loyalty among motor dealers in Eldoret, Kenya. Their research indicated that trust has a positive and significant influence on brand loyalty. Brand trust signifies the close connection between brand trust and consumers' confidence in a brand's ability to meet their expectations. When consumers trust a brand, they are more likely to engage with it, make repeat purchases, and even advocate for the brand to others. Conversely, a lack of trust can lead to skepticism, hesitation, and disengagement from the brand. The study emphasizes the importance for brands to consistently meet customer expectations and deliver on their promises in order to cultivate a loyal customer base.

In essence, consumers put trust in a brand, when they are assured it will deliver on its commitments and provide the promised benefits. Brands need to avoid opportunistic behaviors and prioritize genuine customer relationships by employing ethical data sharing practices. By prioritizing the trust establishment, brands can enhance their reputation, foster long-term loyalty, and differentiate themselves from competitors. This is because trust is vital in influencing customers' views, dispositions, and behaviors relating to an offering, and boosts the brand's overall success and the development of sustainable relationships with consumers.

Shin et al. (2019) investigated brand trust and loyalty from both moderation and mediation perspectives in South Korea. Brand trust is the assurance bestowed on a brand as it continuously

fulfills its promises and appraising rewards linked to consumer consumption. According to the research, brand trust mainly stems from the brand's credibility, integrity, and benevolence. High levels of trust can reduce perceived risk from consumers, and consumer reciprocity is at the core of it all. When a brand is perceived as credible, trustworthy, and genuinely caring about its customers' well-being, it leads to higher levels of trust.

Additionally, when consumers trust a brand, it reduces their perceived risk associated with engaging with that brand. Trust is a mitigating factor, alleviating concerns and uncertainties that consumers may have when making purchasing decisions. By cultivating trust, brands can help consumers feel more confident and secure in their interactions with the brand. Therefore, brands should embrace consumer reciprocity, a mutual exchange of value and trust between the brand and consumers. When brands demonstrate their credibility, integrity, and benevolence, customers may reciprocate by trusting a brand and engaging positively in behaviors like repurchasing such as and word of mouth commending.

Atulkar (2020) probed brand trust influence on allegiance to a brand among mall shoppers in India. The study scrutinized the link between brand trust and brand loyalty. The discoveries told of emotional affection, such as perceived quality or perceived value, that lacked a direct or indirect impression on brand loyalty, but brand trust did. While emotional attachment may contribute to consumers' positive brand perceptions, in seclusion they do not necessarily bolsters brand loyalty. Instead, it is the establishment of brand trust influencing loyalty among shoppers directly that was discovered. To build trust among customers, shopping mall retailers can increase customer involvement and perception, as well as distinguish their products to prevent customers from shifting to competing brands. This can be done though a creation of a unique brand image and differentiating products from those of competitors. By doing so, brands can reduce risk of customer switching to other brands and maintain their market share.

2.3.1.5 Brand Relevance and Brand Loyalty

Mulugeta et al. (2017) investigated influential antecedents of brand loyalty for beer in Ethiopia. The findings from three Ethiopian cities reveal brand relevance as vital in generating loyalty patterns among the thirteen factors influencing brand loyalty. Findings reveal that a combination of brand relevance and performance were instrumental in inducing loyalty. The analysis showed that three influences were loaded into one factor referred to as brand relevance, which explained

70% of the variance observed in brand loyalty. These three factors, when combined, contribute to customers perceiving the brand as relevant and important to their needs and preferences.

By identifying and understanding these influences and their link to brand loyalty, businesses can focus their efforts on enhancing brand relevance and meeting these needs of their target audience. This informs strategic decisions and marketing initiatives to improve brand loyalty drives. Culture, brand performance, marketing activities, repeat purchase, and brand reliance explained 66% of the total influences on brand loyalty. The customers' culture, the brand's performance in meeting their expectations, the effectiveness of marketing activities, the frequency of repeat purchases, and the level of reliance on the brand all contribute to the overall loyalty customers feel towards the brand. Ultimately, for relevance to matter the unique proposition and visible features of a brand must be adduced; the customer's need for that category should be imminent, and the brand-evoked set should be pertinent to the customer.

Sigindi (2018) investigated the significant factors for brand relevance in the mobile phone category, aiming to group its key facilitators in Turkey. The findings indicate that risk reduction is influential in brand relevance, aligning with self-identity for mobile phone brands. It identified diverse cultural settings as playing host to different brand relevance factors due to unique familiarized values. The study suggested that unique cultural structure and socio-economic status played a fickle role in brand relevance.

Brand relevance is aided through risk reduction, information gathering, and symbolic impact function. The study further indicated that mobile phones had a higher rank in relevance than clothes for students. Consequently, among the student population examined in the study, mobile phones were perceived as essential or valuable than clothing items. Mobile phones then, are critical in the students' lives and have higher relevance level in meeting their needs. Brands need to understand how to influence decision-making by using three core brand functions, namely, economic (what the customer is getting), psychological (well-being of a customer), and beneficial (quality of a product as a brand promise) to relate it to consumers' needs and wants to create relevance.

Sedibe, et al. (2019) investigated customer experience, satisfaction, and brand relevance from the South African grocery retail perspective. The researchers explored the link between customer experience and satisfaction, and how brand relevance moderates these links. The study found

that brand relevance inspires brand satisfaction through the emotional options of sense, feel, and think. Sensing and feeling were highly correlated and associated with environmental factors. Yet, when combined, these factors failed to influence brand satisfaction, but the overall brand affect was seen to influence satisfaction. Therefore, not every brand in the market category is of great significance to consumers; it depends on what they think, feel, and sense, which is critical in the decision-making process. This role increases if a brand is relevant to the buyer's purchasing process and the buyer can easily recall the brand in their mind without extended cognitive effort.

Pan, Pan, Mutlu and Rylander (2020) examined ways to prevent branding bungles in cross-cultural commerce, focusing on theory and inquiry. The study analyzed this phenomenon among Chinese and Turkish students and detected that the presence of lower brand relevance in foreign students predicts criticality among them. Therefore, creating brand relevance can be co-created by communicating in customers language and discerning their specific desires in a given brand category or segment. Brand management ought to understand their specific desires within a particular brand category or segment. The comparison between local and foreign brands showed that contextualization of brand relevance is critical for brand loyalty to thrive. This strategy links a brand to a competitive advantage by aiding cultural relevance linked to the brand. It is thus imperative to understand importance of tailoring brand communication to resonate with customers.

By using language and messaging that aligns with their preferences, values, and needs, brands can establish a connection with customers and increase their relevance. This implies that a universal fit style to brand communication is not be operational, and brands should strive to understand their target audience on a deeper level. This requires conducting thorough market research, engaging with customers, and staying attuned to evolving consumer preferences

Guèvremont, Durif and Grappe (2021) studied the conceptualization, scale development, and authentication of brand relevance. The study endorsed a 12-item point scale that quantified four dimensions, including functional, emblematic, societal, and ecological relevance. Discoveries from the research point out that brand relevance has emerged as the new form of differentiation and it significantly impacts consumers' purchase intentions. Furthermore, the study identifies functional and social factors as key contributors to brand relevance, although they operate independently.

This implies that merely standing out from competitors is no longer adequate to appeal to and maintain clients in the existing commercial landscape. Instead, management must prioritize establishing relevance with their target audience. A relevant brand positively influences buyers' inclination to make a purchase. Customers are then, more likely to get engrossed with offerings that are in support of their needs, preferences and values. Moreover, brand relevance impacts both purchase intentions and emotional brand attachments as buyers distinctly recall brands that they perceive as the leading solution providers within a given category.

2.3.1.6 Brand Satisfaction and Brand Loyalty

Mungai et al. (2017) found brand satisfaction to be a vital mediator of brand loyalties in the Kenyan supermarkets. The examined brand loyalty influences of the leading supermarkets and it concluded brand satisfaction moderated between the predictor variables and loyalty. Accordingly, brand satisfaction influenced brand image, customer perceived value and also service quality to loyalty in the leading supermarkets. Therefore, when customers are satisfied with a supermarket brand, it positively influences their perception of the brand, their perceived value of the products or services offered, and the inclusive quality of the service they receive. This then, results in higher patron fidelity to the supermarkets, where shoppers show loyalty and exhibit repeat purchase behavior. Satisfaction is critical in creating loyalty, given even availability of alternatives or sales promotion activity around a consumer. Ultimately, it stems from post purchase psychological attribution and expected subjective evaluation of the needs met by a brand.

Hariyanto (2018) examined the effect of brand experience via brand trust and brand satisfaction towards brand loyalty of consumers in Malaysia. The research examined the impression of brand experience on brand trust, brand satisfaction on loyalty, and consumer trust. It found that customer response to brands offering quality was substantial through satisfaction. Additionally, the study revealed that brand satisfaction greatly influenced brand loyalty and also had a progressive outcome on brand trust, leading to increased levels of loyalty.

When consumers are contented with the distinction of a brand's offerings, their response and engagement with the brand are significantly positive. This positive satisfaction with the brand's quality directly influences customer behavior and fosters loyalty. Besides, findings revealed brand satisfaction strongly impacted brand loyalty. Satisfied customers are who value overall

brand experience will have fidelity towards the brand. Thus, customer satisfaction acts as a vital driver in establishing long-term relationships and encouraging repeat purchases.

Fernandes and Moreira (2019) studied customer brand engagement, satisfaction and brand loyalty contrasting functioning and expressive brand relationship. Results reveal brand satisfaction resilience in cultivating loyalty and establishing functional brand relationships. Satisfaction was found to be significant as an inclusive appraisal of a brand's performance and highlighted its mediating effect on customer engagement with the brand. Hence, customers form their satisfaction judgments based on their overall experience with the brand, encompassing all touchpoints and interactions. Findings dictate that brands need to consistently deliver positive experiences across all customer touchpoints in order to enhance overall satisfaction and drive customer engagement. Consequently, every customer interaction with a brand breeds the overall satisfaction and influences their level of engagement.

The study further indicated that brand satisfaction was contingent upon an individual's overall satisfaction. A negative experience or a past incident can diminish a customer's desire to engage or repurchase the product. Therefore, achieving brand satisfaction is crucial for gaining a competitive advantage, which is why brands prioritize satisfaction when serving their affiliated customers. By consistently meeting or surpassing customer expectations, brands can elevate satisfaction levels and ultimately increase customer engagement and loyalty. This supports the belief that satisfied customers are more inclined to develop a strong emotional connection with the brand, leading to heightened engagement and continued support.

Chen, Wang, Li, Wei and Yuan (2020) examined the structural connections among night tourism experience, lovemarks, brand satisfaction and brand loyalty on cultural heritage night in South Korea. Though brand satisfaction was found to be highly subjective, the findings revealed that it was one of the true ratings of brand evaluation and pleasure level experience for the consumer. Brand satisfaction, implicitly compares between the customer experience vis-à-vis the expectations from consumers. It serves as a benchmark for comparing the customer experience against the expectations set by the brand. When a customer's experience aligns with or surpasses their expectations, it leads to higher satisfaction levels. Equally, if the experience falls short of expectations, it can result in lower satisfaction. Brand love influenced brand satisfaction, and brand loyalty, both implicitly and explicitly.

Brand satisfaction can be achieved through brand love and brand respect, since it allows brands to identify areas where they are meeting customer expectations and where improvements are needed. Brands should then focus on consistently delivering positive experiences and addressing any gaps between expectations and reality. By doing so, they can enhance brand satisfaction, an essential component for building strong customer relationships and fostering loyalty.

Ghorbanzadeh and Rahehagh (2020) studied the role played by emotional structure in relationships between satisfaction and brand loyalty in Iran. The research sought to fill the gap of emotional constructs that foster brand satisfaction to bolster brand loyalty thus focused on the mediating role of transitioning from satisfaction to loyalty via h brand love. The outcomes revealed unintended effects of emotional affection mediating the process of shifting from satisfaction to brand loyalty. Buyers then, develop better brand perception if they are emotionally attached, thus they move from being satisfied to repeat customers.

The emotional affection plays a crucial role in the transition from brand satisfaction to brand loyalty. Hence, emotional affection is the mediator of the shifting process from mere satisfaction to loyalty. Customers enthusiastically linked to a brand, have their opinion of the brand improved, and develop a stronger desire to repeatedly use or engage with it. By creating positive emotional experiences, brands can enhance customer perceptions and increase the likelihood of repeated usage or purchases. Emotional attachment goes beyond satisfaction alone. By understanding and tapping into the emotions of their customers, brands can cultivate stronger brand perceptions and drive long-term loyalty.

2.3.1.7 Critique of Customer Dispositions

This research focused on the stimulus elicited by customer dispositions on brand loyalty. Past literature highlighted the significance of consumer values, attitudes, and behavior in the purchase of textile items (Fontell & Heikkilä, 2017; Soedarto et al., 2019) but left out the impact of attitudes on loyalty behavior among millennials, specifically using the toothpaste brands. While previous studies have examined individual attitudinal constructs, such as brand affect and brand trust, none so far has delved at their combined effect on brand loyalty. This present study examined six dispositional factors (brand affect, brand trust, brand performance, brand relevance, brand perceived quality, and brand satisfaction) and emphasized the gap between

consumer attitudes and behavior, a sensation that has not been fully addressed among millennials in the toothpaste category in Kenya.

The connection of a brand to its customer is both logical and emotional, with consumers relying on both rational and irrational cues when making purchase decisions. For example, Fontell and Heikkilä (2017) linked consumer attitudes to brand loyalty in high-involvement purchases, but the effect of dispositions on brand allegiance in low-involvement items such as toothpaste has not been fully explored. Moreover, research on brand loyalty in product categories that consumers use throughout their lives is lacking. This study aimed to fill this gap.

Consumers develop attitudes towards risk, satisfaction, performance, relevance, and quality, attaching these attitudes to the brands they use. While studies have examined communication as a tool for purchase, they have not explored its potential as a conduit for creating positive attitudes that foster brand loyalty. Ashraf (2016) emphasized the use of marketing communication to bolster brand affect and loyalty, highlighting the need to examine how social media among millennials can positively or negatively impact this phenomenon. In the current era, social media is used to sway buyers' attitudes, create emotional connections and meaningful experiences that foster loyalty. Consequently, consumers' engagement in activities is critical that they identify with positively. However, few studies link dispositions towards brand performance to brand loyalty. Thagicu (2016) underscores brand performance as an expectation that relies heavily on attitudinal and communication links. Thus, creating a brand performance metric should reveal customers' expectations enabling them to engage the brand.

Quality perception is an attitudinal factor that is rooted in brand satisfaction and experience (Izzudin & Novandari, 2018). Hence, past contacts can generate positive or negative attitudes, stimulate decision making insights. Thus loyalty and quality perceptions significantly influence decision making (Alhuwaishel & AL-Meshal, 2018). Creating awareness of quality attributes through attitudes can aid consumers in perceiving the product better and distinguishing it from competing brands. It is essential to probe factors among millennials in purchasing personal items such as toothpaste. Trust is also seen as a key dispositional factor among consumers, and it can be established through value benefits attached to a brand (Atulkar, 2020). Conversely, mistrust can arise from poor quality, bad experiences, misaligned company structure, or failure to resolve

issues. It is then vital to build trust through good faith in customer-specific transactions, as it is important in cementing brand loyalty.

Brand relevance is also critical factor in asserting brand loyalty for products. Relevance is established by assuring self-expression and social acceptance, thereby fostering loyalty (Gomes, Fernandes & Brandão, 2016). A positive experience helps find a cordial relationship with a brand in the context of an evoked set. For relevance to be effective, unique propositions and visible features must be present; there must be a need for that category among customers, and the brand-evoked set must be relevant to the customer. Sigindi (2018) saw a notable research gap in understanding the impact of cultural settings relating to brand relevance since there is an existence of distinct and familiar values within different cultures. Consequently, cultural diversity is instrumental giving brand relevance credibility, especially when combined with the socialization effect on dispositional factors. Cultural respect aids risk reduction, information collection, and has a symbolic impact function. Brand relevance is also related to brand satisfaction through emotional options of sense, feel, and think (Sedibe et al., 2019). Thus, a consumer brand perception as the top solution provider within a category, believes it is relevant, functional and applicable.

2.3.2 Customer Enablers

In order to cultivate brand loyalty, consumers ought to be capable in adopting the said behaviors. These accompanying capabilities should be substantial enough to motivate individuals to embrace such behaviors. The present study focuses on investigating the cognitive, social, and relational capabilities required for customers to develop brand loyalty. These factors include customer switching costs, customer commitment, customer involvement and customer relationship proneness.

2.3.2.1 Customer Involvement and Brand Loyalty

Oundo, Ogutu and Njanja (2016) piloted a research study on the influence of persuasion on consumer involvement in the choice of daily newspapers among readers in Kenya. The study assessed the connection between persuasion and the selection of daily newspapers and revealed a significant yet, weak positive correlation between consumer involvement and the habitual purchase of local daily newspapers. Thus, individuals who actively engage with the content and

value provided by local newspapers are more likely to develop a regular purchasing habit for these publications.

Consumers demonstrate a deep involvement with a brand, if they are receptive to the persuasive messages that align with their personal beliefs, recommendations from others, or even subtle cues that they may not consciously notice. However, interpersonal persuasion was not a substantial influence on newspaper purchase involvement. Brands should then, prioritize fostering customer involvement to enhance favorable customer perception and build brand loyalty. Consumer involvement is effective when unique persuasive techniques are used to influence purchase behavior.

Huang et al. (2017) studied consumer involvement in rationalizing the linkage of the brand equity to its devotion among smartphone shoppers in Taiwan. The outcomes established the unintended consequences of customer involvement on customer loyalty. The study's findings provided evidence supporting the notion that indirect customer involvement plays a role in strengthening brand loyalty. This connection can be established through various means, including observing or passively interacting with the brand through advertisements, word-of-mouth recommendations, or social media presence. Although customers may not directly participate in brand-related activities, their exposure to the brand and its messaging can still impact their loyalty.

Customer interactions serve as crucial opportunities for customers to understand the brand and its activities. As customer involvement is influenced by customers' needs and interests, it is a pathway for fostering loyalty and validating the consumer's purchasing process. By effectively engaging customers, even though indirect means such as social media content, brands can strengthen the emotional connection and attachment to the brand. So, it leads to better customer fidelity and advocacy. Brands can create meaningful touchpoints and interactions, even in situations where customers may not be directly engaged. By doing so, they cultivate a sense of loyalty and deepen customer and brand relations. These efforts can help establish a strong foundation for customer loyalty and guarantee the strategic brand success.

Kim, Joohyung and Glovinsky (2018) investigated the impact of customer involvement, fashion cognizance, and devotion for fashion retailers among US consumers. The study explored the role of customer involvement in creating emotional ties, satisfaction, and fidelity to a brand. Findings

reveal rationale of involving customers in product development, especially among female customers in the fashion industry. This approach creates a relationship with the customer from the onset, which eventually builds brand loyalty.

By actively engaging customers in the creation and development of products, brands can establish a relationship with them right from the beginning. This act creates a sense of ownership and connection, as customers feel that their opinions and preferences are valued and incorporated into the final product. It also facilitates an emotional tie to the products by the customer especially through user-friendly and adaptable digital platforms. Involved customers in product development engender a stake in the brand and feel a sense of loyalty towards it. This relationship is built on trust, as consumers consider that the brand understands their desires and preferences. They are then; cultivate a long-term assurance to the brand, leading to increased brand loyalty. By taking their input into consideration, brands can better align their offerings with customer expectations, resulting in products that resonate with the target audience.

Rather, Tehseen and Parrey (2018) explored ways to increase consumer engagement and its bearing on brand loyalty in India, specifically through buyer brand identification and its role in creating value congruity. The study examined the impact of value congruity on consumer brand identification, affective commitment, and buyer brand engagement. The findings revealed that traditional communication methods like advertising and promotion tools were insufficient in light of the extensive expression of consumer behavior on social media.

Brands should have adaptable communication strategies to meritoriously engage with consumers within the digital space. By understanding and leveraging social media platforms, brands can tap into consumer conversations, opinions, and preferences, allowing them to establish stronger connections with their target audience. This means active participation on social media platforms increases customer engagement, drive purchases and foster strong relationships and brand loyalty. Failing to adapt to the changing landscape may lead to missed opportunities to associate with clienteles and maintain their loyalty.

Similarly, Kosiba, Boateng, Feehi, Boakye and Hinson (2018) investigated how customer engagement in the financial retail sector increased banking brand loyalty, with a specific focus on trustworthiness as a facilitator in Ghana. Trustworthiness was identified as a key driver of customer engagement, ultimately leading to customer loyalty. Customer engagement

encompasses three distinct approaches: emotional engagement, cognitive engagement, and behavioral engagement. Customers engage with brands not only on an emotional level but also through cognitive processes and behavioral actions. Brands should then consider customers' existing knowledge and information and use it as a propellant to develop relevant and impactful commitment strategies.

This means understanding the crescendos of consumer involvement, the influence of time, and the availability of new information is crucial to induce loyalty. Further, aligning messaging and offerings with customers' existing knowledge and providing value-added information can enhance engagement. By addressing customers' emotional, cognitive, and behavioral needs, brands can establish a stronger connection, increase brand loyalty.

Ali (2018) examined determinants impelling patron devotion in the hospitality sector, focusing on the Sarova Panafric Hotel. The study sought to identify customer-oriented determinants influencing consumer allegiance in the hotel sector. Findings pointed to customer involvement having a stronger impact on loyalty compared to value co-creation facilitated by internet-based technology. Meaning, when customers are actively involved in the brand's activities, such as providing feedback, participating in co-creation initiatives, or engaging in interactive experiences, they develop a stronger sense of attachment and loyalty towards the brand.

Brands should focus on persuasion techniques tailored to address customer involvement needs, to ultimately foster loyalty. Although value co-creation facilitated by internet-based technology can enhance the customer experience and provide additional value, it may not have as strong of an impact on loyalty as direct customer involvement. Besides, market segmentation based on product-customer involvement is essential to effectively cater to customers and brands across the entire spectrum. Brands should then prioritize strategies that encourage customer participation and engagement to foster loyalty, while also leveraging internet-based technology to enhance the overall customer experience.

Busser and Shulga (2019) examined the effects of Consumer Generated Advertising involvement, administrative openness, and brand genuineness on loyalty and trust. The paper revealed that CGA creates both loyalty and trust for customers and non-customers alike. The transparency of involving consumers and non-consumers in advertising generation is seen to be an authentic attempt to build trust and loyalty for a brand. Among non-customers, brand trust and

involvement created a more resilient influence than for customers of a brand, indicating the creation of involvement for both customers and non-customers online to induce trust and loyalty.

Social media posting attracts both segments, making it appropriate for brands to use it to their advantage to create loyalty and build long-term commitments. Involving both consumers and non-consumers in generating advertising content can be a powerful strategy for building trust and loyalty for a brand. Interestingly, the study found that among non-customers, both brand trust and involvement had a more significant impact on building loyalty compared to customers. So, creating involvement and trust through online channels can be effective in attracting both existing customers and potential new customers. By involving a broader audience in the brand's activities and messaging, brands can enhance their reputation, build stronger relationships, and ultimately drive customer loyalty.

Lastly, Ting, Abbasi and Ahmed (2020) inspected mediation of social interactivity between customers' involvement and brand loyalty. The study reveals that social interactivity serves as a valuable tool for brands seeking to engage with customers. By actively participating in social interactions, customers can enhance their cognitive abilities, leading to a more robust and meaningful engagement with the brand. This heightened cognitive engagement positively influences the overall interaction between consumers and the brand.

Moreover, engaging in social interactivity on social media platforms not only improves customer engagement but also contributes to brand loyalty and trust. To leverage benefits of social interactivity, brands should create platforms and opportunities that encourage customers to interact with each other and with the brand. Through the use of social media channels, virtual communities, or interactive events, brand can attain loyalty. By prioritizing social interactivity, brands can capture the attention of customers, deepen their understanding of the brand, and foster positive and interactive experiences. Ultimately, this helps to strengthen the buyer-brand relationship and cultivate brand spawned fidelity and trust.

2.3.2.2 Customer Switching Costs and Brand Loyalty

Pick and Eisend (2016) conducted a meta-analytic study in 25 countries to investigate consumer response to switching costs, with a focus on the moderating influence of culture. The study developed and tests a theoretical framework that explores the influence of culture on the affiliation between perceived switching costs and their consequences. Results indicate the

existence of both positive and negative types of switching costs. Positive switching costs are associated with the risk of losing beneficial relational status with the current brand, such as exclusive benefits or personalized services. On the other hand, negative switching costs arise from the challenges and difficulties customers face when attempting to switch to a different brand, such as the time, effort, and inconvenience involved in adapting to a new system or product.

Switching can be managed under certain circumstances. For instance, if the desired product is unavailable or out of stock, customers may consider switching brands. Similarly, customers may become impatient and unwilling to wait for the supply of a particular product, leading to switching. Customers are motivated to avoid losing the perks and privileges associated with their current brand, and switching costs decrease if there are similar products available in the market. By recognizing the potential positive and negative switching costs and implementing strategies to minimize these barriers, brands can enhance customer satisfaction, loyalty, and retention.

Chuah et al. (2017) led a research study in Malaysia to explore the concurrent effects of switching costs and incentives on consumer-based loyalty, focusing on mobile internet services. The study presented a comprehensive model of service-switching and found that customer defection is influenced by factors beyond just switching costs. Situations such as competitors' innovativeness, the availability of substitutes, lower prices, quick delivery options, and consumer variety-seeking behavior all contribute to alternative brands consideration. Brands can counter switching behavior by creating a distinct and differentiated marketing mix to positively use switching costs. By offering unique product features, superior customer service, personalized experiences, exclusive benefits, or other distinguishing aspects, brands create barriers that make it less convenient or desirable for customers to switch, thereby reinforcing loyalty and commitment.

The study concluded that intense rivalry among competitors can create attractive alternatives for buyers, making them more demanding but less loyal. While satisfaction and switching costs were identified as factors that reduce the stimulus for switching, they had a weak influence on loyalty. Hence, switching incentives offered by competitors may encourage brand switching but ultimately erode brand loyalty for the original brand. By adopting a strategy of marketing mix uniqueness, brands can differentiate themselves and establish switching costs as a positive

aspect. Still, they should also be mindful of intense competition and ensure that customer satisfaction and loyalty are consistently nurtured to mitigate the risk of switching behavior induced by competitors.

Kaur and Soch (2018) conducted a review of fulfillment, trust, and loyalty in India by examining the arbitrating explorations of commitment, switching costs, and their influence on institutional image. The study sought to understand factors affecting customers' devotion to mobile handsets services by exploring the interceding role of commitment, corporate image, switching costs, and their influence on consumer contentment, trust, and loyalty. Switching costs was seen as an impediment to switching brands, and a buyer's perception of high switching costs could cultivate affective loyalty. Likewise, the study found corporate commitment and switching costs mediated trust and attitudinal devotion to a brand. Accordingly, satisfied buyers exhibit lower tendencies to consider alternative options, indicating operational brand loyalty inertia independent of cognitive and emotional influences. In such cases, customers make purchase decisions unconsciously. When buyers are content, they develop inertia, resulting in repetitive selection of their preferred brand without significant deliberation. This phenomenon spawns a positive reception among consumers who strive to maintain their emotional and cognitive connection with the brand as loyalty.

Thompson, Loveland and Loveland (2019) explored the influence of switching costs and brand communities on innovative merchandise adoption and observed the market autocracy of attachment to benefits in the USA. The study inspected the influence of brand community involvement and switching costs on financially sensitive consumers' response to new products. Active involvement in brand communities was a positive influence customers' perception of switching costs, reducing the odds of them switching to substitutes. Customers' active participation in brand communities, for instance, online forums or social media groups, similarly built a sense of belonging, connection, and devotion towards the brand.

This involvement fosters stronger relationships and trust, which in turn mitigates the perceived costs connected to swapping to other offerings in the market. However, the study also established that switching costs could have undesirable consequences when customers upgraded to new products within the same brand. Such costs as additional expenses, learning curves, or adjustment periods may discourage customers from upgrading or hamper their overall

satisfaction and loyalty. So, combining both brand community participation and strategies to minimize switching costs can enhance brand loyalty. Simply relying on switching costs alone may not be sufficient for fostering strong customer relationships and may not yield the desired benefits. Financially sensitive consumers within brand communities are cautious of these costs and sensitive to such tactics. It is important to consider both factors together to create effective strategies that enhance customer loyalty.

Christino, Silva, Moura and Fonseca (2020) investigated the precursors and magnitudes of brand love in the smartphone market, concentrating on the impact of switching costs in Brazil. The study validated a brand love model for smartphones by investigating the impact of brand switching costs and operational system switching costs. Results demonstrated a constructive and direct sway of brand switching costs on brand loyalty related to consumers perceived switching costs as inconvenient sacrifices and psychological constraints, which discourage them from switching to competitors. Therefore, switching costs is a deterrent to brand switching and boosts loyalty. Moreover, customers consider psychological and economic costs linked to service providers' change. When the potential benefits of switching outweigh the costs, current brand loyalty becomes unrealistic, indicating that the brand failed to meet the customers' needs effectively.

Additionally, operational switching costs, such as the time and effort required to switch to alternative brands, were found to influence customer behavior. To address these dynamics, brands can implement strategies that create barriers for customers to switch, such as favorable contract terms, enticing loyalty programs, or exclusive benefits. By minimizing the perceived sacrifices and constraints associated with switching, brands can enhance the perceived value and attachment customers have towards their brand, thus encouraging long-term loyalty.

Wechuli (2021) examined the association between marketing practices, switching costs, and shopper contentment amongst tier-one supermarkets in Nairobi County. The results imply that parking charges can significantly influence customer brand switching behavior. When parking requires payment customers can switch to alternative brands. Supermarket brands can consider parking policies and understand their target market preferences and expectations to maintain loyalty. Offering free parking is a competitive advantage tactic to attract and retain customers

who value convenience and cost savings. Free parking, incentivize customers to stay and discourage them from switching to competitors.

The study also revealed the bond allied to information-sharing and buyer's fulfillment does not have a moderating effect among tier-one supermarkets. Meaning that among tier-one supermarkets, sharing information with customers does not significantly impact their level of satisfaction. Instead, consumer contentment is factored by various other dynamics like product quality, pricing, customer service, or convenience. Hence brands should not solely rely on it enhance customer satisfaction. They need to consider and prioritize other aspects of the customer experience to meet their expectations and preferences such as product quality, pricing competitiveness, excellent customer service, and overall convenience.

Amanah, Handoko and Hafas (2021) examined customer retention through the perspectives of switching costs and brand trust in Indonesia. The study explored the association allied to switching costs, brand trust, and customer retention. Outcomes indicate both switching costs and brand trust have a partial and simultaneous influence on customer retention. Brands should prioritize efforts to reduce switching costs and cultivate trust to enhance customer retention. To minimize switching costs, brands should create barriers and challenges that discourage switching behaviour. It involves dealing with bottlenecks in service provision, offering competitive pricing, providing seamless transitions, and ensuring convenience for customers and makes it more difficult and less appealing for customers to switch.

By reducing switching costs and fostering brand trust, brands can enhance customer retention rates. But brands need to demonstrate value provision to customers, as switching costs can serve as a motivating factor for customer loyalty. This is because switching costs are incurred by the buyer not the brand, hence it is an important consideration for brands aiming to enhance customer loyalty.

2.3.2.3 Customer Commitment and Brand Loyalty

Hidayanti, Nuryakin and Farida (2018) conducted a study in Indonesia to investigate the connection of relationship brand commitment, trust, to loyalty. The paper reexamined brand experience and trust influence on brand commitment and their linkage to the devotion to an offering. Results depicted trust and experience as key elements in shaping commitment and loyalty. Two distinct segments were identified: those exhibiting loyalty towards the brand and

those who focused on the price. The former confirmed progressive experiences with a brand and may result into strong commitment and loyalty.

Product perceived product superiority is seen in terms of quality, features, or performance. Price conscious ones prioritize value, and hunt for competitive pricing or discounts. Consumer commitment levels then can vary based on changes in socio-economic status. This underscores the importance of socio-economic factors in influencing consumer commitment and highlights the dynamic nature of customer loyalty in response to such factors. Understanding these distinct customer segments is crucial for brands to tailor their marketing strategies and offerings accordingly. Brands should focus on continuous product improvement, innovation, and highlight unique features and benefits for those are keen on product attributes. Price conscious, ones are attracted by competitive pricing strategies, promotions, and value-for-money propositions.

Marcos and Coelho (2018) examined the link between communication, customer commitment, and allegiance to a brand in the insurance sector in Portugal. Results posited communication direct impact on reputation, trust, and commitment, bolstering brand loyalty. Findings emphasized on the significance of brands understanding the fundamental principles that contribute to commitment and brand loyalty. Accordingly, the study indicated the prominence of brand trust in strengthening customer communication, allowing both parties to establish a committed relationship built on trust.

Brand trust a cornerstone for effective communication, enables the development of a committed relationship. By establishing and preserving trust, brands can foster open and honest communication with their customers. This trust-based relationship helps build long-term loyalty and commitment from customers. Thus, nurturing trust can be achieved through consistent delivery of excellent offerings, transparent and principled commercial observes, reliable customer support, besides consistently meeting or exceeding customer expectations.

Dhurup, Van Schalkwyk and Tsautse (2018) studied the links amongst brand identification, trust, commitment, and fidelity to a brand in South African supermarkets. Results indicated an uninterrupted influence of trust on loyalty, emphasizing the strong link between commitment and brand loyalty. When customers develop a deep commitment to a brand, they perceive it as an essential part of their identity and existence. To leverage this insight, brands can prioritize the establishment and nurturing of trust-based relationships with their customers.

Through unswerving conveyance of superior offerings, ethical observes, and personalized experiences customers can be retained. Furthermore, engaging customers intellectually and promoting brand recognition, can boost loyalty. This means brand's values and offerings are aligned with customers' needs and aspirations to solidify the bond between the brand and its customers and establish loyalty.

In South Africa, Mbango (2018) explored the link between customer satisfaction and affective, normative, and calculative commitment repurchase intention. Findings showed that customer gratification exhibited a stronger effect on normative commitment compared to calculative and affective commitment. Normative commitment has obligation sense and loyalty that individuals feel towards a brand or organization based on their beliefs and values. Therefore, gratified consumers through the brand experience develop a strong sense of normative commitment towards the brand. Brands should then prioritize satisfaction as a vital in fostering normative commitment.

By delivering high-quality products or services, exceeding customer expectations, and providing exceptional customer experiences, brands can enhance customer satisfaction and subsequently cultivate a deeper sense of commitment. When customers are satisfied, they feel a moral obligation to continue their relationship with the brand. While calculative commitment is based on the cost and benefits associated with maintaining a relationship, and affective commitment is rooted in emotional attachment, the research specifies that satisfaction strongly impacts normative commitment. Brands could then emphasize on crafting progressive and satisfying interfaces for their patrons to nurture a sense of obligation and loyalty based on shared values and beliefs. This increases the likelihood of customers committing to repurchase the brand. By consistently meeting customer needs and delivering satisfactory experiences, brands can fortify the bond with their customers, ultimately enhancing normative commitment and build loyalty.

Soleimani (2019) studied the mediator effect of consumer commitment in the affiliation of brand benefits to consumer brand devotion in Iran. The findings highlight the significance of the relationship between customers and brands in fostering future brand loyalty. Allegiance to a brand is strongly influenced by the relationship quality. As customers perceive a higher value in their association with the brand, their commitment continues. Brands should prioritize the development and nurturing of relationships with their customers through building trust,

delivering personalized experiences, and consistently meeting customer expectations. By doing so, brands enhance the perceived value of the relationship, leading to stronger customer commitment. This commitment value is reliant on the cordial and mutually beneficial association linked from the offering to the buyer. As these buyers feel the strong connection and derive value from the interactions, they may continue to be committed and dedicated to the offering over time. Therefore, it is essential for brands to invest in strategies and initiatives that foster meaningful and valuable relationships with their customers.

Finally, Ledikwe (2020) evaluated the power of brand awareness on brand trust and its impact on brand allegiance via brand commitment moderation effect in Botswana. The study found that brand awareness is spawned through brand trust, leading to brand image, to boost brand loyalty. Brand commitment qualified trust, given that loyalty sanctions the need to build emotive commitment with customers. This commitment is derived from mutual value for the brand and expended by how the brand serves customers through creating intrinsic credentials.

Suggestions such as effective functioning, brand identification were made to bolster loyalty characteristics within the context of consumer interest. By understanding and addressing the unique needs and desires of their target market, brands can use brand identification as a central driver to influence loyalty characteristics. Brands should prioritize building a strong identity that resonates with their target consumers by creating a clear and compelling brand image, establishing brand values and personality, and consistently delivering on brand promises. Brand identification can be linked to its offerings, marketing strategies, and customer experiences. By understanding what matters most to their target audience and tailoring their brand activities accordingly, brands can enhance loyalty and foster long-term relationships with their customers.

2.3.2.4 Customer Relationship Proneness and Brand Loyalty

Olavarría-Jaraba et al. (2018) investigated the quality links and its effect on customer relationship proneness. The study intended to investigate a conceptual model that incorporated market orientation, knowledge management, and perceived relationship to enhance relationship quality in an online setting. It examined the effects of customer perceptions of relationship quality antecedents on CRP with a business-oriented perception with specifics on resources and capabilities that enhance relationship quality and CRP. A momentous and affirmative link

between of quality and CRP become evident, presenting customers support for a brand through future purchase intentions when they perceive a high level of affiliation.

It is then key to establish and maintain strong linkage with customers by prioritizing exceptional customer experiences, personalized interactions, and effective communication. Brands can then cultivate a sense of mutual value and trust, to prompt customers to reciprocate by supporting the brand through future purchases. The spirit of reciprocity makes customers feel compelled to respond to the positive experiences and efforts invested by the brand. Businesses should focus on nurturing relationship quality and fostering a strong sense of mutual value and trust. By doing so, customer loyalty can be improved, drive repeat purchases, and foster long-term relationships.

Soi (2018) inspected the connection between marketing and customer loyalty in petroleum firms in Nairobi, Kenya. The study probed how relationship marketing influenced brand loyalty of petroleum products. Results indicate trust and conflict resolution as key indicators in establishing relationships in marketing. Thus, fulfilling promises in marketing between vendors and customers has a substantial impact on intensifying their relationship. Besides, when vendors deliver on their promises, it enhances the bond and strengthens the connection with customers.

Communication and commitment were insignificant in retaining customer loyalty. While the two are important in customer relationships, they may not be the primary drivers of loyalty in this specific marketing context. By accepting and catering to customers' social need for affiliation businesses establish better relations but vendors should consider fostering social interactions and creating a sense of community among their customers to enhance customer experience. This leads to increased brand openness and customer support, resulting in interactive benefits.

Gaur, Kingshott and Sharma (2019) examined customer relations management in emergent markets, focusing on the relationship proneness. Choosing to explore the influence of comfort and affiliation dynamics on service firms operating in emerging markets, the study discovered comfort experienced in the consumer-brand linkage is at the mercy factors, including customer satisfaction, trust, commitment, and loyalty. CRP was seen as crucial reflecting the stable inclination of customers to engage in interactions with service providers or brands.

Results also demonstrated that relationship comfort influences positively CRP, primarily through commitment and loyalty. CRP establishes trust, especially in the face of service delivery

variations. Thus, consumers trusting a brand, makes them comfortable in their relationship with it. Building trust necessitates consistent delivery of high-quality products or services, as well as maintaining transparency and reliability in business practices. As trust develops, it contributes to a sense of commitment, further enhancing the comfort experienced in the relationship. Subsequently, customers feel more at ease and secure in their interactions with the brand. Brands can foster commitment by providing personalized experiences, implementing rewards programs, or offering exclusive benefits to their loyal customers. By doing so, they strengthen the customer-brand relationship and solidify the foundation of comfort and trust.

Menidjel, Benhabib, Bilgihan and Madanoglu (2020) examined product category involvement effect and relationship proneness in the satisfaction-loyalty link in retailing in Algeria. The study probed the mediating influence in product category involvement and relationship proneness on the link between satisfaction and loyalty in the retail clothing sector. Results demonstrate the customer satisfaction toll on both product category involvement and relationship proneness. Besides, emphasis was on the significance of CRP in influencing purchase intention and word-of-mouth communication.

CRP vitality in understanding consumption behaviour and fostering loyalty towards a brand. It denotes a conscious effort made by customers to establish brand linkages. Customers association with a brand amplifies positive word-of-mouth communication, which the study identified as a significant factor. These customers to become brand advocates, leading to positive referrals and an expanded customer base. Moreover, the satisfied customers inspire involvement in a specific product category as they become more engaged and interested creating chances for CRP development. This in turn natures customers' intentions to make future purchases. To enhance purchase intention, businesses should prioritize building and nurturing customer relationships.

Hayati, Suroso,Suliyanto and Elfan Kaukab (2020) studied consumer satisfaction intervention on micro banking image, customer relationship, and consumer allegiance in the banking sector in Indonesia. The study developed a consumer loyalty model consumer satisfaction incorporation as a moderating variable between company image and consumer relations with loyalty. A positive association between company image, customer satisfaction, and subsequent loyalty was discovered with customer satisfaction directly influencing loyalty. Customer satisfaction therefore influences company's image as a positive company image can significantly impact

customers' satisfaction levels. Satisfied customers can then exhibit loyalty towards an offering in the market brand. This suggests that there may be other factors or mechanisms at play that influence consumer relations and satisfaction.

2.3.2.5 Critique of Customer Enablers

The study adopted customer-related abilities to shoulder costs of switching brands, eagerness to commit, ability to get involved in brand-related activities, and the ability to sustain a relationship with the vendor or retailer of that brand, as inclusive factors of brand loyalty. Previous studies have focused on individual constructs (Ali, 2018; Busser & Shulga, 2019; Rather et al., 2018; Ting et al., 2020) yet, there is scanty research on customers' enablers in light of perceived behavioral control, which this study envisions.

Customers' involvement looks at the interpersonal relations developed in this way can create brand loyalty through excellent communication (Oundo et al., 2016) but driven by the consumer's needs (Huang et al., 2017). The interaction between customers and the brand is vital if they feel a need for and gratitude towards the brand and especially if they value the brand. This brings up the question of which communication channels are effective to reach out to millennials given their socialization and cultural backgrounds. Rather et al., (2018) submits that traditional road maps of communicating to customers primarily through advertising to create involvement are inadequate for today's customers. Hence, brands must establish effective ways and means to reach out to social media patrons who make up the majority of millennials.

Creating trustworthy channels that align with millennials is important (Kosiba et al., 2018). The social media engages millennials emotionally, cognitively, and behaviorally and allowing them to procure accurate information. These gaps prompted Ali (2018) to investigate the effectiveness of internet-based technology use in comparison to value co-creation. This explains the significance of this study in examining how social media influences the socialization of the millennials. Ting et al. (2020) found that social interactivity is booster for brands wishing to engage with customers.

Consumers are capable to switch brand hindering loyalty to a brand despite the cost involved. These costs relate to financial, physiological, emotional and physical. Though, Pick and Eisend (2016) indicate that customers endeavor not to lose perks and privileges, the homogeneity of a product can render switching costs non-existent. This is because costs can create an inhibition for

consumers who wish to switch brands. Conversely, Kaur and Soch (2018) advise against such loyalty by suggesting the creation of true brand loyalty through attitudinal devotion. This aids brands to obtain inertia purchase even with intense rivalry across different categories of products.

Although some studies see switching costs as negative, businesses can counteract this perception by framing costs associated with switching as being psychological or economic to discourage make switching. Not every switching cost is negative, some tell brand potency in terms of benefits and incentives. Switching costs are a critical enabler of brand loyalty (Bisschoff, 2020b; Chepkoech, Lagat & Frankwick, 2021), thus businesses should factor switching costs when developing their strategies since the costs are high, consumers are unlikely to switch to a different brand, thereby increasing loyalty.

Customer commitment is linked to brand loyalty, but not seen as a great enabler of it (Dhurup et al., 2018). However, commitment consumers perceive brands as a co-component of their existence, such as family with the relationship going beyond a simple transactional relationship. They feel a sense of emotional attachment, if excellent customer service, high-quality products are provided. Such acts helps build a brand image that resonates with the target market (Mbango, 2018). Such committed customers are not only loyal but become "ambassadors of the word of mouth," ready to bring others on board, lead to increased sales and a stronger reputation.

Hidayanti et al. (2018) posited two types of committed customers, a product loyal customer fixated on product functionality minus expressive attitudes towards the product, and a price loyal customer whose focus is on the price and ties commitment to economic ability. The former are more interested in the product's performance, features, and quality, while the latter are keen on sales, discounts, and promotions. Yet, these studies failed to explore millennials commitment as a segment and how socialization and culture facilitate their loyalty.

Customer relationship proneness driven by the spirit of reciprocity from both consumers and vendors in supporting each other, implying that the customer appreciates the vendor as an enabler, supporter of brand activities, and attends to the customers' issues. This requires open communication between the brand and the customer through the vendor (Soi, 2018). Though, CRP is not only boosted by communications but also by having strong interaction that benefits the customers. CRP is a conscious effort by a customer to create a link to the brand (Menidjel et al., 2020), meaning that the vendor's link to the customer is vital for loyalty and it actually

affects the relationship between the brand and consumers. This might involve deliberate actions such as vendors engaging customers who are actively seeking information about the brand to facilitate strong and positive relationships with the customer.

Gaur et al. (2019) sees comfort in a relationship between consumer and the brand is enhanced by customer satisfaction, trust, commitment and loyalty other than CRP. It means CRP, cannot work in isolation but needs supports of other constructs to aid brand loyalty. When customers trust a brand and feel committed to it, they more likely to continue buying brand leveling up with the brand comfort with the brand and expressing their fidelity to the brand. Hitherto, there are hardly any studies relating CRP to brand loyalty in Kenya, and more especially among millennials.

2.3.3 Socio-Cultural Factors

In this study, socio-cultural factors are limited to culture and consumer socialization. The focus is on examining the environmental influence of socialization and culture on consumers' brand loyalty, taking into account factors such as parental, peer group, traditional, and socio-media influence in cultivating brand loyalty.

2.3.3.1 Consumer's Culture and Brand Loyalty

Wanjala (2015) studied the effect of cultural factors on customer choices for vacation destinations among indigenous tourists in Kenya. The research inspected the effect of culture on consumers' purchasing decisions in the Kenyan tourism sector. Findings indicated that although collectivist traits were prevalent among many family holiday goers, these were insignificant in determining their choice of destination. Instead, uncertainty avoidance was found to be instrumental in decision-making process, as evidenced by their concerns regarding safety, cost estimation, climate change, quality services, and entertainment.

Consumers with high uncertainty avoidance levels relied on their past experiences to assess the quality and trustworthiness of a brand. They prefer familiarity and sought reassurance through positive prior experiences with a specific brand. Thus, trust and reputation are vital ingredients in consumer decision-making process. These patrons avoided areas perceived as insecure or risky and they sought information from websites to mitigate risks but were not heavily influenced by opinion leaders. In a low Power Distance context, individuals are not heavily influenced by their social status, wealth, or power when making decisions. They make choices based on their personal preferences, needs, and values rather than being strongly influenced by hierarchical

structures or social inequalities. Individuals from these backgrounds have relatively equal opportunities to express their opinions, participate in decision-making processes, and access brands.

Tarhani and Janfadaei (2017) examined the effect of culture on customer loyalty in the target markets for successful export in Iran. The research investigated the domination of culture on customer loyalty for successful exports and found cultural aspects such as dogmas, ideals, and customs were allied to buyers' loyalty to the brand. Besides, the institutionalization of values such as politeness, modesty, and humility boosted the brand image, aiding loyalty tendency. Attention to such cultural practices helps brands to plan properly, as consumers expend their ability to consume products via their cultural beliefs. Thus, when a brand aligns itself with cultural values that hold significance for consumers, it increases the likelihood of cultivating loyalty.

Traditions and cultural practices dictate consumption patterns, indirectly influencing loyalty. As a result, individual value systems and practices, developed through socialization, become hard to change. Brand embracing and promoting these cultural practices, resonates with consumers who highly value these beliefs, leading to a stronger brand image and increased loyalty. It is crucial for brands to recognize cultural factors as a central trait of their marketing efforts, as consumers' cultural beliefs and values shape consumption behavior and their relationship with brands.

Bisschoff (2020) investigated the measuring and the management of brand allegiance of bank clients in South Africa. The study probed behavioural, attitudinal and brand loyalty antecedents and create an operational model for managing and measuring brand fidelity for commercial banks. The research found that young customers entering the market at the initial stage remain loyal to familiar they utilized at home but shift their brand choice at the exposure to new unfamiliar offerings in the market. Meaning, that specific countries reveal diverse allegiance to other offerings amongst global bank customers. Initially, young consumers tend to exhibit brand loyalty towards brands that are familiar to them from their home environment. However, as they encounter other brands and external influences, their loyalty tends to shift.

Thus, young consumer’s allegiance is not static. Cultural and contextual dynamics are significant contributors to the establishment of devotion to an offering among consumers in different regions. It is imperative to consider the cultural and environmental aspects that shape consumer

behavior. The study also indicated that parental brand-loyalty behavior has an impact on the brand choices of children. Thus, the influential role of the family as a cultural perspective in the adoption of brand loyalty. So, brands should recognize the family dynamics and parental influence as significant factors that shape the brand preferences and loyalty of young consumers.

Faisal, Allil, Hamid and Abdullah (2021) reviewed cultural influence in Persuasive System Design and brand loyalty in Netherlands, Germany, Kingdom of Saudi Arabia, and Malaysia. The research focused on the subduing stimulus of Hofstede's cultural measurements on PSD. Power distance and individualism were key in moderating the PSD, with different effects observed across the four countries. In Malaysia and the Kingdom of Saudi Arabia, where individualistic values are prominent, PSD was strongly influenced by individual preferences, needs, and expectations. Conversely, in Germany, higher acceptance and valuation of power distance were linked to the power dynamics and the level of authority associated with the service provider.

Different cultures have diverse ways of approaching brand loyalty and satisfaction levels. As a result, businesses should adopt tailored geocentric strategies that are specific to the cultural context. A universal fit approach to brand loyalty is unlikely to be effective across different cultures. By recognizing the diversity in loyalty and satisfaction levels across cultures, businesses can develop strategies that resonate with consumers in each cultural context. This may involve customizing marketing messages, brands and customer experiences to align with the target markets' cultural values, beliefs, and preferences. By doing so, brands can increase the likelihood of building strong brand loyalty within each jurisdiction.

Hwang et al. (2021) studied the susceptibility of worldwide customer culture on commitment and loyalty in botanic beautifying products. The research examined how universal consumer culture influences affective commitment, behavioral commitment, and brand allegiance. Results indicated that conforming to cultural consumer trends has an impact on emotional commitment but does not exhibit a positive correlation with behavioral commitment. It also revealed that social prestige has a relatively minor influence on both emotional and behavioral commitments.

Subsequently, while aligning with cultural consumer trends can foster an emotional attachment to a brand, it does not necessarily translate into consistent and long-term behavioral loyalty. Besides, the perception of social status linked to a brand does not strongly affect the emotional

and behavioral loyalty of consumers. Results demonstrated that quality perceptions significantly influence emotional commitments, and behavioral commitments have an impact on both brand loyalty and behavioral commitment.

2.3.3.2 Consumer Socialization and Brand Loyalty

Kihiko (2017) examined consumer socialization and buyer behavior on brand awareness and loyalty of key washing detergents among university students in Nairobi CBD in Kenya. The study examined how buyer socialization and consumer behaviour impact brand awareness and loyalty in the context of key washing detergents. Consumer socialization agents were found to influence brand loyalty, albeit to varying degrees. Social media was the most influential agent, followed by advertising, direct marketing activities, and family influence but peer influence posted a neutral effect. The study advises brands to invest in and embrace social media as a scheme to build loyalty.

Social media platforms offer effective means to involve and bond with clienteles, to increase brand awareness and loyalty. Still, consumer socialization through peer communication has given rise to social media embedded networks, and the widespread adoption of information technology that has introduced new consumption beliefs and opportunities. Consumers are now virtually connected to their peers, engaging in communication, commenting, sharing, and recommending brand-related information within their social networks for adoption or purchase. Brands can leverage on the power of social media to influence behavior and strengthen their market position.

Thorson and Horstman (2017) revisited the consumer socialization model and examined family communication patterns and emerging adult consumer outcomes. Findings showed family communication patterns influenced consumer socialization. Parents hold a primary, influential, and enduring role in shaping consumers' socialization. From an early age, direct messages and modeling from parents within the family significantly impact individuals' preferences, attitudes, and consumption skills. Family communication patterns then significantly influence adults' perceptions. Also, it was found that parental communications regarding emerging adult consumer skills are influenced by attitudes and consumer preferences.

The reciprocal nature between parental influence and individual consumer preferences and attitudes, is key in contributing to the communication and development of consumer skills in

emerging adults. It is the instrumental role of parents in consumer socialization and brand loyalty which underscores their ability and power to guide their children. Recognizing the parental influence and understanding the family communication dynamics is crucial for marketers and businesses. By considering these factors, they can effectively target specific consumer groups and develop marketing strategies that resonate with individuals' consumer preferences and attitudes.

Kharuhayothin and Kerrane (2018) explored familial food socialization process via emotional reflexivity in the UK. The study examined the influence of parents in food socialization and discovered that children's consumption of food items is strongly influenced by their parents' socialization efforts. Parents consciously made efforts to pass down specific food preferences from previous generations, implicating their significant role in shaping children's dietary habits and attitudes towards different foods.

Family communication, parents' education level, family setup features, and restrictions also influence socializing of children's food choices. Therefore, fostering a supportive and open communication environment within the family can positively sway on children's food preferences and habits. Besides, siblings' persuasive influence on family food choices is strong due to the significant time spent together. Considerably, sibling dynamics and interactions aids in developing interventions to promote healthy eating habits within families while television advertising also influenced children's food preferences, as the supreme and essential cradle of information for new products among the youth. Peer influence is instrumental in modeling youngsters' consuming patterns, mostly in the areas of materialistic value, social motivations, and affective consumption styles. But, internet influence on children's socialization was found to be relatively insignificant yet, had a higher sensitivity among older children.

Delafrooz, Rahmati and Abdi (2019) studied the inspiration of electronic word of mouth on Instagram subscribers placing an emphasis on consumer socialization structure in Iran. The study queried the influence of users' behavior, brand attitudes, relationship quality perceptions, and Instagram usage on eWOM. In recent years, consumer socialization through social media platforms, particularly among young consumers, has become prevalent. Peer communication, brand attitude, brand relationship quality, and Instagram utilization significantly influenced eWOM within the Instagram social network. Thus, individuals' interactions with their peers,

their attitudes towards a brand, the perceived quality of their relationship with the product, and their utilization of Instagram as a social media platform all contribute to the generation and dissemination of eWOM.

Social media platforms are seen as integral consumer brand exploration tools in consumer socialization. The Instagram utilization as a stage for dissemination of experiences, opinions, and recommendations emerged as a significant driver of eWOM behavior. It is crucial to prioritize the cultivation of positive brand attitudes, building robust brand relationships, and encouraging user-generated content and interactions on social media platforms to stimulate positive eWOM. By comprehending the factors that influence eWOM, businesses can develop focused strategies to leverage these influences and effectively engage with their desired audience. This can result in heightened brand awareness, an improved reputation, meaningful connections, and consumer allegiance to a product.

Ghouse et al. (2020) studied the socialization of Arab child consumers in Oman by analyzing the roles of television, internet, parents, and friends in socializing children and their impact on family purchases. Results showed that children possess significant purchasing power and can influence household consumption and their consumption choices are also influenced by consumer socialization. It concluded that purchase behavior is a reflection of the consumer socialization process, involving family, friends, peers, reference groups, and traditional and social media. These Consumer Socialization Agents condition children by providing rewards or punishments based on specific brand preferences. These reference groups can discourage undesirable purchase behaviors through punishment.

Brands need to acknowledge children prominence as consumers in the market and recognize the influence of different CSAs in shaping their preferences and behaviors. It is crucial to consider the impact of family dynamics, peer relationships, and media exposure and note that consumer socialization is an ongoing process that occurs within the context of multiple social influences. Thus, understanding and leveraging on these influences to effectively engage and connect with the intended target audience can lead to brand loyalty.

2.3.3.3 Critique of Critic of Socio-Cultural Factors

The focus of this research is to probe of the moderating weight of socio-cultural influences, specifically consumer socialization and culture, on brand loyalty among millennials as the key

output. Ideally, socialization influences include parental, peer group, traditional, and social media. Thus, while studies have examined the solitary cultural or the socialization impact on brand loyalty (Ghouse et al., 2020; Thorson & Horstman, 2017) they failed to scrutinize the pooled effect of socialization and culture on brand loyalty. There are hardly any studies in Africa focusing on these two fronts, specifically as moderating variables. Studies have been conducted in such places as in the Middle East (Ghouse et al., 2020; Kordrostami et al., 2018) and in Europe (Kharuhayothin & Kerrane, 2018; Menidjel et al., 2017), hardly any studies have been conducted in Africa on the same.

Past African generations held strong beliefs in concepts such as *Ubuntu,* which emphasized the central idea of community, stating "*we exist because you exist"* and vice versa (Mayaka & Truell, 2021). This notion highlighted that individuals exist within a community and are defined by their relationships with others. However, it is worth questioning whether these beliefs have diminished among millennials due to changes in their socialization. This study shed light on this matter. The individual value systems and practices, acquired through socialization, are typically resistant to change and thus, the question arises: do millennials still adhere strictly to tradition and culture?

Millennials have been brought up with changes that have dotted political, social, technological, environmental, economic, and cultural settings. These influences cannot be underestimated when it comes to brand loyalty. Using the Hofstede Dimensions, Wanjala (2015) learnt that collectivism stimulated destination choice, while uncertainty avoidance was key for destination choice for family holidaymakers . A family as a collective unit exercises caution as to where they are going to stay by sifting through information derived from the internet to guarantee its safety during a holiday vacation. Conversely, Hwang et al. (2021) found that conformity to cultural consumer trends affected emotional commitment, suggesting that one can get attached to a brand because of cultural use or inclinations. This denotes that the product use culturally can determine its application, adoption, acceptability, and eventually loyalty in a given society. This is a vital inference to pursue the brand loyalty action given a cultural view, a gap this study seeks to fill.

In socialization, BissChoff (2020) observes that parents who exhibit brand-loyal buying behavior may influence their children to emulate such behavior, suggesting that the family is a cultural influencer for brand loyalty adoption. This perspective highlights the significant role parents play in shaping their children's consumption behavior. Kihiko (2017) also suggested that various

consumer socialization agents have different effects on brand loyalty, supporting this study's focus on social media's effect on brand loyalty among millennials. Consequently, businesses need to recognize the impression of social media on brand loyalty and adjust their marketing strategies accordingly. Thus, businesses must adopt a comprehensive approach to understand their target market and develop effective market strategies tailored to their target market.

Thorson and Horstman (2017) emphasized that parents are the first, most promising, and long-lasting influence on consumers' socialization, shaping children's consumption patterns from an early age. Despite this, other influences also play a crucial role in consumer growth phases. Kharuhayothin and Kerrane (2018) claimed that children's consumption patterns are a product of the way parents socialize them. Additionally, television advertising is seen as the most important source of information for new products among young people, highlighting the role of age-related influences in brand loyalty.

Delafrooz et al. (2019) found that peer communication and Instagram usage influenced eWOM on the Instagram social network, with pictures via Instagram having a greater impact on communication nodes among peers than any other media. This implies that CSAs are powerful influencers because they can offer rewards or punishments if peer groups deviate from buying certain brands (Ghouse et al., 2020) signifying that reference groups have a weighty impact on encouraging or depressing certain behavioral traits, such as brand purchase and loyalty.

Few studies in Kenya have focused on the cultural or consumer socialization impact on brand loyalty among university students or millennials (Kiriinya, 2015; Sharma & Singh, 2018; Wanjala, 2015). Therefore, this study investigated socialization’s influence on brand loyalty among millennials and determines which tools are most effective in swaying brand loyalty.

2.3.3.4 Critique of Methodological and Context of the Study

Previous studies have employed SEM via CFA, which is usually adopted when there is strong theoretical evidence to predict the number of variables and links between them. CFA helps to establish the underlying relationships from theory or prior research. Countless studies have used CFA to investigate brand loyalty across various categories (Hidayanti et al., 2018; Ledikwe, 2020; Rather et al., 2018; Shin et al., 2019). Yet, a manifest gap is evidence within the available literature regarding CFA research among millennials as university students, which this study seeks to address.

Additionally, recent studies (Natalia, Elgeka & Tjahjoanggoro, 2021; Tunjungsari, Syahrivar, & Chairy, 2020) have utilized Hayes PROCESS to investigate brand loyalty, aiming to understand the independent influences of various constructs on the dependent variable. Furthermore, other studies (Kwamboka et al., 2018; Kwon et al., 2020; Waari & Kosgei, 2018) have employed hierarchical regression analysis to examine brand loyalty. Nonetheless, a research gap exists relating to the utilization of structural equation modeling (SEM) through confirmatory factor analysis (CFA) to explore brand loyalty, analyze the contribution of individual constructs using Hierarchal SEM Model Regression Analysis Model and incorporate the Hayes PROCESS to comprehend moderation effects.

Brand loyalty studies have been conducted in different sectors globally, but this study focused on toothpaste brands. Toothpaste is a product that everyone uses throughout their life, which creates a desire to appreciate the underlying dynamics that regulate brand loyalty. It is vital to examine the factors that influence brand loyalty in this sector to develop informed marketing strategies. Previous studies have investigated various sectors such as hotels, mobile industry, and retail sector (Ledikwe, 2020; Leong et al., 2017). In the FMCG industry, studies have sampled toothpaste and handsets (Mathew & Thomas, 2018) and personal care (Mishra, et al., 2016). Nevertheless, research is scanty on toothpaste brands locally in Kenya, particularly among millennials, to establish brand loyalty trends related to socialization and culture.

Studies focusing on millennials as students and consumers are scarce. Some Kenyan studies have explored millennials' insurance uptake (Kagucia, 2016), work ethics (Njuguna, 2016), workplace interaction (Karugo, 2017), and organizational commitment (Nyongesa, 2018). However, these studies focused on consumer behavior rather than brand loyalty. Mwangi (2018) is the only study that comes close to this topic by examining factors related to millennials' purchase behavior in the airline sector in Kenya. Millennials are an attractive market for those interested in current customers who have the potential for future transactions. Overall, there is a lack of research on millennials focusing on antecedents of brand loyalty within the FMCG sector.

2.4 Summary of Literature Reviewed

This study explored customer attitudes that contribute to the development of brand loyalty. These attitudes encompass brand affect, performance, trust, buyer satisfaction, and perceptions of

quality. Brand affect plays a crucial role in evoking emotions that create a meaningful and memorable experience, ultimately fostering loyalty.

Brand performance then reflects consumer-based metrics which indicate satisfaction and belief in the product. Brand relevance refers to the ease with which a brand is recalled by consumers when they encounter issues within the same brand category, potentially leading to repeat purchases. Furthermore, positive perceptions of brand quality are influential in determining future purchasing decisions. The research examined customer enablers, which assess the willingness and capability of buyers to remain loyal. These enablers include commitment to the brand, proneness to forming relationships, involvement, and switching costs.

Commitment to the brand connects brands to consumers' lives, ensuring involvement through brand activities. This is facilitated by relationship proneness as consumers develop associations with the brand that make it easy to consume. Sociocultural factors such as culture and consumer socialization stimulate the consumer's mind through social orientation, influencing purchasing values and behavior, which can ultimately lead to brand loyalty (either attitudinal or behavioral) to sustain the perpetuation of purchase, despite situational, psychological, or habitual reasons.

2.5 Research Gaps

Author /Year	Topic/Purpose of the study	Methodology	Findings	Gap	How this study fills the gap
Ashraf (2016)	The impact of Utilitarian and Hedonic needs satisfaction on brand trust, brand affect and brand loyalty for selected Fast Moving Consumer Goods in South Africa	SEM through Path Analysis	The study found brand loyalty was generated via buyers' gratification emanating from brand trust with utilitarian and hedonic values associated with low involvement FCMG and develop attitudinal and behavioural loyalty.	It surveyed the satisfaction of hedonic and utilitarian desires on brand trust, affect and loyalty for selected FCMG in South Africa.	The study also looked at the toothpaste brand loyalty and also factored socialization or culture influence on brand loyalty and also leaving out consumer socialization and culture
Chuah et al., (2017)	Why do satisfied Customers defect? A closer look at the simultaneous effects of switching barriers and inducements on customer loyalty	SEM through Smart PLS Partial Least Squares using online Survey	Research discovered satisfaction and switching cost confidently influenced loyalty and switching cost intensely influenced brand loyalty than satisfaction Switching costs also is negatively related to brand loyalty and the link weakens with presence of switching competitor inducements	Study was focused on customer satisfaction, switching barriers, inertia, competitors marketing initiatives and firms innovative initiative to keep customer loyal in Malaysia	This study focused customers dispositions, enablers and the mediating factor among millennials in Kenya private universities using Hierarchal Structural Equation Model Regression Analysis and Hayes PROCESS
Unurlu & Uca (2017)	The effect of culture on brand loyalty through brand performance and brand personality in Turkey	Cross sectional EFA using SEM	Collectivism uncertainty avoidance and power distance directly impact brand personality	The study examined the effect of culture through performance it only used brand performance and personality	The investigation examined the combine effect of culture and socialization as a intervening constructs and incorporate brand loyalty factors enabler and dispositions
Kihiko (2017)	Effect of consumer socialization and buyer behaviour on brand awareness and loyalty of key detergents among university students in Nairobi	The study adopted descriptive design with simple regression analysis	All consumer socialization agents influenced brand loyalty through brand awareness mainly through various e platform seen to be the most influential among the agents a	The study was on consumer socialization and buyer behaviour of university students but not millennials.	The study also factored culture and consumer socialization. This study also looked at toothpaste consumption It interrogated other brand loyalty influences including

	CBD, Kenya				disposition and enablers other than brand awareness. The study used SEM through CFA using a Toothpaste via Hierarchal SEM Regression Analysis and Hayes PROCESS
Kaur & Soch, (2018)	Satisfaction, trust and loyalty; investigating the mediating effects of commitment switching cost and corporate image	SEM using CFA	The study found a direct linkage within the model as significant with corporate image influencing attitudinal loyalty strongly.	The study was done in India and focused on satisfaction, trust and loyalty with mediating factors of cost of switching corporate image and calculative commitment	This study focused on dispositions, enablers, cultural and socialization factors influencing brand loyalty in private universities in Kenya among millennials
Mathew & Thomas, (2018)	Direct and indirect effect of brand experience on true brand loyalty; role of involvement	SEM using MLM and AMOS	Product involvement was subject to the interface with the customer. High –high groups had both product and subject involvement high. While low –low group indicated product and subject involvement equally low. Thirdly, trend is a high-low or a low high for subject and product involvement for toothpaste brands	The study was keen on the role of buyer's involvement, brand credibility and experience, affective commitment their effect on true brand loyalty.	This study incorporated culture and consumer socialization in addition to customer enablers and Dispositions while analyzing at millennials tooth brand loyalty tendencies in private universities in Kenya
Ghouse et al., 2020)	Socialization and the buying behaviour of the Arab children consumers; insights from Oman	SEM using EFA	Discounted the facts that family, media and peer play a critical role in socialization of consumers to induce loyalty. Thus, through learning experience consumer socialization influences loyalty to shape buyer behaviour, meaning it is at the core of loyal behaviour	It examined socialization and the consumer purchase behaviour of the Oman child consumer using EFA	This study included brand loyalty influences and cultural dispositions together with socialization the study insights from Oman This study expended SEM through CFA and Hierarchal Regression Model and Hayes PROCESS
Ledikwe, (2020)	Determinants of brand loyalty in the apparel	Descriptive design Used SEM via	The results indicated a positive correlations of brand awareness	The study focused only three brand loyalty influence including	This research fixated other brand inflicting factors that

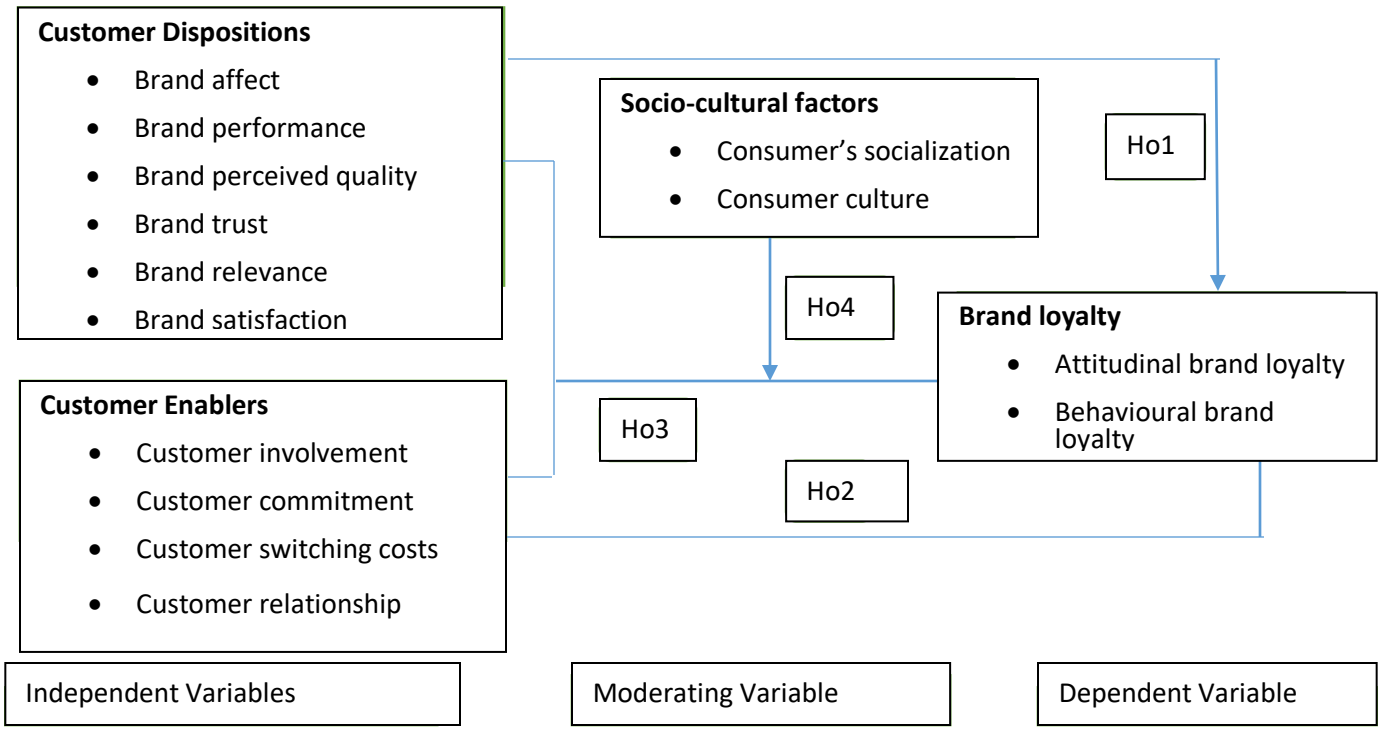
	industry; a developing country - Namibia	CFA	brand image, brand trust and brand loyalty in Namibia	brand awareness brand image brand trust and brand loyalty	add up to 10 in addition to examining the culture or consumer socialization influence on brand loyalty
Meshesha (2021)	The effect of brand personality on attitudinal and behavioural brand loyalty in the case of Castel winey S.C Addis Ababa.	Quantitative approach was used using the exploratory research design.	The results indicated a positive attitudinal brand loyalty connected to consumer's personality. Regardless of higher pricing, users had a constructive word of mouth towards the brand. Buyers also picked the brand as their first choice and o endorsed the brand to others. There was a positive perception feeling towards the wine brands.	The study focused only on brand personality and the effect on, attitudinal and behavioural loyalty on the wine brands in Addis Ababa, Ethiopia.	This study focused on brand loyalty influencers of customer dispositions, customer enablers and social-cultural factors apart from the attitudinal and behavioural brand loyalty influences. The study was based in Kenya and focused on brand loyalty on millennials for toothpaste brands.
Izogo & Mpinganjira (2022)	Social Media Customer Social Media Customer behavioural engagement and loyalty among hotel patrons: does customer involvement matter?	A scenario –based PLS and moderated mediation analyses after expending the manipulation of the effectiveness of the experimental scenarios.	Customer involvement is a critical predictor of passive and active customer behavioural engagement and thus they affect brand loyalty. The findings revealed that consumer involvement moderated stimulus of passive engagement and that passive engagement is linked to active engagement a strong indicator of customer involvement.	The study focused on customer involvement (passively and actively) and a predictor of behavioural engagement that influences brand allegiance in South Africa	This research focused on allegiance to a brand influencers of customer dispositions, customer enablers and social-cultural factors apart from the attitudinal and behavioural brand loyalty influences. This study expended SEM through CFA and was based in Kenya and focused on brand loyalty on millennials for toothpaste brands. It also used Hierarchal Regression Model and Hayes PROCESS.

2.6 Conceptual Framework

A conceptual framework depicts a logical thought process drawn schematically, revealing the underlying structure and depiction of research through structural plans, practices, and implementation. It links the research topic to questions asked, reviewed literature, and embraced theories, aligning them with methodologies, procedures, data collection instruments and analysis, leading to data interpretation, recommendations, and conclusions (Ravitch & Riggan , 2012) .

The independent, moderating, and dependent variables are derived from the Theory of Planned Behaviour. Attitudes (customer dispositions) include brand affect, brand performance, brand perceived quality, brand trust, and brand satisfaction. PBC, customers' ability to be loyal (customer enablers), includes customer commitment, customer involvement, customer relationship proneness, and customer switching costs. Subjective norms (socio-cultural factors) identify the surrounding factors that facilitate behavioral adoption such as brand loyalty, while the adopted behavior is brand loyalty manifested as attitudinal and behavioral brand loyalty.

Figure 1*: Conceptual Framework*



Note; *This figure depicts the hypothesized relationships studied between customer dispositions, enablers, socio-cultural factors, and brand loyalty, as based on the Theory of Planned Behavior.*

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research philosophy that guided the research and provided a framework for data collection. The research design is introduced, which includes the concrete strategy for data collection and subsequent analysis. The chapter identifies the target population and sampling frame, in addition to the specific sampling technique employed to facilitate data collection. To ensure scientific rigor, a pilot test was expended to assess validity and reliability. Additionally, the chapter outlines the data processing and analysis procedures. Ethical considerations are also addressed to ensure the study adheres to established ethical principles for research.

3.1.1 Research Philosophy

This study adopted the positivistic philosophy. Žukauskas, Vveinhardt and Andriukaitienė (2018) posits research philosophy is a belief system aimed at creating specific conventions about knowledge development in a subject matter by answering specific questions. It follows a systemized researcher's thoughts seeking to establish new but reliable knowledge, ultimately enabling researchers to generate ideas into structured knowledge that informs a complete research. Three main research paradigms emerge, namely pragmatism, interpretivist, and positivistic. Interpretivist accepts multiple interpretations (Lan, 2018) pragmatism looks for what works (Maarouf, 2019) while interpretivist looks at multiple interpretations subject to experiences in understanding social phenomena. The pragmatic dwells on practical solutions in a given context.

The positivistic philosophy strives for accuracy in knowledge that is based on natural science, using observable social reality to produce generalized laws (Saunders et al., 2015). This perception informs the framing of research questions and guides the methodology used to infer findings. The positivistic philosophy employs observation or experiments for data correlation, and testing is done empirically through methods such as sampling, measurement, questionnaires, or focus group dialogues (Žukauskas et al., 2018). As a result, data collection methods rely on evidence and statistics (Hammersley, 2014), and the high level of deduction and structure provides high validity and reliability to generalize the information. Therefore, concepts such as correlation and theory examination are crucial to this study (Žukauskas et al., 2018), as they are

commonly used in positivistic research to explore relationships between variables and test hypotheses. Finally, the positivistic paradigm uses hypotheses and the concept of knowledge thought to create awareness about truth (Aliyu, Bello, Kasim, & Martin, 2014). This approach strengthens the reliability of testing, enabling the detection of internal consistency or correlations among variables using measures such as the Cronbach alpha reliability coefficient.

3.2 Research Design

This research espoused a descriptive research design since it enables the researcher to capitalize on the available resources without compromising the research goal. Descriptive studies describe a population, situation, or phenomenon as it is, seeking to recognize and get characteristics of a specific population in question (Akhtar, 2016; Sileyew, 2020). Moreover, it describes trends and categories in a systematic and accurate way to elicit the meaning or frequency of certain events by appreciating links between variables. This is done by questioning who, what, where, when, or how often, as the main question being pursued to arrive at an answer, rather than why (Grimes & Schulz, 2002). The current study investigated the latent factors (underlying structure) of brand loyalty. Therefore, the adoption of the research design was based on observable factors such as customer dispositions, enablers, and socio-cultural factors. Descriptive research uses a consistent tool to derive reliable data from a vast population and examines the detected causal links.

3.2 Target Population

The target population of this study comprises millennials between the ages of 23 to 43 who are enrolled at chartered private university in Kenya. The unit of observation was a millennial studying in such universities, while the unit of analysis was the listed toothpaste brands. The sample drawn out of the total of 144,859 pursuing diploma, degree, and postgraduate courses (University Registries, 2021).

3.3 Sampling Frame

The sampling frame comprised all students aged between 23 and 43 years old, born between 1980 and 2000, and studying at all chartered private universities in Kenya (refer to Appendix II).

3.4 Sample and Sampling Design

A multi-stage sampling design was adopted, enlisting all chartered private universities in Kenya for the survey. According to Etikan and Bala (2017), multi-stage sampling combines various probability sampling methods, making it an effective and efficient approach, especially for

scattered samples over large geographical regions. All listed chartered private universities were enumerated and organized alphabetically. A stratified sample was then used to pick the number of respondents by proportionate allocation based on the population of each chartered private university in Kenya. Lastly, a simple random sampling was embraced to pick the 399 respondents aged 23 to 43 years for the study enumeration from each university's main campus, after liaising with the respective authorities. The sample size was calculated using the Slovin Formula based on a population of 144,859 students in chartered universities in Kenya (see Figure 2).

Figure 2

Slovin's Formulae and Calculation of The Sample Size

$n=N \div (1+Ne^2)$

Where n= sample size

N= Total targeted Population

E= Margin of Error

n = $144859 \div (1+144,859 \times 0.05 \times 0.05)$

$= 144859/ 363.1475$

$= 399$

Note; *Slovin formulae is used to calculate sample size of a given study with a margin of error at 5%, and total population of 144895 of students in private chartered universities in Kenya.*

The entire population of charted private universities learners' population was 144,859 (University Registries, 2021). For this study, a sample size of 399 respondents was enlisted based on the Slovin Formulae to achieve a 5% margin of error and 95% confidence level. This is in line with the requirement for factor analysis, which is considered more reliable with larger sample sizes (DeVellis, 2016). Kline (2016) suggests that CFA/SEM largely requires an enormous sample mass to be effective and reliable. As a rule of thumb, a sample size of 50 is considered very poor, 100 is poor, 200 is fair, 300 is good, 500 is very good, and 1000 is exceptional (Comrey & Lee, 2021; DeVellis, 2016). Kline (2016) laments that smaller sample sizes tend to be less accurate as they create covariance and standard errors.

3.5 Data Collection Procedure

According to Carpenter (2018), it is crucial to conceptualize and construct the information required for data collection before commencing the process. Therefore, to ensure smooth data collection, authorization was procured obtained from the National Council for Science Technology and Innovation. Additionally, clearance was sought from the Daystar University Ethics Board as the St. Paul's University Ethics Board was not operational at the time.

Considering that, a closed-ended questionnaire was utilized for data collection, enumerators underwent training on proper data collection techniques to ensure a successful process. A cover letter clarifying the research's objective was written and attached on to the survey form used for data collection. These documents were sent to the universities to obtain permission for administering the questionnaire. After receiving permission, enumerators visited the respective universities to collect the data. They targeted ongoing classes or students' common rooms when classes were not in session. The study employed a direct approach by distributing self-administered questionnaires to respondents, assuming their availability for lectures at the respective schools. Respondents aged 23-43 were encouraged to participate and were given 10 minutes to complete the questionnaire.

After receiving the tools, enumerators carefully examined the data provided by respondents to identify any missing information. Whenever missing data was found, enumerators requested the respondents to provide the necessary details. However, four questionnaires had missing data by the end of the process.

3.6 Data Collection Instruments

3.6.1 Primary Data

This study utilized a structured questionnaire as a tool for data collection. A questionnaire is often used due to its standardized and impersonal format, which allows for the easy collection of objective facts, attitudes, and knowledge (Carpenter, 2018; Kaakeh, Hassan, & Almazor, 2018). The study primarily employed a self-administered questionnaire, which was picked up immediately after being filled out by the respondents. The selection of instrument was enlightened by it being dependable, stable, easy to use, and administer (Krishnaswamy, Sivakumar & Mathirajan, 2006).

The tool developed for this research was grounded on preceding marketing literature, and respondents were to fill close-ended queries. Part A focused on demographics, and participants were asked to select appropriate answers. Section B focused on customer disposition factors, Section C focused on customer enablers' issues, while Part D focused on socio-cultural factors of consumer socialization and culture. Lastly, Part E focused on brand loyalty factors, including attitudinal and behavioral influences of brand loyalty. Each of the closed-ended questions dealt with customer dispositions, customer enablers, socio-cultural factors, and brand loyalty, a five-point Likert scale was used (see Appendix I).

An introduction letter from St. Paul's University was used as a means of researcher identification for easy access to other universities for the data collection process (refer to appendix II).

3.7 Pilot Test

40 respondents from Mt. Kenya University were selected for the exercise. As Carpenter (2018) notes, a pilot test is a dummy run of the genuine inquiry in an real field condition with a smaller sample size that is representative of the targeted population. The selected university fit the bill.

Piloting enables the testing of the soundness and architecture of the document before it is fully rolled out. It examines the precision and suitability of the research design and data collection tools before the research went full throttle. Studies suggest that a pilot study should embrace 10% of the population (Connelly, 2008). Given that the sample population of this study is 399, 40 respondents were selected through simple random selection at the university cafeteria for the pilot study.

The pilot test was done to ensure phrasing and questions, as well as the contents of the tool, were well-stated and completely understandable to the respondents. A preliminary appraisal of the tool allowed for the polishing and ironing out of any outstanding issues to aid in smooth data procurement.

3.7.1 Validity

This investigation assessed content, construct, and discriminant validity of the questionnaire to ensure accurate measurement of the intended concepts. Validity pertains to the accuracy and precision of the collected data in exploring the research area. It is crucial to eliminate any ambiguities from the tool and ensure that theoretical constructs are effectively operationalized

(Zikmund et al., 2010). In order to enhance construct validity, this study incorporated items from previous research studies (Bisschoff, 2020b; Moolla & Bisschoff, 2013) to define constructs and examine a wide range of brand loyalty modes. The tool was validated by experts in the field to ensure that it aligns with theoretical expectations (Lee & McKinney, 2013).

Content validity examines the association of the measured constructs to their underlying latent variable while considering further external unmeasured influences within the conceptual framework (Taherdoost, 2018). The measure should encompass all relevant items pertaining to the concepts being studied. In this analysis, a Bartlett's test of Sphericity was employed to assess the correlation among constructs, which indirectly validates the tool (Mohd, Matore, Khairani, & Adnan, 2019) testing at 0.9 threshold.

To assess construct validity, the study items underwent Principal Component Analysis with oblique rotation. Two rotations are commonly used: Varimax, which assumes uncorrelated items (orthogonal rotation), and Promax, which assumes correlated items (oblique rotation) (Ellis, 2017). The Promax (Oblimin) technique was used since the obsession of CFA is on correlations.

The study also examined discriminant validity, which evaluates the extent to which variables are not theoretically highly correlated with each other (Westen & Rosenthal, 2003). It helps to distinguish between constructs in a study. The Heterotrait-Monotrait method introduced by Henseler et al., (2015) was employed to scrutinize discriminant validity since it is an estimator of perfect reliable construct correlation. It determines if the measures are distinct and non-overlapping. HTMT values exceeding 0.85, indicates discriminant validity issues (Franke & Sarstedt, 2019). Thus, the correlation between different constructs is higher compared to the correlation within the same construct, and the measures used in the study could be measuring similar underlying concepts using the same constructs.

Voorhees et al., (2016) posit that the HTMT method is highly effective in evaluating discriminant validity when using CFA. The HTMT method, precisely compares its performance with various other methods by employing fixed cut-offs and an inference test (Henseler, Ringle and Sarstedt, 2015). It examines the correlations between dissimilar concepts (Heterotrait correlations) as well as the correlations within a set of indicators of the same variables (Monotrait correlations). It offers a systematic and comparative approach to assess discriminant validity, ensuring the

uniqueness of their constructs and enabling the measurement of specific aspects of the phenomena under investigation.

3.7.2 Reliability

The reliability of the research tool was determined by Cronbach Alpha, which assesses the internal consistency of the item set. Reliability checks for the repeatability, i.e., the degree to which the measurement of an occurrence yields stable and consistent results (Taherdoost, 2018), thus answering whether a scale can be used consistently to produce the same results.

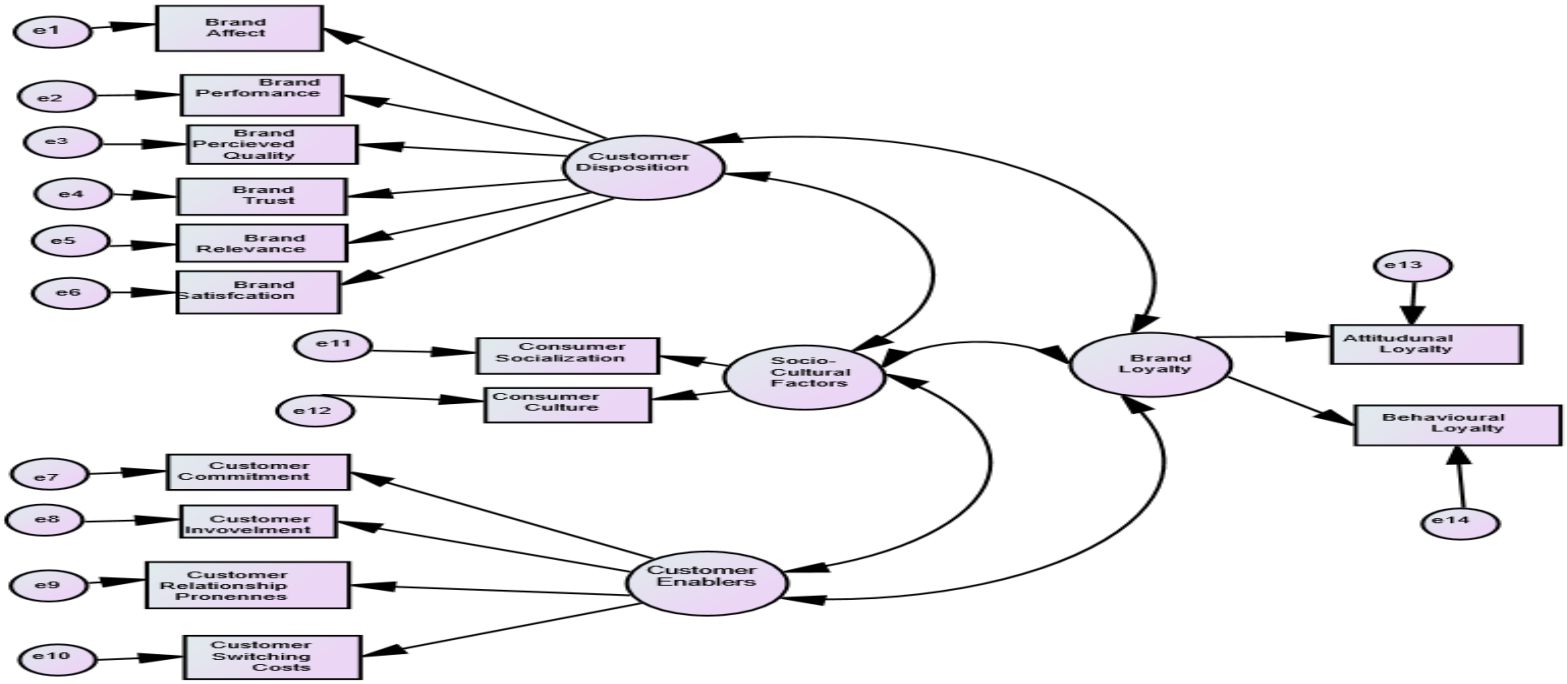
Cronbach Alpha examines the degree to which items tests a core or a latent concept, indicating the measure of internal consistency (Sileyew, 2020), and reveals the normal linkage of questions in an analysis tool for estimating consistency with other scores of related studies, making it error-free and consistent with other studies.

The reliability of the research tool was evaluated using Cronbach's alpha, which indicates the degree of interrelatedness among the set of items. The coefficient of Cronbach's alpha ranges from 0 to 1, and the greater the coefficient, the more trustworthy the test is. According to Viñas (2022), values above 0.9 are excellent, those above 0.8 are respectable, 0.7 and above are satisfactory, 0.6 are doubtful, and 0.5 is poor, while less than 0.5 are objectionable.

Additionally, internal consistency via Composite Reliability was also used. Just like Cronbach Alpha the values range from 0 to 1, where an advanced value specifies greater reliability level. The values of Critical Ratio of 0.60 to 0.70 are acceptable, though in more progressive phase the value have to be higher than that of 0.70 (Hair, Hult Jr., Ringle and Sarstedt, 2014).

Figure 3

The Proposed Model using CFA Path Analysis via AMOS



Note; *This figure illustrates the proposed CFA Path Analysis via AMOS, Observable variables are in rectangular boxes, latent variables in elliptical shapes, and error terms are represented by circles. The correlation between variables is shown through double-headed arrows, while the factor loading arrows (single-headed) point from the latent variable to the observable variable.*

3.8 Data Processing and Analysis

After completing the data collection process, data analysis was done to determine the relationship between variables. It involved editing, sorting, and tabulating the data to make it easier to analyze. Data analysis tests the quality of the data and hypotheses testing to establish the linkages in the data (Kabir, 2016). The data analysis in this study comprised two parts. Firstly, the demographic features of the respondents, including gender, age, and level of study, were analyzed using descriptive statistics. Quantifiable statistics were obtained by examining the response rate, cross tabulations, means, standard deviation, and frequency distribution. Respondents brand usage were also analyzed as descriptive statistics. Tests of goodness of fit, (chi-square test), were conducted for both current and past brand usage. This analysis demonstrated the distribution of measures within the millennial population.

In the subsequent part of this inquiry, CFA was conducted to examine the underlying nature of the link of customer dispositions, enablers, and socio-cultural factors, and toothpaste brand loyalty among millennials in private Kenyan universities. SEM sought to establish the framework toothpaste brand loyalty while CFA and Maximum Likelihood Method examined the hypothesis of shared variability among the constructs. It also examined the structure of the observed constructs by linking them to the observed variables to determine the presence of underlying latent constructs (see appendix iv-vi). To gain further insights into the influence of customer disposition and customer enablers on brand loyalty, inferential statistics were generated using the Hierarchal SEM regression analysis. Also, the study used the Hayes PROCESS tool to explore the moderating influence of socio-cultural factors on brand loyalty, as suggested by Igartua and Hayes (2021).

3.8.1 Structural Equation Modelling

SEM allows for the scrutiny of the association between observed variables, which are variables that respondents can explain, feel, or attest to, and latent variables, which are responsible for underlying variation but are not directly visible or easily explained by respondents. These latent variables contribute to the variation within a model. It integrates various multivariate procedures into a unified technique, enabling the analysis of underlying causes such as attitudes toward a product, rather than solely focusing on the factors that generate those attitudes. Given the complexity of brand loyalty, which involves both latent and observed factors, SEM is well-suited

for analysis. It employs a set of equations to uncover causal relationships based on statistical observations, allowing for a comprehensive analysis of the factors influencing brand loyalty (Tarka, 2018).

For a good model, the Chi-Square value should be insignificant, signifying that the observed model does not deviate considerably from the hypothesized model. Meyers et al., (2005) recommend Chi-Square values of $\chi \geq 0.05$ at a p-value of 0.05. Hair (2009) suggests that the Chi-Square value divided by the degree of freedom (CMIN/DF) should be less than 3 (< 3.00) to be considered good. This study aimed for CMIN/DF values of less than 3 (< 3.00).

In SEM, path analysis is employed to detect the direct and indirect links amongst variable in a causal model (Fan et al., 2016). It permits the estimation of the strength and directions of the link between variables by specifying their paths between them. These paths embody the hypothesized causal relationship between the variables represented by the regression or path coefficient (Soi, 2018). The exogenous variable in this study includes customer dispositions and customer enablers and socio-cultural factors while endogenous variable were limited to brand loyalty.

3.8.2 Confirmatory Factors Analysis

CFA is used when an existing theory is being tested (Zeynivandnezhad, Rashed, & Kanooni, 2019), or a strong model assumption can be used to test the validity of the structure obtained after expending EFA (Orcan, 2018). CFA is also used to analyze the significance of definite factor loadings as well as to examine the association among two or more factor loadings. It provides stronger evidence when it comes to validity (Arifin & Yusoff, 2016) and measures intensely related variables linked to the exact factors of the model. Therefore, a well-fitting measurement model is required before deducing the causal paths of a structural model in the observed set of data. Yet, CFA demands a larger sample size (>200) than EFA, as it is keen on creating inferential statistics (Kline, 2016). The sample size of 399 large enough for a stable model as smaller samples bring up errors during the analysis, leading to erroneous results (DeVellis, 2016).

3.8.3 Model Fit

The study employed Root Mean Square Error of Approximation, Hoelter's test, and Comparative Fit Index, to evaluate how the proposed model is well aligned with the collected data. Model fit testing evaluates the extent to which the observed data aligns with the expected relationships in the investigation. The goal is to attain an acceptable level of fit, where the model adequately

represents the data. These tests compare the observed and expected variances and covariances, and a predetermined standard or norm is used as a benchmark for assessing the goodness of fit. In linear SEM, the Chi-square ($\chi 2$) statistic is commonly used to test model fit (Gerhard, Büchner,Klein & Schermelleh-Engel, 2017) But, when applying factor analysis and SEM, model fit estimation becomes more complex due to various factors involved. The Chi-square based fit indices can be influenced by sample size and the number of parameters in the model, potentially leading to distortions (Stone, 2021). If the Chi-square value is significant relative to the degrees of freedom, it suggests a discrepancy between the observed and implied variance-covariance matrices.

RMSEA and CFI are functions of Chi-Square statistics (Xia & Yang, 2019). Both were used to assess in what way the model estimates might match within the population's covariance matrix. Xia and Yang (2019) recommend RMSEA as an absolute fit index to evaluate the difference between the hypothesized model and the perfect one because its indices are sensitive to the number of assessed factors in the model. An RMSEA value of ≤ 0.05 indicates good fit, while values of 0.08 indicate a good fit with reasonable errors (Pedroso et al., 2016). CFI surmises that all latent constructs are uncorrelated and compares the sample covariance matrix with this null model. Its estimates range from 0.0 and 1.0, with greater measures (closer to 1.0) signifying a good fit. The study aimed for CFA values of ≥ 0.90, as endorsed by (Xia & Yang, 2019).

The Hoelter Index checks the adequacy of the sample size and assesses the goodness of fit model as it examines the critical size sample size (Shadfar & Malekmohammadi, 2013) . This helps to determine whether the sample size is large enough to produce reliable and valid findings. Small samples lead to underpowered statistically analyses increasing the sample and poses a challenge of generalizability. Hoelter's N between 200 and 75 were aimed for, adequate for model evaluation (Shadfar & Malekmohammadi, 2013), following the rule of thumb. Bartlett's test of Sphericity was also utilized to test the postulate that constructs are uncorrelated in the population.

According to Mohd et al. (2019), Bartlett's test of Sphericity tests the strength of the relationship among variables, scrutinizes whether a variance-covariance matrix is proportionate to an identity matrix, and assesses if the diagonal elements of the variance-covariance matrix are equal (that is, the dependent variables are uncorrelated). A significant value of less than 0.5 indicates that the

data does not produce an identity matrix and is suitable for further exploration (Hadia et al., 2016).

Mohd et al. (2019) notes also advices use of KMO to determine sampling adequacy for deciding sampling adequacy in performing factor analysis. KMO measures sampling adequacy from 0 and 1, indicating the fraction of modification amongst concepts that could be common variance (Hadia et al., 2016). Values between 0.5 and 0.7 are pedestrian, between 0.7 and 0.8 are decent, while those from 0.8 to 0.9 are pronounced, and those above 0.9 are outstanding (Sharif & Nia, 2018).

3.8.4 Hierarchal Structural Equation Model Regression Analysis

Hierarchal SEM regression analysis was employed to probe the link amongst predictor variables and an outcome while considering the influence of different sets of predictors (Berndt & Williams, 2013). Both SEM and hierarchical regression are well-suited for investigating the underlying structure, sequence, and significance of observed variables in a study. Hierarchical regression follows a theory-driven approach introducing variables in a specific sequence to envisage an outcome, SEM explores more complex relationships beyond mere sequencing (Osborne & Waters, 2003). Combining these two analytical approaches provides an inclusive insight of the intrinsic dynamics in line with the individual significance of constructs within the overall model (Berndt & Williams, 2013) to gain meaningful insights and draw more robust conclusions.

Hierarchical regression specifies a model indicating the particular imperative of entry for the precursors (Berndt & Williams, 2013). It aids in checking their unique impact to predict the outcome variable and attempts to answer three questions (Petrocelli, 2003; Wampold & Freund, 1987) is the whole set of anticipators constantly predicts brand loyalty through the computation of R^2, whether the additional blocks entered in the regression equation result in a significant increase in R^2, and lastly, whether the individual predictors contribute considerably to the variance explained the outcome by appraising the value of discrete standardized partial regression coefficients (ß).

3.8.4 Hayes PROCESS of Moderation

The study explored the moderation effect of socio-cultural factors using conditional modeling with Hayes macro PROCESS. The PROCESS is flexible, eliminating the need for programming and computational work (Igartua & Hayes, 2021). The program's user-friendly interface allows for easier and more forthright use in obtaining desired outputs. Using observed predictors instead of latent variables with PROCESS in SEM program simplifies the process, resulting in less time and resource consumption (Hayes, 2018). It prioritizes user experience and simplifies the interaction leading to less time and resource consumption. Besides, PROCESS estimates the model coefficient, produces bootstraps inference for conditional indirect effects, and tests a range of tests such as moderated, partial, conditional, and mediation (Hayes & Rockwood, 2020).

SEM requires manual mathematical model programming which places difficultly in exploring moderation/mediation effects. Since translating a conditional process analysis into SEM proves difficult, PROCESS user-friendly interfaces and programmes features that eliminate the need for manual code entry unlike SEM (Hayes & Rockwood, 2020). The identification of conditional indirect effects, reveals the potency of the link between the mediator and precursor variable depending on the moderator's assessment (Hayes, 2018). This data uncovers situations where the mediator's unintended effect on the dependent variable is stronger or weaker in one group compared to another, providing insights into the implicit architecture of the concepts and identifying areas for intervention. Yet, PROCESS can only perform these functions on observed variables, assuming perfect reliability of the variables (Hayes & Rockwood, 2017).

PROCESS mitigates the potential bias caused by latent variable interactions, when the moderator in a conditional process model is a categorical variable. Thus, estimating the mediation process concurrently for separate groups revealing the direct and indirect effects across groups (Hayes & Rockwood, 2020). It expands the number of models that combine moderation and mediation, allowing mediators to be linked serially in a causal sequence rather than in parallel. It also examines the effect size for unintended influence in both single and multiple models, and provides tools for investigating and envisioning two or three interactions (Koschate-Fischer & Schwille, 2022).

3.9 Descriptive Statistics Tests

Descriptive statistics encompass numerical procedures and, at times, graphical techniques that are employed to arrange and elucidate the attributes or variables of a specific sample (Fisher & Marshall, 2009). They aid in identifying consistent patterns and summarizing pertinent details discovered during the investigation, while also capturing measures of dispersion and variability. These statistics not only condense the data in an organized manner but also reveal the association amongst variables and the population (Kaur, Stoltzfus & Yellapu, 2018). Allua and Thompson (2009) cautions that correlation should not be used to infer a causal relationship between two variables since the analysis should be grouped under descriptive statistics. The approaches to the descriptive statics in this study included the measuring of the central tendency focusing on the mean, median, and mode. Measures of dispersion were limited to standard deviation only as measures of association were analyzed via Pearson's correlation coefficient to test the resilience and direction of a direct linkage of variables.

Table 1

Operationalization of Variables

Variable		Construct	Definition of the construct	Indicator	Category	Measure
Independent	Customer Dispositions	Brand Affect	Brand emotional effect on consumers	Emotional response to a brand	Ordinal	Likert scale
		Brand Performance;	Brand working as expected by the buyer	Meeting customers need	Ordinal	Likert scale
		Brand Perceived Quality	Reflection of expected standard to a buyer	Value for money of a brand	Ordinal	Likert scale
		Brand Trust	Confidence in brand intention not ulterior	Past customer interests sorted	Ordinal	Likert scale
		Brand Relevance	Brand fit expectation in fulfilling customer expected need	Positive prominent brand recall in a need situation	Ordinal	Likert scale
		Brand Satisfaction	Positive affirmation of a fulfilled need	Buyer expectations met by a brand	Ordinal	Likert scale
	Customer Enablers	Customer commitment	Solid support to a brand	Sustained association with a brand	Ordinal	Likert scale
		Customer Involvement	Buyers intentional input to brands	Independent individual interaction in a brand activities	Ordinal	Likert scale
		Customer Switching costs	Time, effort, loss or distress linked to change of supplier	Cost of ending relationship and starting a new one	Ordinal	Likert scale
		Customer Relationship Proneness	Consumer –intermediary association actively facilitated by the brand to ensure customers satisfaction	Close association with brand suppliers	Ordinal	Likert scale
Moderating	Socio-Cultural	Consumer Socialization	Consumer and market skills imparted by the society	Consumption thoughts traced to surrounding sources	Ordinal	Likert scale
		Culture	Beliefs, patterns and activities adopted by new generation	Acquired consumption habits from relative close sources	Ordinal	Likert scale
Dependent	Brand Loyalty	Behavioural	Brand love evidenced by repeat purchase	Affirmed repeat purchase	Ordinal	Likert scale
		Attitudinal	Customer innate care of the brand	Positive care for the brand	Ordinal	Likert scale

Note; The table gives an overview of the constructs being operationalized, along with their corresponding indicators, categories, and measures.

3.10 Diagnostic Tests

Diagnostic tests were employed to identify potential areas of concern that could result in mispecified or poorly fitting models. These tests seek to detect issues such as multicollinearity and outliers using techniques such as Hierarchal SEM reduction regression analysis and Hayes PROCESS. The tests aid in identify problematic areas in the measurement model and recusal made to improve the model by either adding or removing indicators (Davvetas, Diamantopoulos, Zaefarian & Sichtmann, 2020). So, the ultimate objective of utilizing diagnostic tests was to diagnose and rectify potential problems in the model being evaluated, leading to an enhanced fit between the model and the observed data.

3.10.1. Model Test using Chi-Square

SEM assesses both the direct and inadvertent effects of each construct on other variables within the model (Schumacker & Lomax, 2004). This study focused on cross-sectional data, ruling out autocorrelation problem. Chi-Square test evaluated statistical significance, with a p-value below 0.05 indicating significance.

3.10.2. Multicollinearity Test

To test for multicollinearity, the study computed correlations between all pairs of independent variables. Variance Inflation Factors measured collinearity, following the logic that if no independent variables were correlated, then VIFs would be 1. The tolerance measures how close to 1 or 0 the coefficient determination is between variables (Oke, Etebefia & Akinkunmi, 2013).

3.10.3. Test for Outliers

According to Aggarwal (2017), outliers are observations that deviate from the other observations, raising suspicion that they were generated by a different mechanism. They are considered abnormal, discordant, deviant or anomalous data points that are present within the dataset. They can distort the relationship between variables by creating a correlation that should not exist. The study tested for outliers and made corrective measure to eliminate these inconsistencies.

3.10 Research Ethics

The study aimed to uphold ethical principles in research, such as accuracy, truthfulness, and error avoidance. To achieve this, the research process followed the stages set by (M. Saunders et al., 2015) and strict ethical principles were observed throughout the data collection, analysis, report writing, and dissemination stages to ensure confidentiality.

The American Psychological Association format guidelines were followed and all materials were duly referenced. The study obtained a permit from NACOSTI, which is a legal requirement for researchers in Kenya, and registered with the Daystar University Ethics Committee to uphold ethical principles of good research in Kenya.

Each university on the sampling list was approached for permission to distribute questionnaires and personal consent from the participants obtained. They were then told of the risks of fabricating, falsifying, or misrepresenting data and their identities were kept anonymous. They were also given the prerogative to pull out from the study. To ensure data integrity, the collected data and results were held strictly confidential and participants informed that the research was for educational purposes only, and that their data would not be distorted or shared with other entities.

The study maintained the highest levels of professionalism, integrity, and honesty when documenting, analyzing, and interpreting data and presenting results. However, the study encountered some ethical dilemmas where some respondents demanded facilitation before filling in the questionnaire. Some researchers had provided them with some facilitation fee yet, many respondents were willing to participate without being paid.

The study employed practices and modalities that ensured steadiness and accuracy before the findings were made public, in strict compliance with legal, regulatory, and professional standards. The study only contains statistical summaries and does not include the names of universities (except for sampling), respondents, or any data that can be traced to specific individuals that were part of this study.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents the empirical findings and results of the study, with the central goal of addressing the research objectives laid out in previous chapters. The methodologies, as explicitly stated in chapter three, include confirmatory factor analysis. The chapter commences with a discussion of the response rate, indicating any missing values, followed by reliability analysis, validity testing, demographic data, and descriptive analysis. The chapter then presents the results as framed by the research objectives, followed by correlational analysis, model fit assessment, hypothesis testing, and finally, discussions on the findings.

4.2 Response Rate

This study investigated the factors influencing toothpaste brand loyalty among millennials in Kenyan private universities, including customer dispositions, enablers, and socio-cultural factors. The sample population included 399 respondents, who were students from the 19 chartered private universities in Kenya, out of a total population of 144,859.

The respondents were asked to indicate their level of agreement on various brand loyalty-related issues, such as brand affect, brand performance, brand perceived quality, brand trust, brand relevance, and brand satisfaction. They were also asked to provide their opinions on customer enablers, which included factors such as customer involvement, customer switching costs, customer commitment, and customer relationship proneness.

Finally, the respondents were asked to share their views on how culture and socialization contribute to attitudinal and behavioral brand loyalty. The study attained a 100% response rate, in the staggered sample numbers across the 19 private chartered universities.

4.2 Demographic Data

4.2.1 Gender

Table 2 indicates that out of the total respondents 399 out of which 175 (43.9%) were female, while 224 (56.1%) were male.

Table 2

Gender of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	224	56.1	56.1	55.75
	Female	175	43.9	43.9	100.0
	Total	399	100	100	

Note; The table illustrates the gender distribution of the survey respondents.

4.2.2 Age Bracket of the Respondents

Among those interviewed, 322 (80.7%) were in the age range of 22-26 years. A total of 43 respondents (10.8%) were aged between 27 to 32 years. The age group of 33-37 years represented 4.3% of the total sample, while 16 respondents (4%) were aged 38 to 42 (See table 3).

Table 3

Age Bracket of the Respondents

	Age Bracket	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid	22-26	322	80.70	80.70	80.70
	27-32	43	10.8	10.8	91.48
	33-37	17	4.2	4.2	95.74
	38-42	16	4.0	4.0	99.75
	Missing	1	0.3	0.3	100
	Total	399	100	100	

Note; The table displays the different age ranges of the participants included in the survey.

4.2.3 Education Level of the Respondents

317 (79.45%) of the 399 interviewed participants were degree students while diploma students were 44 (11.03%). 32 respondents, accounting for 8.02%, were pursuing master's degrees. The rest 1.5% of the total respondents were made up of 6 students who were in the process of attaining their postgraduate doctorate (PhD) degree. Table 4, provides a detailed summary of these findings.

Table 4

Current Level of Education

	Education Level	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	44	11.03	11.03	11.03
	Degree	317	79.45	79.45	90.48
	Masters	32	8.02	8.02	98.50
	PhD	6	1.50	1.50	100.0
	Total	**399**	**100**	**100**	

Note; The table presents the educational levels of the respondents currently enrolled in the survey.

4.2.4 The Respondents Current University

The research was steered among students enrolled in chartered private universities in Kenya. The sample of chartered private universities is geographically dispersed across the country. The sampling of private universities identified and captured the unique population studying in these institutions of higher learning, which is not significantly different from that of public universities. Both government and self-sponsored students attend these institutions, just like in public universities in Kenya. Hence, there is a presence of diverse cultural inclinations across the country, represented by respondents from private universities (see Table 5).

Table 5

Respondents' Domiciled University

University	County	Frequency	Percent	Cumulative Percent
Africa International University	Nairobi	22	5.51	5.51
Africa Nazarene University	Kajiado	13	3.26	8.77
Catholic University Of Eastern Africa	Nairobi	30	7.52	16.29
Daystar University	Machakos	18	4.51	20.8
Great Lakes University of Kisumu	Kisumu	8	2.01	22.81
Kabarak University	Nakuru	47	11.78	34.59
KAG - EAST University	Machakos	4	1	35.59
KCA University	Nairobi	84	21.05	56.64
Kenya Highlands	Kericho	6	1.5	58.14
Kenya Methodist University	Meru	25	6.27	64.41
Pan Africa Christian University	Nairobi	17	4.26	68.67
Presbyterian University Of East Africa	Kiambu	10	2.51	71.18
Scott University	Machakos	9	2.26	73.44
St. Paul's University	Kiambu	22	5.51	78.95
Strathmore University	Nairobi	30	7.52	86.47
The Adventist University of Africa	Nairobi	3	0.75	87.22
UMMA university	Kajiado	15	3.76	90.98
United States International University	Nairobi	20	5.01	95.99
University Of Eastern Africa Baraton	Uasin Gishu	16	4.01	100
Total		**399**	**100**	

Note; The table displays the chartered private universities in Kenya that have participated in the investigation.

4.3 Descriptive Statistics

The customer disposition factors showed a strong inclination towards agreement, as indicated by the mean and standard deviation of the items related to brand affect, which were 1.89 and 0.84, respectively. The mean for brand performance was 1.84, with a standard deviation of 0.69, indicating that many respondents strongly agreed that brand loyalty is guaranteed when the brand delivers on performance. Similarly, the mean for brand perceived quality was 1.97, with a standard deviation of 0.73, suggesting that respondents mostly agreed on this aspect (see table 6).

Table 6

Descriptive Statistics

	Number of Items	Mean	Std. Deviation
Brand Affect	4	1.89	0.84
Brand Performance	4	1.84	0.69
Brand Perceived Quality	4	1.97	0.73
Brand Trust	3	1.84	0.58
Brand Relevance	4	1.83	0.59
Brand Satisfaction	4	1.77	0.57
Customer Involvement	4	2.97	1.08
Customer Switching Costs	4	2.50	0.69
Customer Commitment	5	2.57	0.87
Customer Relationship Proneness	4	3.07	1.17
Consumer Culture	8	2.01	0.65
Consumer Socialization	5	2.46	0.68
Attitudinal Brand Loyalty	6	2.09	0.68
Behavioural Brand Loyalty	3	2.26	0.65

Note; The table presents the means and standard deviations of the constructs examined in the study.

Brand trust had a mean of 1.84 and a standard deviation of 0.58, specifying a strong agreement among the majority of respondents. Regarding brand satisfaction, the mean was 1.77, and the standard deviation was 0.57, while for brand relevance, the mean was 1.83, with a standard deviation of 0.59. These outcomes indicate that a significant number of respondents strongly agreed with the items presented for both constructs.

The customer disposition factors indicated that most respondents strongly agreed with the posted items. Brand affect had a mean of 1.89 and a standard deviation of 0.84. Brand performance had a mean of 1.84 and a standard deviation of 0.69, indicating strong agreement. Brand perceived quality had a mean of 1.97 and a standard deviation of 0.73, commending consensus among respondents. Brand trust had a mean of 1.84 and a standard deviation of 0.58. Brand satisfaction had a mean of 1.77 and a standard deviation of 0.57, while brand relevance had a mean of 1.83 with a standard deviation of 0.59. The bulk strongly agreed with the items posted for the constructs.

For customer enablers constructs, customer switching costs had a mean of 2.53 and a standard deviation of 0.69, indicating slight affirmation. Customer relationship proneness had a mean of 3.07 and a standard deviation of 1.17, depicting a neutral stance. There is hesitancy among millennials to form relationships with vendors, especially for toothpaste which belongs under FMCG. Customer commitment and customer involvement had a mean of 2.57 and 2.97, with a standard deviation of 0.87 and 1.08 respectively.

For consumer socialization construct, the mean was 2.51 (with a standard deviation of 0.697). In relation to that, consumer culture had a mean of 2.01 and a standard deviation of 0.65, showing agreement among most respondents on the posted items. Attitudinal brand loyalty items had a mean of 2.09 and a standard deviation of 0.61, showing a positive general agreement. The behavioural brand loyalty construct had a mean of 1.95 and a standard deviation of 0.78, indicating that the bulk of respondents would repeatedly repurchase their current toothpaste in the future.

4.3.1 Respondents Brand Usage Choice

The participants were asked about their previous (at home) and current toothpaste usage while at the university. Among the respondents, Colgate had the highest usage percentage for both home (58.5%) and university (57.8%). Close Up was the second most used brand, with 12.8% of

respondents using it at home, but only 7% using it at the university. Aquafresh ranked third, with 9% of respondents using it at home and the same percentage using it at the university. Pepsodent came in fourth, with 8.3% of respondents using it at home, but this number increased to 13% at the university. Whitedent emerged as the fifth most used brand, with 6.8% of respondents using it at home. Still, there was a substantial reduction in the number of individuals using Whitedent at the university, amounting to 3.5%, indicating a decrease of 3.3 percentage points, (see Table 7).

Table 7

Brand Usage at Home (previously) and at the University (presently)

	Frequency Brand used at Home (Previously)	Percent	Frequency Brand used while at the University (Presently)	Percent
Aquafresh	36	9.02	35	8.77
Colgate	233	58.4	231	57.89
Close Up	51	12.78	28	7.02
White Dent	27	6.77	14	3.50
Paradontax	1	0.25	3	0.75
Dabur	3	0.75	1	0.25
Sensodyne	15	3.76	28	7.02
Mc Leans	0	0	3	0.75
Pepsodent	33	8.27	52	13.03
T Guard	0	0	2	0.50
Oral B	0	0	2	0.50
Total	**399**	**100.0**	**399**	**100.0**

Note; The table showcases brands that were previously used at home and brands currently being used at the university.

The study found six brands (Colgate, Aquafresh, Close Up, White Dent, Sensodyne, and Pepsodent) dominate the Kenyan market among millennials in chartered private universities,

accounting for 99.2% of brands previously used at home and 97.3% of current brand usage. There was a slight increase in the demand for specialized toothpaste like Paradontax (by 0.5%) and a significant rise of 3.2% in Sensodyne, indicating a growing need for toothpaste that deals with sensitivity and gum bleeding problems (a sure case of brand relevance).

Aquafresh maintained its 9% market share, Colgate, Close Up, and White Dent lost market share subsequently, allowing brands like T Guard, Oral B, Dabur, and Maclean to slightly increase their market share. Moreover, the brand usage responses were subjected to Goodness of Fit Tests. A Test of Independence was done between the toothpaste brand currently used and the one previously used at home using Chi-square tests. It was tested at a significant level of 0.05. The Chi-square goodness of fit test found a significant difference in brand preference for toothpaste currently being used at private universities in Kenya. The test statistic value is larger than the critical value (1226>18.31) with 10 degrees of freedom (refer to table 8).

Table 8

Goodness of Fit Test for the Current Brand Usage

Tests	Current Brand being Used
Chi-Square	1226.68
Df	10
Asymp. Sig.	0.00

Note; The table showcases brands that were previously used at home and brands currently being used at the university.

A Chi-square Goodness of Fit Test was also investigated to determine whether there is a difference in the usage of toothpaste brand previously used at home. The test was carried out at a significance level of 0.05. Results tell of a weighty difference in brand preference of toothpaste previously used at home among Kenyan millennials studying at private universities. The test statistic value (814.120) is greater than the critical value (14.07) at 7 degrees of freedom (refer to Table 9).

Table 9

Goodness of Fit Test for Brand Being Used at Home

Test	Brand that was used at Home
Chi-Square	814.12
df	7
Asymp. Sig.	0.00

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

Note; The table displays the Goodness of Fit for the toothpaste brand previously used at home by the respondents, indicating its significance in the investigation.

The outcomes of the test of independence reveal a link between the toothpaste brand currently being used and the brand formerly used at home, indicating that brand use at home is associated with, or affects the brand use at the university. Table 10 presents results at a 0.05 significance level.

Table 10

Test of Independence

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	387.43[a]	70	.000**
Likelihood Ratio	195.58	70	.000**
Linear-by-Linear Association	47.01	1	.000**
N of Valid Cases	399		

Note; The table shows outcomes of the Test of Independence between the current brand being used by the respondents and the brand that was previously used at home, explored at a significance level of 0.01.

4.3.2 Correlational Results

Person Correlation analysis was done to determine the strength of the relationship between the variable pairs involved in the study to determine the degree of association between two continuous numeric variables. Schober and Schwarte (2018) saw correlations as a measure of

association strength and direction between variables and ultimately determine the linear relationship between them tabulated between -1 and +1. Outputs are presented in Table 11.

Based on Table 11, the research indicates a moderate, significant positive correlation between customer dispositions and customer enablers (r = 0.47, p = 0.00). Additionally, a moderate, significant affirmative correlation was found between customer dispositions and socio-cultural factors (r = 0.52, p =0.00), while a robust, positive significant correlation of 0.667 (p = 0.00) was found to exist between customer enablers and socio-cultural factors.

Table 11

Overall Correlation Results

	Customer dispositions	**Customer Enablers**	**Socio Cultural**	**Dispositions and Enablers**	**Brand loyalty**
Customer dispositions	1				
Customer Enablers	.409**	1			
Socio Cultural Factors	.469**	.642**	1		
Dispositions and Enablers	.809**	.867**	.672**	1	
Brand Loyalty	.634	.538	.608	.693	1
P- Values					
Customer dispositions	1				
Customer Enablers	.000	1			
Socio Cultural Factors	.000	.000	1		
Dispositions and Enablers	.000	.000	.000	1	
Brand Loyalty	.000	.000	.000	.000	1

Note; The table exhibits the correlation findings among customer dispositions, customer enablers, and socio-cultural factors, with a significance level of 0.01.

Pearson product correlation analysis was also conducted to explore customer disposition linkage to brand loyalty at a significance level of 0.01. Findings reveal a moderate positive and statistically significant correlation (r = 0.63, p = 0.00) between customer disposition factors and

brand loyalty. The study identified a low positive and statistically significant correlation ($r = 0.54$, $p = 0.00$) between customer enablers and brand loyalty (see table 12 and 13)

When examining the combined effect of customer dispositions and customer enablers on brand loyalty, a highly positive and statistically significant correlation ($r = 0.69$, $p = 0.00$) was detected. A moderately positive and statistically significant correlation ($r = 0.61$, $p = 0.00$) was found for consumer socio-cultural factors and brand loyalty. The findings indicate an increase in all these factors leads to high toothpaste brand loyalty among millennials in Kenyan private universities.

Table 12

Individual Items Correlation Results

	Brand Affect	Brand Performance	Brand Perceived Quality	Brand Trust	Brand Relevance	Brand Satisfaction	Customer Involvement	Customer Switching Cost	Customer Commitment	Relationship Proneness	Consumer Culture	Consumer Socialization
Brand Affect	1											
Brand Performance	0.51**	1										
Brand Perceived Quality	0.49**	0.63**	1									
Brand Trust	0.45**	0.58**	0.68**	1								
Brand Relevance	0.49**	0.63**	0.59**	0.68**	1							
Brand Satisfaction	0.54**	0.65**	0.66**	0.67**	0.73**	1						
Customer Involvement	0.28**	0.21**	0.28**	0.29**	0.25**	0.20**	1					
Customer Switching Cost	0.33**	0.26**	0.29**	0.31**	0.29**	0.29**	0.48**	1				
Customer Commitment	0.42**	0.32**	0.33**	0.36**	0.38**	0.33**	0.56**	0.51**	1			
Relationship Proneness	0.24**	0.26**	0.31**	0.29**	0.22**	0.19**	0.57**	0.46**	0.47**	1		
Consumer Culture	0.38**	0.38**	0.45**	0.42**	0.40**	0.40**	0.50**	0.40**	0.43**	0.32**	1	
Consumer Socialization	0.28**	0.21**	0.31**	0.32**	0.26**	0.21**	0.49**	0.48**	0.45**	0.40**	0.41**	1

***Note**; The table illustrates the correlation results among customer dispositions, customer enablers, and socio-cultural factors at significance levels of 0.01*. and 0.05**.*

Table 13

Corresponding P- Value Results of the Individual Items Correlation Results

	Brand Affect	Brand Performance	Brand Perceived Quality	Brand Trust	Brand Relevance	Brand Satisfaction	Customer Involvement	Customer Switching Cost	Customer Commitment	Relationship Proneness	Consumer Culture	Consumer Socialization
Brand Affect	0.00											
Brand Performance	0.00	0.00										
Brand Perceived Quality	0.00	0.00	0.00									
Brand Trust	0.00	0.00	0.00	0.00								
Brand Relevance	0.00	0.00	0.00	0.00	0.00							
Brand Satisfaction	0.00	0.00	0.00	0.00	0.00	0.00						
Customer Involvement	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Customer Switching Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Customer Commitment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Relationship Proneness	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Consumer Culture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Consumer Socialization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1

Note; The table displays the P-value results corresponding to the correlation results of the individual items.

4.4 Diagnostic Tests

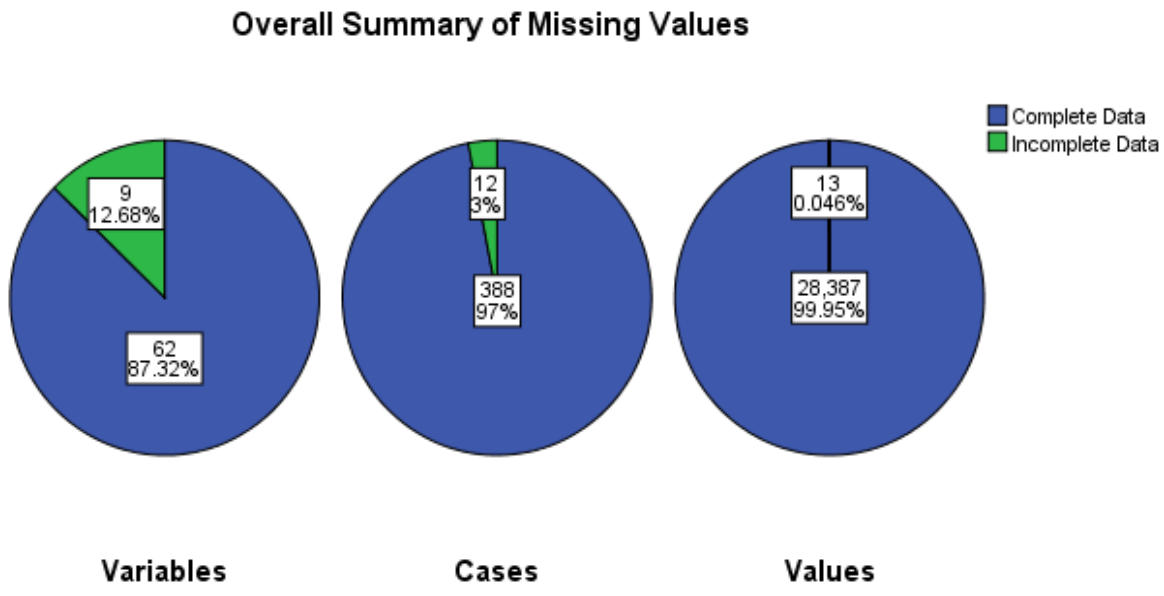
This study conducted diagnostic tests to identify potential areas of concern that could result in mispecified or poorly fitting models. Multicollinearity and outliers were detected Diagnostic tests helped to diagnose and rectify potential problems in the measurement model to have a robust model fit bridging the proposed model and the observed data.

4.4.1 Missing Values

Although all 399 questionnaires were completed, a few of them had missing values. The missing values in the study have been identified and summarized in Figure 4. There were 13 missing values, which accounts for 0.046% of the data, and these values impacted 9 variables and 12 cases. Soley-Bori (2013) suggests that missing values can be statistically replaced with the mode value (which is the category with the highest frequency). After replacing the missing values, the study conducted summary statistics on the updated data set, which did not contain any missing values, within the sample size of 399 responses.

Figure 4

Overall missing Values



Note; *The figure illustrates the missing variables, cases with missing data, and the cases with missing values.*

4.4.2. Validity and Reliability Tests

4.4.2.1 Validity

The sampling adequacy was tested using the KMO test, which compares observed correlation coefficients with partial correlation coefficients and determines the suitability of factor analysis in the study. According to Hutcheson and Sofroniou (2009), a KMO value close to 1 shows relatively compact correlation patterns and distinct and reliable factors yielded by factor analysis. Scores between 0.5 and 0.7 are mediocre, scores between 0.7 and 0.8 are good, above 0.8 are great, and scores above 0.9 are excellent (Muzaffar, 2016). KMO measure of sampling adequacy of 0.93, a superb factor correlation, surpassing the endorsed minimal value of 0.5.

The Bartlett's Test conducted on the dataset yielded a significant result, with a Chi-Square value of 3001.161 and a p-value of 0.000. Thus, that was room for further reduction of correlated items within the study. When the correlation matrix is an identity matrix, the null hypothesis is accepted (Mohd et al., 2019), indicating that no further reduction is possible.

The KMO sampling adequacy test resulted in a statistically significant p-value of 0.000, indicating that factor analysis techniques can be applied to the constructed variables. Based on the test statistic and its associated significance level, there is an evidence high linkage amongst the constructs (see table 14).

Table 14

KMO and Bartlett's Test

Kaiser-Meyer-Olikin Measure of Sampling Adequacy		**0.93**
Bartlett's Test of Sphericity	Approx., Chi Square	3001.16
	df	91
	sig	.000

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

Note. The table displays a KMO value of 0.93, indicating that the data is appropriate for factor analysis.

Additionally, HTMT analysis (Henseler, Ringle & Sarstedt, 2015; Roemer, Schuberth and Henseler, 2021) conducted in this investigation confirmed that all the tested variables were

distinguishable. Notably, no HTMT ratio between any two constructs exceeded the threshold of 0.85 (see table 15).

Table 15

Hetero Trait –Mono Trait Ratio of Correlations

	Dispositions	**Enablers**	**Socio- Culture**	**Brand Loyalty**
Dispositions				
Enablers	0.53			
Socio- Culture	0.68	0.61		
Brand Loyalty	0.61	0.51	0.57	
P- Values				
Dispositions				
Enablers	0.00			
Socio- Culture	0.00	0.00		
Brand Loyalty	0.00	0.00	0.00	

Note; The table displays the HTMT ratio between two constructs under study, which did not exceed 0.85.

The findings presented in the table 15 above indicate that the study has successfully achieved discriminant validity. This is significant as it ensures that the measurement model employed accurately captures the distinct attributes of each construct. It reaffirms that the measurement model effectively represents the specific characteristics it aims to measure.

4.4.1.2 Reliability

Table 16 summarizes the Cronbach's alpha values obtained in this study. Still, some items, including customer switching costs, consumer socialization, and brand loyalty, had lower scores. To achieve an acceptable Cronbach's alpha value of over 0.7, some items were removed during the final analysis. Specifically, items three of customer switching costs (CS3), consumer socialization (SC3), and item four of brand loyalty (BBL4) were dropped. Despite this, consumer

socialization still had a value of 0.74. Dropping these items increased the Cronbach's alpha values for consumer socialization to 0.80 and brand loyalty to 0.80, respectively.

Table 16

Summary of Cronbach's Alpha Reliability Co-efficient

Variable	Scale items	Cronbach Alpha
Brand Affect	4	0.72
Brand Performance	4	0.73
Brand Perceived Quality	4	0.73
Brand Trust	3	0.75
Brand Relevance	4	0.77
Brand Satisfaction	4	0.83
Customer Involvement	4	0.87
Customer Switching Costs	5	0.71
Customer Commitment	5	0.79
Customer Relationship Proneness	4	0.82
Consumer Culture	8	0.80
Consumer Socialization	6	0.74
Attitudinal Loyalty	6	0.77
Behavioural Loyalty	4	0.80
Total	78	

Note; The table presents the Cronbach's Alpha coefficient test results for this investigation, indicating values of 0.7 and above.

Internal consistency was also probed using the Composite Reliability. Just like Cronbach Alpha the values range from 0 to 1, where a higher value indicates higher reliability level. The values of CR of 0.60 to 0.70 are acceptable, while in more advanced stage the value have to be higher than 0.70 (Hair, Jr., Hult, Ringle, & Sarstedt, 2014).

Higher values of CR indicate greater internal consistency and reliability of the measurements used to assess the construct. Researchers strive for higher CR values to guarantee that the observed predictors accurately reflect the underlying construct being measured. Though, it is not desirable for the CR value to exceed 0.90 are considered undesirable (Nunnally & Bernstein, 1994).

The research also used a comparative table of cross-loading items to assess discriminant validity by inspecting the Average Variance Extracted. Fornell and Larcker (1981) introduced the concept of AVE, which evaluates discriminant validity by analysing the squared multiple correlations between items and constructs. AVE is calculated by assessing the range to which a variable shares variance with its own items compared to the variance it shares with other constructs. By comparing these values, a study can determine if there is adequate distinction between constructs, indicating good discriminant validity.

AVE examines the average extent of variation that a latent construct can expound in its observed constructs to validate the constructs (Dos Santos & Cirillo, 2021). It quantifies the extent to which a construct can account for the variance in its observed variables, which are theoretically related to the construct. Higher AVE values indicate that the construct amply captures and explains a significant portion of the variant in the observed variables, providing proof for construct validity.

Table 17

Composite Reliability and Average Variance Extracted

	Composite Reliability	**AVE**	**MSV**	**MxR(H)**	**Dispositions**	**Enablers**	**Socio-Culture**	**Brand Loyalty**
Dispositions	0.90	0.62	0.61	0.91	0.78*			
Enablers	0.79	0.76	0.93	0.80	0. 52*	0.89*		
Socio- Culture	0.76	0.72	0.93	0.58	0.67*	0.90*	0.88*	
Brand Loyalty	0.78	0.76	0.86	0.80	0.78*	0.74*	0.93*	0.90*

Note; The table displays the Composite Reliability and Average Variance Extracted, indicating internal consistency and testing discriminant validity.

Dos Santos and Cirillo (2021)) recommend that AVE values should fall within the threshold of $0.50 < AVE \leq 1.00$, meaning they should not be less than 0.5 but should be less than 1.00. In this study, the AVE values remained constant throughout the analysis without showing a decreasing trend. The conservative indices are result of factor loadings obtained through least squares or maximum likelihood regressions.

4.4.3. Multicollinearity Test

The study computed tolerance values for customer dispositions, which were brand performance (0.69), brand perceived quality (0.61), brand satisfaction (0.376), brand affect (0.81), brand trust (0.44), and brand relevance (0.39). Customers' enablers' tolerance values included customer relationship proneness (0.61), customer involvement (0.55), customer switching cost (0.65), and customer commitment (0.59). Brand relevance and satisfaction were highly correlated at 0.72, which is greater than the threshold of 0.7.

Daoud (2018) posited that VIF values exceeding 5 or 10 imply that the related regression coefficients are below par as a result of multicollinearity. The VIF values for customer relationship proneness (1.64), customer involvement (1.83), customer switching costs (1.53), and customer commitment (1.68) revealed no multicollinearity between brand disposition factors and toothpaste brand loyalty.

4.4.4. Test for Outliers

Mahalanobis distance was used to identify observations that significantly different from the rest of the group (Filzmoser et al., 2005). Most prominent outliers in the data set were identified as 1, 2, 298, 3, and 38.

The same study explained that outliers can be seen as data points with larger residual values that may result from errors (e.g. coding error), random variation or interesting phenomena. Multivariate outliers have the potential to affect SEM (see table 18 and figure 5).

Table 18

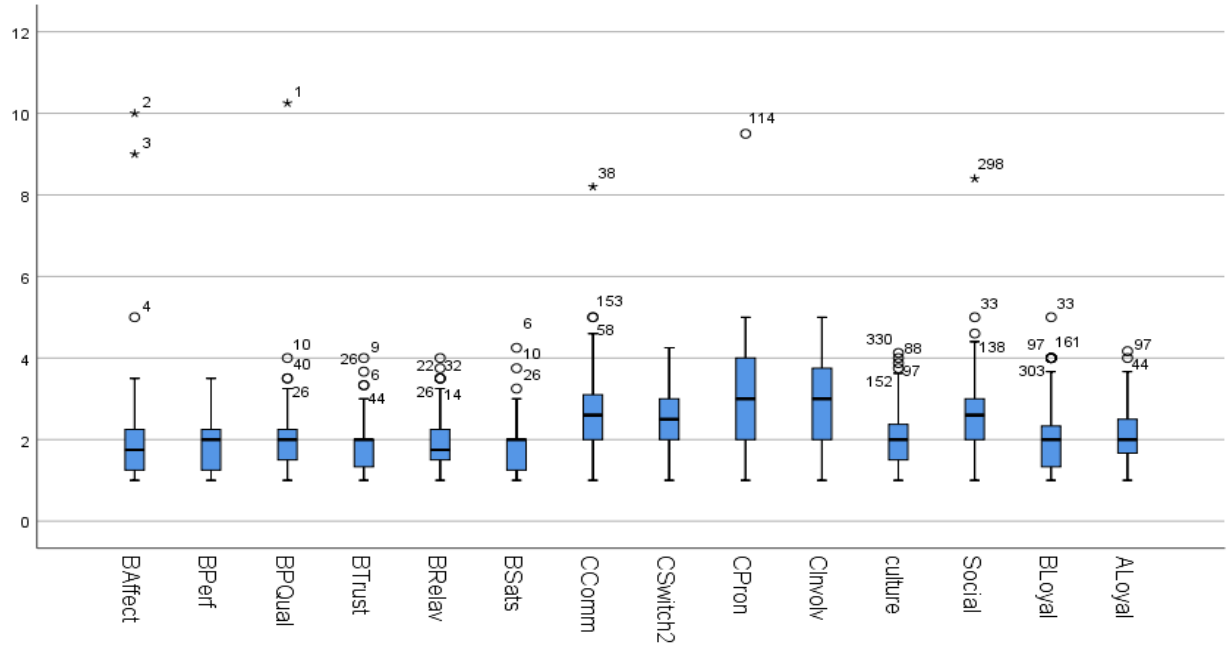
Detected Outliers using Mahalanobis d-squared

Observation Number	Mahalanobis d-squared	p1	p2
1	214.979	0.00	0.00
2	136.176	0.00	0.00
298	101.457	0.00	0.00
3	101.046	0.00	0.00
38	94.363	0.00	0.00

Note; The table presents the Mahalanobis distance, which is used to identify unusual observations in multivariate data.

Figure 5

Detected Outliers in the Study



Note; *The figure showcases observations marked with an asterisk to indicate higher outlier levels*

The outliers were eliminated in the study though all the outliers had reported missing data. Tabachnick and Fidell (2013) notes missing data is one of the potential causes of outliers. When data is missing, gaps are created in the dataset, resulting in inconsistency in the data distribution and potentially creating outliers. Failing to address them can lead to biased or inaccurate results.

4.5 Path Analysis Factors Loadings and Coefficient Determination

The path analysis of customer dispositions, customer enablers, and socio-cultural factors on both attitudinal and behavioral brand loyalty were evaluated their significance through the investigation the casual links of the hypothesized relationship between variables in the model (see table 19). Path analysis as a statistical procedure was employed investigate the direct and indirect relationships (Fan, Chen, Shirkey, John, Wu, , Park, & Shao, 2016) . This study upheld exogenous factors as customer dispositions and customer enablers and socio-cultural factors while endogenous variables were limited to brand loyalty.

Path analysis outcomes indicated a significant connection allied to brand affect and customer dispositions (path coefficient = 0.841, standard error = 0.050, critical ratio = 20.020, p-value = 0.000). Brand affect then has a remarkable effect on customer dispositions which influences brand loyalty as the statistically significant p-value of 0.000 reinforces this notion. Besides, the path coefficient (0.841) points to a resilient and optimistic overtone between the two constructs. Thus, an upsurge in positive emotional feelings evoked by the brand has a huge impact on determining customer dispositions and boosting brand loyalty. The accompanying diminutive standard error (0.050) is indicative of higher accuracy in assessing the path coefficient. It provides confidence in the precision of the calculated value. Additionally, the critical ratio of 20.020 provides further support for the significance of the relationship.

This suggests that the observed relationship between brand affect and customer dispositions is statistically significant at the 0.05 level of significance. Furthermore, the computed R^2 for brand affect was 0.39, demonstrating that it represented 39 % of the variance in the brand loyalty construct, in explaining brand loyalty. All these point to customers' emotional connection to a brand as a significant factor in their loyalty, in addition to the utilitarian function of the brand. These findings relate to Khandai et al., (2022) study that revealed positive emotions evoked by a brand generate trust and foster brand loyalty. Customers' emotional connection goes beyond their satisfaction of functional needs and taps into customers' deeper emotional and

psychological desires. When customers develop an unwavering emotional connection with a brand, they will have an allegiance to the brand.

Table 19

Path Analysis, Factor Loadings and Co-efficient Determination Results

Path Analysis	Path Estimate	Standard Error	Critical Ratio	P- Value	Factor Loadings	Coefficient of Determinatio
Brand Satisfaction and Customer Dispositions	1.000	.050	20.020	***	0.84	0.71
Brand Relevance and Customer Dispositions	.997	.050	19.069	***	0.85	0.71
Brand Trust and Customer Dispositions	.951	.053	18.417	***	0.80	0.64
Brand Perceived Quality and Customer Dispositions	.969	.050	17.953	***	0.81	0.65
Brand Performance and Customer Dispositions	.899	.061	13.757	***	0.76	0.58
Brand Affect and Customer Dispositions	.841	.050	20.020	***	0.62	0.39
Customer Relationship Proneness and Customer Enablers	1.000	----	-----	-----	0.61	0.37
Customer Switching Costs and Customer Enablers	.611	.054	11.307	***	0.69	0.47
Customer Involvement and Customer Enablers	1.077	.087	12.333	***	0.72	0.52
Customer Commitment and Customer Enablers	.813	.067	12.179	***	0.77	0.59
Consumer's Culture and Socio-Cultural Factors	1.000	-----	------	-----	0.67	0.37
Consumer's Socialization and Socio-Cultural Factors	.978	.089	11.015	***	0.61	0.45
Attitudinal Brand loyalty and Brand Loyalty	1.000	-----	------	-----	0.86	0.73
Behavioural Brand Loyalty and Brand Loyalty	1.090	.071	15.443	***	0.73	0.54

Note; The table presents the path analysis results, including the corresponding path estimates, standard error, critical ratio, p-value, factor loadings, and coefficient of determination.

The resilient correlation between brand affect and brand loyalty was confirmed by a factor loading of 0.62, consistent with Yao and Hee (2022). Customers then experience positive emotions when interacting with a brand, such as joy creating a favorable brand perception.

Where customers link positive brand emotions, they are likely to trust the brand and perceive it as reliable, credible, and capable of meeting their needs. By evoking positive emotions and building trust, brands can cultivate a loyal base which becomes brand advocates spreading positive word-of-mouth.

The path analysis conducted on brand performance and customer dispositions yielded an estimated path coefficient of 0.899 (standard error = 0.061, critical ratio = 13.757, p-value = 0.000). These findings indicate a statistical significant relationship between brand performance and customer dispositions, as verified by the p-value (0.000). The path coefficient of 0.899 suggests a robust and positive affiliation of brand performance to customer dispositions. This implies that when toothpaste meets or exceeds expectations in terms of its performance, it positively influences customers' attitudes and dispositions towards the brand to build loyalty. The standard error (0.061) depicts the estimated path coefficient accurateness in providing confidence in the calculated value. The critical ratio (13.757) supports the significance of the association, confirming its statistical significance at a significance level of 0.05.

Brand performance also posted an R^2 of 0.58, higher than that of brand affect, accounting for 58% of the variance in the customer dispositions construct. This suggests that customers' attitudes towards a brand are influenced by its ability to deliver on its promises. Rivaroli et al., (2022) indicated that emotional appraisal and trust underpin product performance. The correlation coefficient relating to brand performance and brand loyalty was 0.76, signifying that as customers' expectations are met by the brand, their attitude towards it can change, leading to loyalty.

Brand trust is critical in building loyalty, as evidenced by its factor loading of 0.80 and an R^2 of 0.64. Therefore, trust accounts for 64% of the variation in customer dispositions. Besides, the path analysis estimate between brand trust and customer dispositions, was 0.951 (standard error = 0.053, critical ratio = 18.417, p-value = 0.000). This reveals a substantial connection between the two variables as the path coefficient of 0.951, and the p-value of 0.000, point to this assertion. So, when consumers place trust in a toothpaste brand, it generates positive dispositions towards the brand which sparks brand loyalty. The critical ratio of 18.417 and trifling standard error of 0.053 echoes the accuracy of the path coefficient estimate, the confidence in its precision

and the significance of the association, reinforcing its statistical significance at a 0.05 significance level.

Trust is essential ingredient in any given association, binding the brand to the customer. When a brand delivers on its promises, customers generate trust feelings towards a brand to exhibit loyalty. These findings parallel aforementioned research highlighting the vitality of brand trust in generating brand loyalty (Ledikwe, 2020; Michael & David, 2019). Therefore, these findings further validate the importance of prioritizing and nurturing brand trust as a strategic approach to enhancing brand loyalty. By prioritizing trust-building efforts, companies can establish a strong foundation for loyalty and gain industrial competitive advantage. This helps to alleviate customer concerns, enhance brand perception, and ultimately contribute to customer satisfaction and loyalty.

Brand perceived quality and customer dispositions path analysis revealed a path coefficient of 0.969 (standard error = 0.050, critical ratio = 17.953, p-value = 0.000). The study concludes a weighty relation between brand perceived quality and customer dispositions. Besides the coefficient (0.969) attests to a sturdy and affirmative affiliation between the two constructs suggesting that when customers recognize a toothpaste brand to be exceptional, they embrace positive dispositions towards it. The standard error of 0.050, is statistically insignificant, reflecting the precision of the estimated path coefficient and an extraordinary level of assurance in the calculated value. Likewise, the critical ratio (17.953) is supportive of the strength and significance of the link at the statistical significance of 0.05 significance level.

The brand perceived quality posted a factor loading of 0.81 and a coefficient determination of 0.65, indicative of a robust affirmative and significant association with brand loyalty among millennials. Therefore, customers' quality perceptions and value for money attracts loyalty. Wuisan and Angela (2022) links this perception to the risk reduction concept, signifying that customers perceive low-quality brands as highly risky. Brands must then ensure their quality and value perception aligns with its target customers' expectations to maximize brand loyalty. Customers may hesitate to engage with or remain loyal to a brand that they perceive as low quality. In essence, managing quality perceptions is critical for reducing customer risk and fostering long-term loyalty.

Hence, quality indicators, such as product performance, reliability, features, durability, design, and conformance, are key tools for boosting loyalty. Darvish, Mohtaram, Lotfizadeh and Hiedarzadeh (2022) related brand perceived quality is linked to brand loyalty. When customers perceive a high quality brand, they form certain expectations and trust in the product's capability to meet those expectations. The promise of quality must be maintained to boost loyalty and failing to maintain results in disappointments and a forfeit of trust, resulting in customers seeking alternatives. Perceived quality cues fortify strong affinity for customers' loyalty.

Besides, brand satisfaction and customer dispositions posted a path analysis coefficient of 1 (standard error = 0.050, critical ratio = 20.020, p-value = 0.000) indicating a significant relationship between brand satisfaction and customer dispositions. Consequently, the path coefficient of 1 signifies a sturdy and optimistic linkage of brand satisfaction to customer dispositions. When a brand successfully satisfies its customers, it generates positive dispositions towards the brand and aids in keeping customers loyal. Brand satisfaction acts as a reliable and consistent indicator of overall customer dispositions. The standard error of 0.05 tells of the precise estimated path coefficient, boosting the precision confidence of the calculated value.

Moreover, the critical ratio of 20.020 supports the significance of the association, affirming its statistical significance at a 0.05 significance level. The path analysis coefficient of 1 suggests that brand satisfaction has the maximum possible influence on customer disposition. It explains the maximum variance in customer disposition and indicates high predictability. In this case, brand satisfaction alone can account for all the variance in customer disposition. Besides, a path analysis coefficient of 1 suggests perfect multicollinearity, making it difficult to distinguish the individual contributions of brand satisfaction. It implies that other variables or factors might have limited influence on customer disposition once brand satisfaction is taken into account.

Brand satisfaction is a strategic gauge of a brand's realization in the market (Chen et al., 2020). Brands long for positive feedback from customers regarding brand satisfaction. Under brand disposition factors, brand satisfaction had a R^2 value of 0.71 and a factor loading of 0.84. This underscores the prominence position of brand satisfaction in edifying brand loyalty, accounting for 71% of the proportion of variance within the brand loyalty construct. Brand satisfaction gives a crucial feedback for measuring how well the brand is meeting customer needs in a practical and endearing way. Though brand satisfaction is a psychological attribution, it is a subjective

evaluation of how well the brand fulfills customers' needs (Chen et al., 2020; Mungai et al., 2017; Rahmadhani, Nofirda and Sulistyandari 2022) it creates functional brand relationships.

The path analysis conducted on brand relevance and customer dispositions yielded an estimated path coefficient of 0.997 (standard error = 0.05, critical ratio = 19.069, p-value = 0.000). These findings specify that when millennials perceive a brand as effectively addressing their specific dental problems, they are likely to develop positive dispositions and eventually loyalty towards that brand. The key emphasis here is on the brand's ability to solve a particular dental issue, which influences customer attitudes. The path coefficient of 0.997, along with the p-value of 0.000, portrays a strong and positive interaction between brand relevance and customer dispositions. Successful brands strive to provide solutions to buyers' dental issues. Besides, the subpar standard error (0.05) reveals an elevated accuracy in estimating the path coefficient, which is a precise estimation of the link between the two constructs. The critical ratio of 19.069 lends credence to the significance association at a statistical significance at a 0.05 significance level.

Brand relevance also had a factor loading of 0.85 and an R^2 of 0.71, specifying that 71% of the variation in customer dispositions factors informs the millennials toothpaste brand loyalty. Brand relevance can be enhanced by involving customers in a language they understand, which is seen as a novel form of differentiating an offering. Pan et al. (2020) and Guèvremont et al. (2021) believe that brand relevance is the new differentiation, and it can lead to informed purchase intention. This study linked brand relevance to brand loyalty among millennials and highlights the role of brand relevance in reducing risk perceptions. Millennials tend to prefer toothpaste brands that address specific dental problems, such as fresh breath, white teeth, bleeding gums, or sensitive teeth. By meeting customer needs, brands establish loyalty and as such emotional options such as think, sense, and feel are the means through which brand relevance is communicated (Sedibe et al., 2019).

Additionally, path analysis was done for customers' enablers factors. Being willing and able to enter into a loyal relationship with a brand is essential. This study identified several factors that affect customer capability to be brand loyal, including their ability to overcome switching costs barriers, their ability to commit, their involvement ability in brand-related activities, and their ability to put up with a brand's vendor (CRP) for the brand related purposes. The path analysis

then revealed a significant estimate of 1 for customer relationship proneness and customer enablers. However, the study did not generate the specific values for the standard error, critical ratio, and p-value. Consequently, the path analysis coefficient of 1 point to a strong positive association between CRP and customer enablers, suggesting that satisfaction serves as a reliable and consistent indicator of overall customer enabling factor towards brand loyalty. Therefore, brand satisfaction surge by one unit, results in a corresponding increase in positive customer disposition among millennials.

Moreover, the path analysis coefficient of 1 implies that CRP explains the maximum possible variance in customer enablers, highlighting a high level of predictability. CRP alone can account for all the variance in customer enablers, indicating its significant influence. The path analysis coefficient (1.00) suggests perfect multicollinearity, making it difficult to distinguish the individual contribution of brand satisfaction to customer capability in becoming brand loyal. This indicates that other variables or factors may have limited influence on customer enablers once CRP is considered.

According to the analysis CRP was the least customer enabling component with an R^2 of 0.37 indicating that it accounts for 37% of the proportion of variance in informing customer enablers with a correlation coefficient of 0.61, posits a very resilient and influential constructive link. These findings mirror Olavarría-Jaraba, Cambra-Fierro, Centeno and Vázquez-Carrasco (2018a) and Chepkoech et al., (2021) discovery of a substantial positive affiliation of a relationship quality allied to loyalty. The relations quality reveals general gratification, trust, and emotional link customers experience in their interactions with a brand or service provider. Thus, when customers perceive a high level of relationship quality, it behooves satisfaction and trust the brand leading to loyalty. By enhancing relationship quality brands can foster loyalty and create a loyal customer base. Conversely, Soi (2018) recognizes that delivering on a promise to customers enhances the bond between vendors and customers. To foster brand loyalty, the brand vendor must possess knowledge, expertise, and

Path analysis also revealed a weighty linkage of customer switching costs and customer enablers. The estimate for this relationship was 0.611, with a standard error of 0.054, a critical ratio of 11.307, and a p-value of 0.000. The path coefficient of 0.611 specifies a robust and affirmative link between the two variables. Thus, as customer switching costs increase, likelihood of

customers' ability to become loyal to a particular toothpaste brand is amplified. The standard error of 0.054 depicts great precision of the estimate for the path coefficient as critical ratio (11.307) tells statistical significance at 0.05 significance level. Besides the customers' switching costs a low R^2 of 0.47, implying that this particular construct explained 47% of the proportion of variance in the brand enabler construct as means of getting customer loyal.

Switching behavior indicates that brands are at risk of desertion by customers, which is why endevour to offset it. For this study, customer switching costs had a factor loading of 0.69, implying that the link between buyer's involvement and fidelity to the brand is positive and highly significant. Amanah et al., (2021) admit that switching costs can sway customers' retention partially and simultaneously, such that customers opt to continue buying the brand because of the deterrence costs but may not be loyal. They could move to other brands up until they are economically empowered to counter these costs.

For customer involvement, the path analysis revealed a significant estimate of 1.077 to for the customer enablers. With corresponding values for the standard error, critical ratio, and p-value were 0.087, 12.333, and 0.000, respectively, the coefficient (1.077) posits a strong and constructive of buyer's involvement linkage to customer enablers. So, customer involvement threshold is indispensable in facilitating brand loyalty among millennials. Engaged customers can be committed to a brand, multiplying the odds of being loyal. With the minute standard error of 0.087 and the critical ratio of 12.333 the accuracy of the estimate for the path coefficient is assured at a statistical significance level of 0.05.

Moreover, customers' involvement had an R^2 of 0.52, demonstrating that it stood for 52% of the proportion of variation in the brand loyalty construct. These findings are parallel Izogo and Mpinganjira (2022) work but differ with Oundo et al., (2016), which tell of an insignificant influence of newspapers' involvement during the purchase process. This departure is attributed to the newspapers' traditional ways of communicating. These inadequacies have led managers to turn to social media tools for instance Facebook, Instagram, and TikTok to involve consumers. Through self, interpersonal, and subliminal means customers can be engaged without privacy intrusion.

Furthermore, customers' involvement had a factor loading of 0.72, implying positive and moderately significant correlation. It implies that involving customers in brand activities aids

customer capabilities in loyalty building. Kosiba et al., (2018) bolster this notion by clarifying that emotional, cognitive, and behavioral engagement can be used to achieve this optimally through new information technology facilities. By leveraging new information technology facilities, brands can optimize these forms of engagement. Technology enables brands to collect and analyze customer data, allowing for personalized and targeted marketing approaches that resonate with individual preferences and interests. Furthermore, Ali (2018) approves the use of value co-creation as a link of the brand and the customer to link brand loyalty. Therefore, a brand open for engagement with customers, should be ready for scrutiny, to induce trust.

Customer commitment and customer enablers, the path analysis revealed a significant estimate of 0.813 with a standard error, critical ratio, and p-value were 0.067, 12.179, and 0.000, respectively. The strong path analysis coefficient of 0.813 tells of a strong and positive link between two constructs suggesting the significant role played by customer commitment in influencing the ability for millennials to become brand loyal. Dedicated and committed clients are easily pliable to becoming loyal. The minor standard error of 0.067 signifies the accuracy of the estimate for the path coefficient. Additionally, the critical ratio of 12.179 provides further support for the significance of the relationship at a statistical significance level of 0.05. Customer commitment had the highest customer enabler factor with an R^2 of 0.59, accounting for 59 % of the proportion of variance within customer enablers to boost the brand loyalty factor.

These findings resonate with s Soleimani (2019) work attesting to commitment indirect impact on brand loyalty. The factor loadings posting was 0.77, is an indication of a strong correlation between the two constructs. Thus, to build commitment, a brand should strive to emotionally connect with customers (Ledikwe, 2020). Brands should go beyond purely functional aspects and focus on creating emotional experiences that resonate with customers' desires, preferences, and values. By emotionally connecting with customers, a deeper and more meaningful relationship with their target audience is made. Such ventures must have elements of trust (Dhurup et al., 2018; Suhan et al., 2022). Commitment has a deep sense of dedication, loyalty, and attachment just beyond mere satisfaction. It is a customer’s belief in brand's promises, reliability, and ability to deliver. They hope the brand will consistently meet their expectations and fulfill its obligations.

Path analysis was also conducted on socio-cultural factors of consumer socialization and consumer culture. It posited a vibrant affiliation between consumer socialization and socio-cultural factors, with a computed estimate of 0.978 (se = 0.089, CR = 11.015, p-value = 0.000). This indicates that consumer socialization substantially stimulate socio-cultural factors, which in turn influences brand loyalty. The path coefficient of 0.089 signifies a strong and positive association between these constructs. Consequently, introducing a brand to a child during or utilizing available socialization tools to reach consumers art an early age influence brand perception capability and loyalty tendencies. When a brand is introduced to consumers early on, during their socialization period or by leveraging available socialization tools, it has the potential to greatly influence their attitudes, beliefs, and behaviors related to brand loyalty. Early brand exposure to a consumer during their formative or decision-making process such as online can significantly shape their relationship with the brand, leading to long-term loyalty. These tactics in addition to parental, peer influence and social media to enhance brand loyalty among consumers. The minor standard error (0.089) validates the accuracy of the path coefficient estimate together with its critical ratio of 11.015 provides further support for the worth of the affiliation at a statistical significance level of 0.05.

Consumer socialization factors posted a 0.61 factor loading and R^2 of 0.37 accounting for 37% of the variance within the socio-cultural factor that influences the brand loyalty construct. This findings aligns with Kihiko (2017) observation that consumer socialization agents are influencers of brand loyalty but on different scales. The influence of consumer socialization in passing consumption patterns to children is age long but children nowadays are also influencing parents through social media. Tech savvy children are able to find information about brand online and influence their parent consumption patterns. Ghouse et al., (2020) illustrated that children are critical in household consumption and purchasing power. Children possess the ability to influence family purchase decisions through their preferences, desires, and influence over parents' choices. They often exert influence through direct requests for products or by expressing their preferences, which can sway parents' decisions when making purchasing choices.

Thorson and Horstman (2017) noted that family communication patterns influence attitudes, preferences, and consumption skills in adults. Family dynamics and communication patterns then influence consumption habits. In addition, parental communication has been found to influence

consumers' dispositions and subsequent preferences. Delafrooz et al., (2019) revealed that peer communication, brand attitude, brand relationship quality, and Instagram utilization all had an impact on eWOM through the Instagram social network. This means, online socialization drivers are responsible for the variations in brand loyalty. Moreover, Bisschoff (2020a) findings in South Africa, suggest that young consumers initially remain loyal to familiar brands they used at home, but do brand switching later. Similarly, Hwang et al., (2021) detected that social prestige as a cultural element had a less significant impact on emotional and behavioral commitments.

For consumer's culture and socio-cultural factors, the path analysis revealed a path analysis coefficient of 1, specifying a strong positive association between the two constructs. Thus, consumer's culture is seen as a reliable and consistent indicator of the overall socio-cultural factor towards influencing brand loyalty. So, a surge in consumer culture leads to an escalation socio-cultural attitude which influences brand loyalty among millennials. Still, the path analysis coefficient of 1 implies that consumer culture explains the maximum possible variance in socio-cultural factors, indicating a high level of predictability. In other words, consumer culture alone can account for all the variation in socio-cultural factor. However, it is important to note that this perfect multicollinearity may make it challenging to differentiate the individual contributions of other factors, such as consumer socialization to socio-cultural outcomes.

The R^2 for consumer culture was 0.45, explaining for 45% of the dynamics within socio- cultural factors, as shown in Table 19. Culture seems influence on socio-cultural factors which influences brand loyalty. Hafeez, Maitlo, Lashari and Rehman (2021) agrees that culture has equally a constructive and undesirable impact on brand loyalty. The positive bearing suggests that certain cultural values and norms can promote brand loyalty among consumers. While negative impact ones may hinder loyalty. Brand should then consider cultural factors such as values, traditions, and consumer preferences when developing their branding strategies.

By aligning brand offerings to cultural expectations and addressing potential barriers, brands can enhance their chances of building loyalty among consumers. The factor analysis revealed that consumer culture had a strong significant correlation with socio-cultural factors with a factor loading of 0.67, indicating that involving cultural aspects such as dogmas, ideals, and customs influence social cultural factors which influence loyalty to the brand. Through the lens of culture, consumers can be seen how they purchase, use, and dispose of products. Faisal et al. (2021)

supports the results by attesting to power distance and individuality playing a regulating role in PSD in Malaysia and the Kingdom of Saudi Arabia, individualism posting significant influence on PSD and power distance had a significant effect in Germany.

Lastly the used the path analysis and coefficient for attitudinal and behavioural loyalty to track it to brand loyalty. It revealed that attitudinal brand loyalty and brand loyalty were estimated to be 1.000. The path analysis coefficient indicates a strong positive overtone linking attitudinal brand loyalty to brand loyalty, suggesting that attitudinal brand loyalty is a reliable and consistent gauge of the overall brand loyalty. Thus, a unit increase in attitudinal brand loyalty leads to a unit increase in positive brand loyalty among millennials. Besides, the path analysis coefficient (1.000) signifies that attitudinal brand loyalty explains the maximum possible change in brand loyalty. This is a high level of predictability, where attitudinal brand loyalty alone can account for all the variation in brand loyalty. However, the perfect multicollinearity may make it challenging to distinguish the individual contributions of other factors to brand loyalty.

Attitudinal loyalty reveals customer's innate care and positive thoughts about the brand. If a customer affirms the brand as a part of their life and should be in a position to defend it or speak well of it when circumstances arise. Attitudinal loyalty reflects customers' general attitudes towards a brand but also indicates the success of the marketing department in addressing customer concerns. Nadeem et al. (2019) discovered that a link between brand trust, brand affect, and attitudinal loyalty is critical in determining brand loyalty. Positive attitudinal loyalty strategies can open doors to better brand positioning. For instance, Meshesha (2021) emphasized the importance of brand sophistication, excitement, competence, and sincerity in influencing brand loyalty both in terms of attitudinal and behavioral aspects of loyalty. Attitudinal and behavioral aspects work seamless to build loyalty informing why brands should use marketing communication to create favorable attitudes and secure loyal customers. Mise et al. (2019) believe millennials are influenced by family values and peer groups. Yet, with the increasing use of social media, loyalty is becoming a significant force since brands have profiles on social media to influence loyalty.

Lastly the path analysis between behavioral loyalty and brand loyalty is highly significant, with an estimated coefficient of 1.090 (Se = 0.071, CR = 15.443, and p-value = 0.000). This finding underscores the robust positive link between the two constructs, proposing that behavioral

loyalty reliably and consistently informs the overall loyalty towards a brand. Therefore, an escalation of behavioral loyalty results in a surge in constructive brand loyalty among millennials. Likewise, the path analysis coefficient of 1 reveals that behavioral loyalty explains the maximum variance in brand loyalty, highlighting its high level of likelihood. Then behavioral loyalty alone accounts for all the distinction in brand loyalty. Moreover, the slight standard error of 0.071 and the critical ratio of 15.443 depicts the accuracy of the estimated path coefficient and robust evidence for the significance of the relationship at a statistical significance level of 0.05. However, it is worth noting that perfect multicollinearity may complicate the distinction of individual contributions from other factors to brand loyalty in this analysis.

Brand loyalty function was operationalized as attitudinal and behavioral concepts. The behavioral concept indicates the evidence of the consumer's affinity for the brand, usually supported by repeated purchases. Thus, the factors loading for the behavioral concept were 0.73, and the coefficient of determination explained 54% of the discrepancy in the brand loyalty function. The factors loading for attitudinal brand loyalty were 0.86, while the coefficient of determination explained 73% of the variant in the brand loyalty function.

4.6 Confirmatory Factors Analysis.

Factor analysis identify patterns and group them into fewer constructs such customer dispositions, customer enablers, socio-cultural factors, and attitudinal and behavioural brand loyalty were lumped together (refer to table 20).

Kiriinya (2015) suggests that if constructs fail to meet the Cronbach Alpha threshold of 0.70 during extraction, they should undergo further factor analysis extraction, but they must have an Eigen Value of 0.4 or more for further examination. Otherwise, they should be discarded. Factors with Eigen values less than 0.4 are considered insignificant. A PCA using Oblimin rotation with KMO, was conducted to decide items to be eliminated, and a component matrix was generated. All items exhibited factor loadings exceeding 0.45.

Table 20

Extracted Loading Factors for the Study

Items	Extracted Factor Loadings
Brand Affect	**.49**
Brand Performance	**.66**
Brand Perceived Quality	**.67**
Brand Trust	**.67**
Brand Relevance	**.72**
Brand Satisfaction	**.78**
Customer Involvement	**.65**
Customer Switching Costs	**.54**
Customer Commitment	**.63**
Customer Relationship Proneness	**.53**
Consumer Culture	**.48**
Consumer Socialization	**.56**
Attitudinal Loyalty	**.64**
Behavioural Loyalty	**.52**

***Note**: The table displays the extracted factor loadings, which depict the relationship between a variable and the tested factors at a significance level of 0.05.*

Two principal factors were identified based on the Eigen values derived from the scree plot. In the Total Variance (see Table 21), factor one displayed the highest loadings, explaining 47.36% of the variance within this construct. Factor two accounted for 13.53% of the variance, while factor three contributed 5.43%. Factor four had a loading of 4.68%, factor five had 4.48%, factor six accounted for 3.97%, factor seven for 3.60%, factor eight for 3.17%, factor nine for 2.89%, and factor ten for 2.70%. Besides, factor eleven had a loading of 2.51%, factor twelve of 2.06%, factor thirteen of 1.91%, and factor fourteen of 1.73%.

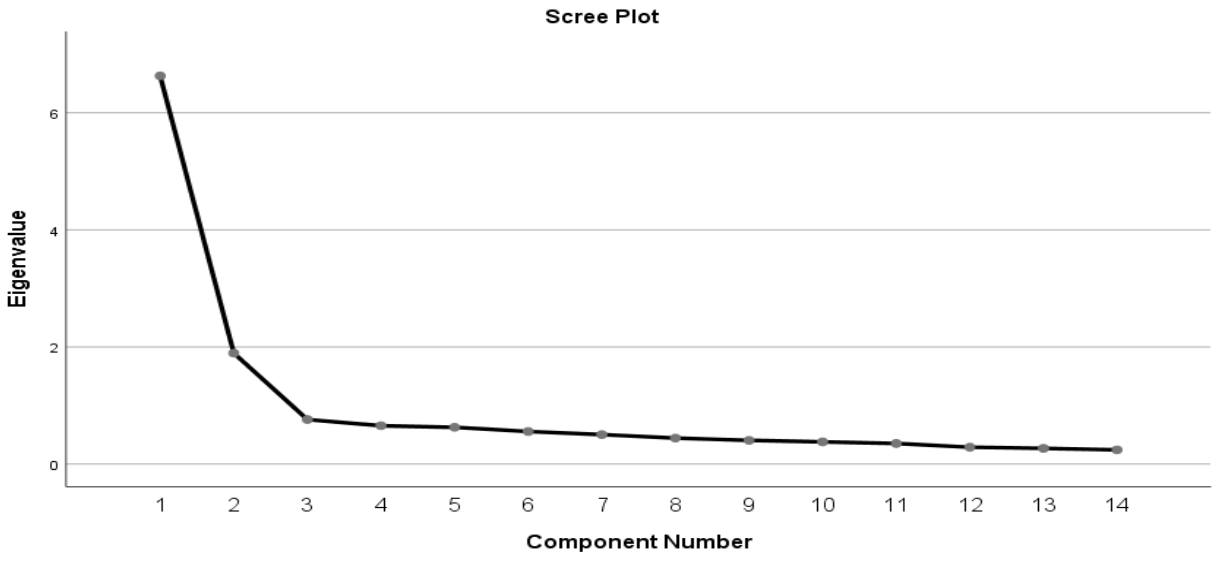
Factor one exhibited strong and positive correlations with variables such as brand affect (0.69), brand trust (0.82), brand performance (0.81), brand perceived quality (0.82), brand satisfaction (0.88), brand relevance (0.85), and attitudinal brand loyalty (0.72). Equally, factor two revealed

significant positive correlations with customer involvement (0.80), customer switching costs (0.73), customer commitment (0.78), customer relationship proneness (0.72), consumer socialization (0.75), and behavioral brand loyalty (0.69). The correlational matrix was computed using the Oblimin rotation method, considering the strong correlations between the factors.

Factor one had high positive loadings for brand affect (0.68), brand trust (0.82), brand performance (0.81), brand perceived quality (0.82), brand satisfaction (0.88), brand relevance (0.85), and attitudinal brand loyalty (0.72). Factor two had strong positive correlations for customer involvement (0.80), customer switching costs (0.73), customer commitment (0.78), customer relationship proneness (0.72), consumer socialization (0.75) and behavioral brand loyalty (0.69). The Oblimin rotation computed correlational matrix as the factors were highly correlated. Eigenvalues are then plotted against the component number, displaying a point of inflection on the curve, to determine the number of components to extract (Maore et al., 2019). That point is the cutoff, giving an indication of which points to retain, given that after this critical point, each successive factor displays a smaller amount of variation that is not worth retaining (See figure 6).

F*igure 6*

Scree Plot



Note; *A scree plot, indicating that only two principal components above the elbow should be retained.*

Table 21

Extracted Eigen Values.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.630	47.358	47.358	6.630	47.358	47.358	4.569	32.637	32.637
2	1.895	13.532	60.890	1.895	13.532	60.890	3.955	28.253	60.890
3	.760	5.429	66.319						
4	.654	4.675	70.994						
5	.627	4.479	75.473						
6	.555	3.965	79.438						
7	.503	3.591	83.030						
8	.444	3.170	86.200						
9	.404	2.888	89.088						
10	.379	2.704	91.791						
11	.352	2.511	94.302						
12	.288	2.055	96.357						
13	.268	1.914	98.271						
14	.242	1.729	100.000						

***Note**; The table showcases extracted eigenvalues explaining variance by each identified factor using Principal Component Analysis*

A scree plot typically a clear separation between the steep slope of the significant factors and the gradual decline of the rest forming a "scree" at the bottom and researchers only consider the factors before the scree in their analysis (Maore et al., 2019). In this study, the scree plot in Figure 6 shows an inflection point after the second component, which is why the first two components are picked as they provide adequate description of the variation in the combined data set.

Table 22

Component Correlation Matrix

Component Correlation Matrix		
Component	1	2
1	1.000	.479
2	.479	1.000
P values		
1	0.00	0.00
2	0.00	0.00

Note; The component correlation matrix displays the relationships among the extracted factors and identifies patterns of associations between them at the 0.05 level of significance.

Table 23 shows that Factor 1 had higher correlations with brand affect, brand performance, brand perceived quality, brand trust, brand relevance, brand satisfaction, and attitudinal loyalty. Besides, Factor 2 showed higher correlations with items related to customer involvement, switching costs, commitment, relationship proneness, consumer culture, and socialization.

These two latent factors significantly influence brand loyalty as they represent brand-related factors (customer disposition) and customer/consumer-related factors (customer enablers and sociocultural factors).

Table 23

Component Factors Loadings

Items	Components	
	1	2
Brand Affect	.685	.446
Brand Performance	.812	.340
Brand Perceived Quality	.816	.415
Brand Trust	.818	.439
Brand Relevance	.847	.388
Brand Satisfaction	.875	.329
Customer Involvement	.270	.798
Customer Switching Costs	.361	.732
Customer Commitment	.505	.782
Customer Relationship Proneness	.266	.721
Consumer's Culture	.533	.644
Consumer Socialization	.371	.749
Attitudinal Loyalty	.723	.644
Behavioural Loyalty	.490	.694

The extraction method used in this study was PCA, with KMO rotation method

Note; *Factor 1 and Factor 2 emerge as significant factors to retain, with higher loadings indicating a stronger relationship between the variables and their respective factors.*

4.7 Model Fit

Several indices were employed to test the fitness or the goodness of fit in a given structural equation model. While a good fit model may not essentially be valid, Kenny (2015) posits that fit is the ability of a model to reproduce the data in the variance-covariance matrix. To test the goodness of the proposed model, CFI Index which performs well with large and small samples (Moolla, 2010) was used The final assembled model for brand loyalty in this inquiry produced a CFI of 0.951, exceeding the recommended value of 0.95 (Sharif & Nia, 2018), indicating a very good fit. To further test the model, a Chi-square test was done to check the fittingness of the

model fit. The first CMIN/DF value was slightly above 3.00, with a significant p-value (See table 24).

Table 24

Initial Chi Square and Degree of Freedom

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	34	222.91	71	.000	3.14
Saturated model	105	.000	0		
Independence model	14	2991.47	91	.000	32.87

Note; "NPAR" represents the number of estimated parameters, while "CMIN" refers to the degree of freedom (DF), representing the number of independent pieces of information used to calculate the Chi-square statistic at a significance level of 0.01.

Sharif and Nia (2018) recommend increasing the CMIN/DF and other fit indices by co-varying (showing how items differ) error terms that have significant values according to the modification index covariance tables to increase the model fit. This should only be done using items from the same construct. Sharif and Nia (2018) insist that once these error terms are co-varied, a reduction in the Chi-square is inevitable, leading to an increase in the model fit indices.

Precisely, error terms from brand perceived quality and brand relevance (e4 and e2) were co-varied with a negative covariance (-0.29) (See Appendix VI).

Consequently, growth in brand perceived quality results to a lower perception of brand relevance. Thus, a higher perceived quality makes customers assume it is beyond their reach they cannot afford the brand. Yet, customer involvement and customer relationship proneness (e8 and e10) showed a covariance of 0.26, indicating that progress in the customer-vendor relationship can boost customers' involvement in the brand (See table 25 and Appendix VI).

Table 25

Modification Indices Covariance's

Iteration	Negative eigenvalues	Condition #Smallest eigenvalue	Diameter	F	NTries	Ratio
0	*e*12*	-.90	9999.00	3051.87	0	9999.00
1	*e 9*	-.33	2.83	1499.33	20	.32
2	*e3*	-.12	1.09	649.05	5	.90
3	*e1*	-.02	.51	391.24	4	.88
4	*e4*	464.08	.55	240.65	5	.86
5	*e0*	293.66	.72	205.82	1	.65
6	*e*0	271.39	.15	191.82	1	1.12
7	*e0*	304.71	.08	190.65	1	1.09
8	*e10*	309.17	.01	190.62	1	1.02
9	*e0*	297.23	.00	190.62	1	1.00

Note: The table shows Modification Indices used to enhance the model fit by suggesting potential improvements such as adding, removing, or co-varying error terms in the model. These modifications aim to reduce the value of the Chi-Square statistic and make it highly significant.

Co-variance resulted in a decrease of CMIN/DF from 3.14 to an excellent fit of 2.763 (table 26).

Table 26

Final Chi Square and Degree of Freedom Table

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	36	190.62	69	.000*	2.76
Saturated model	105	.000	0		
Independence model	14	2991.47	91	.000*	32.87

Note; The table presents the calculated Chi-Square statistics, with significance tested at the 0.01 level.

Co-varying the two variables resulted in an increase in the baseline comparison to higher levels, as indicated by the Baseline Comparison Incremental Fitness Factors proposed by Sharif and Nia (2018). These factors include the NFI, RFI, IFI, TLI and CFI. NFI is a gradual degree of goodness of fit for a statistical model that is not being altered by the number of constructs in a model. RFI is an improved derivative of NFI, while IFI assess the fit of SEMs.

TLI is address the limitations of NFI being influenced by sample size. CFI analyzes the model fit by evaluating the inconsistency between the default model and the hypothesized model while altering for sample size in the chi-square of the model fit and NFI. As a result, NFI increased from 0.925 to 0.936, RFI from 0.904 to 0.916, IFI from 0.948 to 0.958, TLI from 0.933 to 0.945, and CFI from 0.948 to 0.958. Ideally, if these factors are close to 1, the fit of the model is considered better (Sharif & Nia, 2018) (See tables 27 and 28).

Table 27

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.936	.916	.958	.945	.958
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Note; The table displays CFI, NFI, RFI, IFI, and TLI values higher than 0.9, signifying a good match for the model at a significance level of 0.05.

The RMSEA is also used to determine model fit and should have score lower than 0.05, with scores of 0.10 or higher indicating a poor fit (Hu & Bentler, 1999). In this model, the RMSEA is moderate (0.072), with a lower confidence limit of 0.061 and an upper limit of 0.083. Combining the confidence interval with the RMSEA value suggests that the model is a good fit for the population (Moolla, 2010). Moreover, the P value of Close Fit test yields was 0.00, indicating a close fit for the model (Shi et al., 2019).The RMSEA value improved from 0.74 to 0.067, and both scores had a PCLOSE of 0.000 to 0.007 significance level at a 0.05 significance level.

Table 28

RMSEA Comparative Fit Index

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.067	.056	.078	.007
Independence model	.285	.276	.294	.000

Note; The table show RMSEA, value of less than 0.05 indicates a good model fit, 0.05 to 0.08 a reasonable fit and values greater than 0.10 indicates a poor fit at a significance level of 0.05.

To ensure sample adequacy, Hoelter's Index is used to analyse the critical sample size (N). A Hoelter's Index less than 75 is a poor model to accept via Chi-Square (Shi et al., 2019). The Hoelter's test measures two levels of significance $\alpha = 0.05$ and 0.01. For this model, the computed values were 156 ($\alpha = 0.05$) and 173 ($\alpha = 0.01$), which are both above the required sample size of 75, indicating that the sample is adequate for this study. The previous values were 168 to 185 at a 0.05 significance level and 186 to 205 at a 0.01 significance level.

Table 29

Hoelter's Index

Model	**HOELTER .05**	**HOELTER .01**
Default model	168	186
Independent model	15	17

Note; The table presents the calculated Hoelter's Index value, which is less than 50. This indicates that the sample size is too small to detect significant deviations from the null hypothesis at a significance level of 0.01.

4.8 Results Interpretations and Discussions

4.8.1 The Relationship of Customer Disposition and Toothpaste Brand Loyalty

The first hypothesis examined the influence of customer disposition on toothpaste brand loyalty among millennials in private universities in Kenya. Two hypotheses were formulated: ***$H_0$1:*** stating that there is no substantial association between customer disposition and brand loyalty, and ***H_A1:*** proposing the existence of a significant relationship between the two constructs. The hypotheses were tested and evidence was found to reject H_o1 in favor of H_A1 (see appendix viii). Study concludes that customer dispositions have a weighty effect on toothpaste brand loyalty among millennials in Kenyan private universities, with a regression weight estimate of 0.35, a standard error of 0.78, critical ratio of 7.161 and a p-value of 0.004. There is a strong positive link between customer dispositions and brand loyalty, with relatively high regression weight estimate and p-value showing statistically significant relationship (0.004 at p=0.05) (refer to table 30).

Table 30

Regression Weight Results of Customer Dispositions on Brand Loyalty

Hypothesis	Estimate	SE	Critical Ratio	p-value	Results
H_o1 Customer dispositions on brand loyalty	0.35	0.78	7.161	0.004	Reject

Note; The table summarizes the hypothesis regarding the relationship between customer dispositions and brand loyalty.

The regression weight (0.35) suggests a highly strong and constructive effect of customer dispositions on brand loyalty. Thus, as brand performance improves, it positively affects customer attitudes towards the brand. Meaning, positive emotional responses from customers shape their customer dispositions. The standard error (0.78) further enhances the confidence in the accuracy of the estimated regression weight. Also, the critical ratio of 7.161 highlights the significance of the relationship, which is statistically significant at a significance level (0.004) of 0.05.

Attitudes are crucial in generating brand loyalty as they motivate human behavior (Brousmiche et al., 2016). Thus, optimistic approaches towards a brand leads to increased brand loyalty, give that consumers will be eager to engage with the offering, make repeat purchases, and recommend it to others. Favorable attitudes towards a brand are essential for the development of sustainable brand loyalty.

Table 31

The Hierarchical Reduction Regression Analysis Results (Customer Dispositions)

Variables	**Model 1**	**Model 2**	**Model 3**	**Model 4**
Constant	0.42*	0.43*	0.44*	0.46*
Brand Trust	0.20*	0.21*	0.21*	0.24*
Brand Relevance	0.24*	0.24*	0.25*	0.30*
Brand Affect	0.28*	0.28*	0.29*	0.31*
Brand Satisfaction	0.09	0.09	0.10	
Brand Performance	0.04	0.05		
Brand Perceived Quality	0.01			
F	56.71*	68.21 *	85.179*	112.308 *
R^2	0.47	0.47	0.467	0.463
Adjusted R^2	0.46	0.46	0.461	0.459
Δ R	0.47	0.00	-0.001	-0.003

Note; The table presents the results of the hierarchical regression analysis, which examined the association between the dependent variable and one or more predictor constructs. The analysis controlled for the effects of other variables at a significance level of 0.05.

Studies by Azzahra and Fachira (2022) and Darvish et al. (2022) support the relevance of brand trust and brand affect in building sustainable brand loyalty. Therefore, when customers perceive a brand as trustworthy and experience positive emotions towards it, they can become brand loyal. Still, customer dispositions are vital in reducing risk perceptions among consumers (Wuisan & Angela, 2022). This is critical in endearing a brand to a target market. Studies shows brand perceived quality and brand trust are critical in breeding brand loyalty (Michael & David, 2019).

Hence, Millennials need reassurance to have favorable attitudinal perceptions about brands. To test the dispositions influences (brand affect, trust, relevance, satisfaction, perceived quality, and performance) on brand loyalty, a hierarchical reduction regression reduction model was used.

The path analysis revealed a regression weight of 0.833 (se = 0.062, critical ratio = 13.496, and p-value = 0.000) for the influence of brand affect on customer dispositions. This regression weight indicates a momentous connection between brand affect and customer dispositions. The low p-value (0.000) confirms that the observed association is genuine while the regression weight of 0.833 opines a strong and positive influence of brand affect on customer dispositions. This means that as the emotional impact of the brand increases, it positively affects customer dispositions. Therefore, a positive emotional response from the brand shapes customer attitudes and behaviors. The small standard error (0.062) exudes the confidence in the accuracy of the estimated regression weight as critical ratio (13.496) points to a statistically significant at 0.05a significance level.

To further examine the effect of brand affect on brand loyalty a hierarchal reduction method was used. The investigation revealed a coefficient of ß=0.30, t=7.37, and p=0.000, indicating an optimistic relationship between brand affect and brand loyalty, characterized by both strength and direction. The results submit that a rise in brand affect influences a surge in brand loyalty.

Orzan et al. (2016) supports this finding as he found that positive emotions towards a brand could increase a customer's ability to become attitudinally brand-loyal. For that reason, attitudinal brand loyalty is linked to how the brand makes customers feel and customers become loyal not only because of the practical use of the product but also because the product evokes positive emotions such as happiness and gladness to positivity.

Brand relevance and customer dispositions posted a regression weight of 0.960 (se = 0.051, critical ratio = 20.385, and p-value = 0.000). This is a significant and robust affiliation between brand relevance and customer dispositions with a low p-value of 0.000. Moreover, the regression weight of 0.960 indicates a highly strong and positive influence of brand relevance on customer dispositions. The seemingly relevance of a toothpaste brand in addressing specific dental problems increases, positive attitudes towards it. Hence, when customers perceive a brand as relatable and effective in solving dental issues, positively attitudes are formed increasing brand

loyalty probability. Still, the insignificant standard error (0.051) identifies the accuracy of the estimated regression weight as the critical ratio (20.385) which is statistically significance level at 0.05.

The hierarchal regression analysis of brand relevance to brand loyalty yielded a coefficient of ß = 0.30, t = 5.28, significant p-value of 0.00 at a 0.05 significance level. This denotes that, the consumer attitude that a brand can solve a specific problem elevates brand loyalty. By promoting a product as the best solution to a specific problem in a given category attracts loyalty to the brand, for instance, if customers have bleeding gums or sensitive teeth, they are likely to seek out a brand that can address those problems and give them relief. Brand relevance in key in countering risk perceptions such that consumers' uncertainties about safety, quality, or effectiveness, are more likely to choose a product that will be unlikely to disappoint them. Guèvremont et al. (2021) suggest that brand relevance is the new way of differentiation in today's market. Simply having a good product or service is no longer enough to stand out from the competition. Managers need to differentiate their brands by making them relevant to their target market. So, brand positioning to be relevant in the eyes of the customer is essential, sentiments supported by Mulugeta et al. (2017).

The regression weight for brand satisfaction in relation to customer dispositions was found to be 1.000 (standard error = 0.000), specifying a momentous and strong link amongst the two variables Therefore, as customer satisfaction with a brand increases, it leads to more optimistic disposition towards the brand. It is worth noting that coefficients exceeding +1 or -1 may legitimately arise due to the presence of strong multicollinearity, as acknowledged by Kenny (2015). Consequently, satisfied consumers can be brand loyal brand when their expectations are met.

Surprisingly, the hierarchal reduction regression a clear picture of brand satisfaction coefficient of ß = 0.1, with a t-value of 1.58 and a p-value of 0.12 at 0.05 significance level. It showed an insignificant link between brand satisfaction and brand loyalty. These findings contradict by Mungai et al. (2017) and Hariyanto (2018), who emphasized brand satisfaction being indispensable in nurturing loyalty. Findings then tell that customers may then continue to choose a particular brand despite having dissatisfaction due to habit, limited alternatives, or even

economic reasons. Dissatisfied customers then opt to stay with a brand because other brand are expensive or not available in their vicinity.

Brand perceived quality, the regression weight was estimated at 1.009 (se = 0.053) indicative of a substantial and robust affiliation between it and brand loyalty with a low p-value (0.000). This is a likely depiction of Multicollinearity in which studies (Deegan Jr, 1978; Kenny, 2015) have advised on reporting. The regression weight confirmed that the influence was statistically significant at 0.05 significance level. When customers have a favorable insight of a brand's quality, it influences their dispositions towards the brand. The standard error (0.053) depicted a high confidence level in the accuracy of the estimated regression weigh while the critical ratio (18.891) stresses the significance of the link, further ratifying its statistical significance at a 0.05 significance level.

Besides, the hierarchal regression analysis showed brand perceived quality (coefficient of ß = 0.01, a t-value of 0.24 and a p-value of 0.81) at a 0.05 significance level. These results mean that there is no statistically significant relationship between perceived quality and brand loyalty and that brand perceived quality does not influence does brand loyalty. These findings confirm Gabriel and Ronald (2017) thought that brand quality perception can foster trust and confidence in the brand, mitigate risk perception, and but may not inform loyalty but repurchase likelihood. Yet, Chinomona and Maziriri (2017) see perceived product quality as positively influencing brand loyalty and consumers' intention to repurchase which contradicts the discoveries of this investigation.

The brand trust construct revealed a regression weight of 0.960 (se = 0.050) for the influence on customer dispositions indicating a substantial and strong positive affiliation to customer dispositions. The low p-value (0.000) settles that the observed association is not by probability by a reality of a meaningful and reliable relationship. Likewise, the regression weight of 0.960 suggests a highly strong and positive influence of brand trust on customer dispositions. So, as brand trust increases, customer attitudes and dispositions towards the brand also improve.

Therefore, when consumers trust a brand, their general disposition towards that brand is elevated. A brand that consistently delivers positive emotional responses bolsters customer dispositions, thus building trust with customers' leads to positive emotional responses, reinforcing their positive attitudes towards the brand. The standard error (0.05) places high confidence level in the

precision of the estimated regression weight as the critical ratio (19.170) confirming statistical significance at a 0.05 significance level.

Additionally, the hierarchal regression analysis discovered a coefficient for brand trusts at ß = 0.24, t-value of 4.35 and a p-value of 0.00 at a 0.05 significance level. These results specify a positive relationship between brand trust and brand loyalty and confirming that brand trust significantly influences loyalty. Molinillo et al. (2017) attests that accountable brands tend to generate brand trust and, then, loyalty compared to active brands while Menidjel et al. (2017) see trust vitality in retaining loyalty, and stressed that satisfaction ominously impacts trust.

Brand performance had a regression weight of 0.902 (se = 0.050) linked to customer dispositions. The weight pointed to a substantial and robust constructive association between the two constructs which was supported by low p-value (0.000). The regression weight suggested a highly strong and positive influence of brand performance on customer dispositions. Therefore, a good toothpaste of providing clean breath, dealing with cavities, and healing bleeding gums, positively impacts customer attitudes. These standard error (0.050) indicated a high level confidence in approximating the regression weight as established by the critical ratio of 17.879 which was statistically significant at a 0.05 significance level.

Table 32

Summary of Hypotheses Tests Results

Hypothesis	Beta	p-Value	Results
Hypothesis-H_o1Brand Affect on Brand loyalty	0.31	0.00	Rejected
Hypothesis- H_o 2Brand Trust on Brand loyalty	0.24	0.00	Rejected
Hypothesis- H_o 3 Brand Relevance on Brand loyalty	0.30	0.00	Rejected
Hypothesis- H_o 4 Brand Performance on Brand loyalty	0.05	0.42	Fail to Reject
Hypothesis- H_o 5Brand Perceived Quality on Brand loyalty	0.11	0.81	Fail to Reject
Hypothesis- H_o 6 Brand Satisfaction on Brand loyalty	0.10	0. 21	Fail to reject

** Correlation is significant at the 0.05 level (2-tailed).

Note; The table presents the results of the hierarchical regression analysis, which examined the relationship between the dependent variable and one or more predictor constructs. The analysis controlled for the effects of other variables at a significance level of 0.05.

A hierarchal regression test on brand performance and brand loyalty exposed an insignificant statistical level, (ß = 0.05, t = 0.80, and a p-value of 0.42), at the 0.05. The positive coefficient implies brand performance increases, so does brand loyalty but the high p-value indicates that the observed relationship between two constructs is not been evidently proved. Customers can then be loyal to a brand regardless of its performance Factors such as price, availability convenience, brand reputation or emotional connection may have a stronger influence on brand loyalty.

However, Zarantonello, Formisano and Grappi (2016) saw product performance is influenced by tailored emotive appraisal, where each consumer's unique preferences and experiences shape their emotional response to a product. Thus, product performance is not only influenced by general emotional response but also by individualized and personalized emotional responses. However, these findings are in line with Tanzaretha and Rodhiah (2021) who concluded that brand performance does not attain a progressive bearing on brand loyalty or purchase intention. Therefore, a decline in brand performance does not necessarily result in decreased brand loyalty.

In summary, brand satisfaction and brand perceived quality have different impacts on brand loyalty. While brand satisfaction is highly subjective and may not have a significant impact on brand loyalty, brand perceived quality reliably indicates of brand trustworthiness and effectiveness, and has a significant positive impact on brand loyalty.

4.8.2 The Relationship of Customer Enablers and Toothpaste Brand Loyalty

The second hypothesis examined the significant link between customer enablers and toothpaste brand loyalty among millennials in Kenyan private universities. The null hypothesis (***$H_0$2***) stated that there is no significant relationship, while the alternate hypothesis (***H_A2:***) proposed a significant relationship. The results of the hypothesis test, conducted at a 0.05 significance level had a p-value of 0.00, indicating a significant relationship between customer enablers and brand loyalty. The estimated coefficient was 0.72 with a standard error of 0.84 and a critical ratio of 12.978 and p-value of 0.000 (see appendix viii).

Table 33

Regression Weight Results of Customer enablers on Brand Loyalty

Hypothesis	Estimate	SE	Critical Ratio	p-value	Results
H_o3 Customer enablers on brand loyalty	0.72	0.84	12.978	0.000	Reject

Note; The table provides a review of the hypotheses regarding the relationship between customer enablers and brand loyalty.

The regression weight tells of a highly strong and an affirmative influence of customer enablers on brand loyalty, therefore, an increase in customer enablers results in a positively increases brand loyalty. The low standard error of 0.00 and indicates the greater confidence in the accuracy of the estimated regression weight and critical ratio of 12.978 is indicative of the significance of the relationship statistically significant at 0.05 significance level. The discoveries led to the rejection of the null hypothesis ($H_0$2) and accepted the alternate hypothesis (H_A2), concluding that there is no significant relationship between customer enabler factors and brand loyalty among millennials for toothpaste brands. Thus, an increase in customer enabler factors would lead to higher brand loyalty among millennials.

To explore the influence of individual-specific customer enablers on toothpaste brand loyalty among millennials in Kenyan private universities, a path analysis was conducted to examine regression weights. Furthermore, a hierarchical reduction multiple regression analysis was performed at a significance level of 0.05 to ascertain the link between these enablers and brand loyalty.

The path analysis exposed a regression weight of 1.230 (se = 0.093) for the influence of customer involvement on customer enablers specifying a substantial and optimistic connection between the two constructs. The low p-value (0.000) confirms that the observed link is indicative of a genuine relationship. Likewise, the regression weight of 1.230 indicates a strong and positive influence of customer involvement on customer enablers. Deegan Jr, (1978) established that coefficients (with more than +1 or -1) nature can legitimately arise indicating the presence of strong multicollinearity.

The presence of high multicollinearity affects the stability and reliability of the regression results, proving difficult to distinguish independent impact of specific predictor influences on the dependent variable. Deegan Jr. (1978) observes that, analysts should not shy from reporting such coefficients, given these characteristics and strongly advises researchers against altering the models solely due to the presence of this phenomenon. This is also the reason why the study also conducted the hierarchal reduction regression analysis to further inspect the link. The minor standard error (0.093) specifies a precision of the estimated regression weight and the critical ratio (13.223) underscores the significance of the relationship, highlighting its statistical significance at a 0.05 significance level.

Path analysis weight revealed a strong customer involvement linkage to customers enablers (ß = 0.10., t = 0. 33 and a significant p-value of 0.74 at a 0.05 significance level). Thus, the subtle act extended by a brand to ensure customers are part of the brand and its activities is vital in building loyalty. The positive coefficient suggests that for every one unit of customer involvement, there is an increase of 0.14 units in brand loyalty, holding all other factors constant. The t-value indicates a highly statistically significant coefficient as p-value (0.008) suggests evidence against the null hypothesis, signifying a substantial link between customer involvement and brand loyalty.

These findings contradict Oundo et al. (2016) who found impersonal persuasion was insignificant in the newspaper purchases involvement in Kenya. Therefore, impersonal persuasion neglects direct interaction between the advertiser and consumer but can influence the purchase of newspapers. Above and beyond, Rather et al. (2018) explained that notwithstanding f social media and its acceptance among many people, some brands are stuck with traditional marketing methods to reach their target audience. There is a belief that traditional methods are still effective in reaching certain segments of the market or populations. However, social media is increasingly becoming vital for brands to connect and interact with customers. This involvement is facilitated through emotional, cognitive, and behavioral engagement (Kosiba et al., 2018). This emotional engagement involves creating a sense of trust and shared values or identity with the brand through compelling storytelling and leveraging customers' emotions during marketing communication.

Table 34

The Hierarchical Reduction Regression Analysis Results (Customer Enablers)

Variables	**Model 1**	**Model 2**	**Model 3**
Constant	.59**	.59 **	.61**
Customer Switching Costs	.18**	.18**	.19**
Customer Commitment	.35**	.35**	.36**
Customer Relationship Proneness	.02	.02	
Customer Involvement	.01		
F	58.762*	78.493*	117.624*
R^2	.38	.38	.386
Adjusted R^2	.37	.37	.372
Δ R	.38	.00	-.002
P Value			
Constant	.59**	.59 **	.61**
Customer Switching Costs	.18**	.18**	.19**
Customer Commitment	.35**	.35**	.36**
Customer Relationship Proneness	.02	.02	
Customer Involvement	.01		
F	58.762*	78.493*	117.624*
R^2	.38	.38	.386
Adjusted R^2	.37	.37	.372
Δ R	.38	.00	-.002

*Correlation significant at the 0.01 level and ** Correlation significant at the 0.05 level (2-tailed).

Note; The table displays the outcomes of a hierarchical reduction regression analysis, examining the affiliation of customer enablers' factors to brand loyalty while controlling for the effects of other variables.

The path analysis revealed a regression weight of 0.744 (se = 0.058) for the influence of customer switching costs on customer enablers. This regression weight indicates a major and positive link between customer switching costs and customer enablers. The low p-value (0.000)

confirms that the observed association is a reality, providing further support for the seriousness of the relationship.

What's more, the regression weight (0.7440 suggests a strong positive influence of customer switching costs on customer enablers. Therefore, as customer switching costs rise, customer capability in becoming loyal is actualized. It implies when customers face higher costs or barriers to switch to alternative brands, they remain loyal to the current brand. The insignificant standard error of 0.058 reveals a greater precision in the estimated regression weight and critical ratio (12.732) shows its statistical significance at a 0.05 significance level.

Customer switching costs hierarchal regression revealed a coefficient of ß = 0.19, a t-value of 4.50 and a significant p-value of 0.000 at a 0.05 significance level. The coefficient suggests that for every one unit increase in customer switching costs, there is an estimated increase of 0.19 units in the brand loyalty factors, holding all other variables constant. The relatively high t-value portrays the coefficient as significantly different from zero, implying that customer switching costs have a meaningful impression on brand loyalty. The extremely low p-value specifies a genuine sturdy association between the two constructs and the outcome being measured real.

These outcomes are supported by Christino et al. (2020) who found switching costs have a positive and significant direct influence on behavioral brand loyalty. Thus, customers who perceive high switching costs are more likely to remain loyal, even if similar brands offer similar benefits. Switching costs are seen as inconvenient sacrifices and psychological constraints that brands place on consumers not to shift allegiance. Amanah et al. (2021) posits switching costs stimulate customers' retention partially and simultaneously because they affect customer retention.

Besides, the path analysis revealed a regression weight of 1 for the link between customer commitment and customer enablers. This weight reveals a strong and positive link between two constructs suggesting that customer commitment serves as a reliable and consistent indicator of the overall customer attitude towards a brand. So, a surge in brand satisfaction leads to a corresponding upturn in positive customer disposition among millennials. The weight also shows that customer commitment clarifies the maximum possible variance in customer enablers. This high predictability level explains that customer commitment alone can account for all the

variance in customer enablers. This perfect multicollinearity may make it difficult to distinguish the individual contributions of other factors (Deegan Jr., 1978; Kenny, 2015).

Through hierarchal regression model, customer commitment posted a significant effect on brand loyalty, (a coefficient of ß = 0.36, t = 10.31, and p =0.000). The coefficient suggests that for each unit increase in customer commitment, brand loyalty is estimated to increase by 0.36 units, while holding other variables constant. The high t-value (10.31) indicates that the coefficient is ominously dissimilar from zero, stressing the important impact of customer commitment on brand loyalty. Committed customers exhibit loyalty and identify with the brand and have personal connection with the brand, as they perceive it as a reflection of their values, aspirations, or identity.

The results resonate with Dhurup et al. (2018) who linked commitment to brand loyalty as committed customers integrate a brand into their daily lives and recommend it to others. This propensity to remain loyal to a brand is facilitated by the relationship established through the brand activities (Soleimani, 2019). When customers see a brand as an integral part of their existence, they become loyal. Through emotional connections, providing consistent positive experiences, and delivering value to customers, brands can increase commitment level and build brand loyalty.

Table 35

Summary of Hypotheses Tests Results on Customer Enablers

Hypothesis	Beta	p-value	Results
H1 Customer Switching Costs on Brand loyalty	0.19	0.000	Rejected
H1 Customer Relationship Proneness on Brand loyalty	0.02	0.47	Fail to Reject
H1 Customer Involvement on Brand loyalty	0.01	0.74	Fail to Reject
H1 Customer Commitment on Brand loyalty	0.36	0.000	Rejected

Note The table presents the results of the hypotheses tests, indicating that the tests for customer switching costs and customer commitment are statistically significant at a level of 0.05

The regression analysis revealed a significant connection between customer relationship proneness and customer enablers, with a regression weight of 1.113 (se= 0.101, critical ratio of

10.991, and p-value of 0.000). This regression weight tells of a strong and positive stimulus of customer relationship proneness on customer enablers. An increase in the interactions between the customer and the brand vendor enhances the odds of developing allegiance Therefore, when customers engage more with the brand and establish a strong relationship, it increases their inclination to become loyal and actively support the brand.

The small standard error (0.101) signifies greater confidence in the accuracy of the estimated regression weight. Additionally, the critical ratio of 10.991 indicates the significance of the relationship, which is statistically significant at a significance level of 0.05. For hierarchy regression analysis CRP posted a coefficient of ß = 0.02, t = 0.72, and p = 0.47. This is indicative of a positive coefficient, and a unit increase in CRP will intensify brand loyalty by 0.02 units. Still, the t and p-value suggest that the coefficient is not statistically significant and CRP and loyalty are not linked. These verdicts dispute Olavarría-Jaraba et al., (2018) who found that quality and CRP linkage were significant and positively related. This deviation can be attributed to toothpaste being a convenience product that does not necessarily need any vendor support as such.

4.8.3 The Combined Relationship of Customer Dispositions and Customer Enablers on Toothpaste Brand Loyalty

The third hypothesis examined the significant link between combined effect of customers' dispositions and customer enablers on brand loyalty among millennials in Kenyan private universities. The null hypothesis (***$H_0 3$***) proposed a no significant relationship, while the alternate hypothesis (***$H_A 3$)*** proposed otherwise. The null hypothesis ($H_0 3$) was rejected, and the alternate ($H_A 3$) was supported, concluding of a significant relationship between the combined effect of customer disposition and customer enabling factors and brand loyalty, with a significance level of 0.05 (p=0.02, se=0.04, estimates 0.88). The estimate of the association between customer enablers and brand loyalty was 0.88, indicating a robust positive bond between the combined effort of customer dispositions and enablers' factors and brand loyalty (See table 36).

Table 36

Regression Weight Results of the Combined Customer dispositions and Enablers on Brand Loyalty

Hypothesis	Estimate	SE	Critical Ratio	p-value	Results
H_o2 Customer dispositions and Customer enablers on brand loyalty	0.95	0.06	4.38	0.02	Reject

Note; The table exhibits a summary of the hypotheses pertaining to the relationship between customer dispositions, customer enablers, and brand loyalty.

To further analyses the specific statistically significance of each combined observable constructs of customer dispositions and customer enablers have on toothpaste brand loyalty among millennials in Kenyan private universities, a hierarchical reduction regression was done (table 37).

Furthermore, the coefficient for brand affect was found to be ß = 0.18, with a t-value of 4.45 and a p-value of 0.000 at a significance level of 0.05. The findings attest to the positive strength and direction of the affiliation of brand affect to brand loyalty. The coefficient proposes that as the brand affect level increases, so does brand loyalty by 0.18 units as t-value and p-value specify statistical significance and the results were reliable. These findings are supported by Huaman-Ramirez et al. (2019) and Mishra et al. (2016) who linked progressive emotions evoked by the brand creates trust feelings among customers influence customer loyalty positively. Customers then, consider emotional ties in a customer-brand relationship since brands can evoke emotions ranging from happiness to sadness when being purchased or consumed.

Table 37

Hierarchal Reduction Regression on the Combination of Brand Disposition and Enablers on Brand Loyalty

Variables	**Model 1**	**Model 2**	**Model 3**	**Model 4**
Constant	-.002	-.002	-.001	-.012
Brand Affect	.17*	.17*	.17*	.18*
Brand Trust	.14*	.14*	.14*	.15*
Brand Relevance	.19*	.19*	.19*	.19*
Customer Switching Costs	.10*	.10*	.10*	.10*
Customer Commitment	.22*	.22*	.23*	.23*
Brand Satisfaction	.11	.11	.11	.12*
Brand Performance	.04	.03	0.4	
Customer Relationship Proneness	.01	.01	.01	
Brand Perceived Quality	-.01	.12		
Customer Involvement	.01			
F	50.90*	63.94*	73.23*	85.49*
R^2	.57	.57	.57	.57
Adjusted R^2	.56	.56	.56	.56
Δ R	.57	.000	.000	000

Note; The table displays the results of a hierarchical reduction regression analysis, examining the significance levels of customer dispositions and customer enabling factors in relation to brand loyalty.

Brand relevance had a coefficient of ß = 0.19, t = 3.38 and a significant p-value of 0.001 at a 0.05 significance level. Therefore, a brand capable of solving a specific problem (relevance) can lift brand loyalty adoption. If the brand relevance increases, the affinity for brand loyalty goes up. The coefficient was positive, meaning a progressive link between brand relevance and brand loyalty while the t-value and p value were statistically significant at 0.05 significance level.

Brand relevance assists in mitigating perceptions of risk in the context of mobile phones (Sigindi, 2018). It instills trust and confidence in consumers, making them feel more comfortable

and secure in their brand choice. Customers consider brand relevance as a tool of steering clear of untested and risky products in the market. Pan et al. (2020) indicates that relevance is amplified when customers are engaged in co-creation and more so effective communication is done using their language.

Additionally, brand satisfaction had the coefficient ß = 0.12, t-value of 1.96 and a p-value of 0.051 at a significance level of 0.05. These results demonstrate a positive link between brand satisfaction and brand loyalty, with an increase in the former leading to an increase in brand loyalty. Quite notable is when variables were regressed with only customer dispositions factors the brand satisfaction turned out to be statistically insignificant but when combined with customer enablers', satisfaction became statistically significant. These outcomes are in line with Mungai et al. (2017) and Hariyanto (2018). They concluded that brand satisfaction is essential in cultivating loyalty and originates from post-purchase psychological attribution and subjective evaluation (contingent upon a brand fulfills the customer's expectations and needs).

The coefficient for brand perceived quality was determined to be ß = -0.01, with a corresponding t-value of -0.14 and a p-value of 0.89, at a significance level of 0.05. Results reveal a relationship between brand perceived quality and brand loyalty; however, the link is not statistically significant. It is expected that an improvement in brand perceived quality would lead to a rise in brand loyalty. Interestingly, the negative coefficient (ß) of -0.01 suggests that as the level of brand perceived quality decreases, brand loyalty increases. Hence, unless a product fulfills specific need, customers would avoid it if there is a high quality perception. They will opt instead for cheaper alternatives as they may view the positioning may be too high. The t-value of -0.14 and the p-value of 0.89 propose that these outcomes may have occurred by chance.

The findings disagree with Falahat et al., (2018) studies who discovered that quality perception predicted consumers' loyalty to a brand. Ideally when customers perceive an improvement in the quality of a brand, it is anticipated that their loyalty towards the brand will also increase. Also, Izzudin and Novandari (2018) and Alhuwaishel and Al-Meshal (2018) identified a significant association between perceived quality and brand loyalty.

Customers also perceive a product with a higher quality perception as beyond their budget (over positioning problem). This is why the study proposed a co-variation of the error terms for perceived quality and brand relevance which posted a negative link. Meaning a high perceived

quality leads to a decrease in brand relevance. It indicates that when perceived quality is notably high (over positioning) customers feel like that brand does not answer to their needs and is meant for higher society status. This means in high power distance society brands with high perceived quality sell better than low one. It also means Millennials in Kenyan private universities exhibit low power distance and opt for a more affordable alternative if a product appears to be expensive and distinguished since they seek a solution their problem (relevance) nothing fancy.

The coefficient for brand trust was determined to be ß = 0.15, accompanied by a t-value of 2.74 and a p-value of 0.006 at a 0.05 significance level. These results indicate an expedient connection between brand trust and brand loyalty. The coefficient suggests that as brand trust increases, so does brand loyalty and this is supported by the t-value of 2.74 and the p-value of 0.006. These results are supported align with Kaur and Soch (2018) and Sitienei and Makokha (2017). They found brand trust as an essential component of brand loyalty. This is established via consistent communication, transparency, and delivering on brand promises. Besides, El Naggar and Bendary (2017) reckoned brand trust eases customer apprehension making customers feel more confident and less hesitant in their brand interactions and engagements Brand trust then, positively stimulates customers' ability to relate with a brand, make purchases, and establish long-term relationships.

For brand performance a coefficient of ß = 0.04, a t-value of 0.66, and a p-value of 0.51 were generated signifying a statistically insignificance at the 0.05 significance level. The positive coefficient suggests that as brand performance increases, brand loyalty also increases. The high p-value is indicative of an observed relationship occurred by chance meaning that brand performance is not a significant predictor of allegiance to a brand. Thagicu (2016) explains that product performance knowledge alone may not change customer attitudes if it is not communicated effectively. Implying effective communication, including providing clear and concise information about product features and benefits, highlighting strengths, and communicating competitive advantages, is vital in changing attitudes and perceptions towards a brand, and eventually encouraging loyalty.

Customer involvement was observed to have a coefficient of ß = 0.01, a t-value of 0.24, and a significant p-value of 0.81 at a significance level of 0.05. These findings imply that customer involvement does not significantly influence brand loyalty, yet has a positive coefficient.

Therefore, for every one unit increase in customer involvement, there is an average increase of 0.14 units in brand loyalty, assuming all other factors remain constant. These findings discredit Huang et al. (2017) who implied that customer involvement is necessary for achieving behavioral brand loyalty. Given that toothpaste a convenience product, customer involvement is not critical. Convenience products are generally associated with low-involvement purchases, indicating that customers may not devote significant time, effort, or decision-making consideration when buying them. So, customers may not exhibit a high level of involvement with convenience products.

The coefficient for customer commitment in hierarchal regression analysis posted a ß = 0.23, with a t-value of 7.20 and a p-value of 0.000 at a significance level of 0.05. There is detection of a progressive link between customer commitment and brand loyalty with the associated t-value and the p-value suggesting a genuine connection between the variables under investigation. The results have the backing of Hidayanti et al., (2018) who learnt that trust influenced commitment and brand loyalty. Customers perceiving a brand as an essential part of their existence are committed and less likely to switch brands. This leads to higher customer retention rates. Marcos and Coelho (2018) insisted that communication openly impacts reputation, trust, and commitment, which in turn leads to brand loyalty. Effective communication is central in molding a brand's reputation, building trust, and fostering commitment which enhances trust and strengthens brand loyalty.

The hierarchal regression analysis resulted in customer switching cost coefficient of ß = 0.10, with a t-value of 2.90 and a p-value of 0.004 at a significance level of 0.05. Meaning, positive connection of customer switching cost allied to brand loyalty, therefore, an increase in customer switching cost leads to an improvement in brand loyalty. Pick and Eisend (2016) agree with this discovery. They learnt that customers are afraid of losing perks and privileges associated with the brand, thus avoiding brand switching. So, the fear of losing valuable benefits influences customer behavior. Perks and privileges associated with a brand serve as incentives for customers, creating a sense of value and attachment, which makes them apprehensive about losing these benefits when considering switching to another brand. Therefore, switching costs is an impediment to brand switching which influences affective loyalty (Kaur & Soch 2018).

Financial, temporal, effort-related, and psychological expenses associated with brand switching decrease the likelihood of customers switching brands.

Customer relationship proneness coefficient ß = 0.01, with a t-value of 0.30 and a p-value of 7.65 at a significance level of 0.05. This is evidence of an advantageous and weighty rapport between CRP and brand loyalty. So, as CRP influence increases, so does brand loyalty. However, the p-value was statistically insignificant at the 0.05 significance level. The strength of this relationship is relatively weak, and the lacks statistical significance at the level of 0.05 suggests that the observed relationship might be due to random chance rather than a genuine association.

Table 38

Hypotheses Testing on Combination of Brand Disposition and Enablers on Brand Loyalty

Hypothesis	Beta	p-Value	Results
H_o 1Brand Affect on Brand loyalty	0.18	0.000	Rejected
H_o 2Brand Trust on Brand loyalty	0.15	0.01	Rejected
H_o 3 Brand Relevance on Brand loyalty	0. 19	0.001	Rejected
H_o 4 Brand Performance on Brand loyalty	0.04	0.51	Fail to Reject
H_o 5Brand Perceived Quality on Brand loyalty	-0.01	0.89	Fail to Reject
H_o 6 Brand Satisfaction on Brand loyalty	0. 12	0.05	Rejected
H_o 7 Customer Switching Costs on Brand loyalty	0.10	0.004	Rejected
H_o 8 Customer Relationship Proneness on Brand loyalty	0.01	0. 77	Fail to Reject
H_o 9 Customer Involvement on Brand loyalty	0.01	0.81	Fail to Reject
H_o 10 Customer Commitment on Brand loyalty	0.23	0.000	Rejected

Note: The table shows the outcomes of the hypotheses tests for customer involvement, customer relationship proneness, brand performance, and brand perceived quality at a statistical significance level of 0.05.

CRP is influenced by influences like customer satisfaction, trust, commitment, and loyalty (Gaur et al., 2019). When promises made to customers by either the vendor or the brand are not fulfilled, it is unlikely that customers will continue to support the brand. These discoveries are in tandem with Menidjel et al., (2020), which demonstrated that satisfaction affects product

category involvement and CRP. Therefore, customers with a propensity for relationship proneness find satisfaction in having a consistent offering and relationship that aligns with their desires such that CRP influences purchase intention and word of mouth. Besides, Hayati et al. (2020) finds CRP impacting market share, benefiting corporations as relation-prone consumers can promote societal affiliation if it is communicated by the brand through its communication channels.

4.8.4 The Moderating Relationship of Socio-Cultural Factors on Customer Dispositions and Customer Enablers on Toothpaste Brand Loyalty

The fourth hypothesis investigated the moderating effect of socio-cultural factors on the link between customer dispositions and customer enablers on brand loyalty among millennials in Kenyan private universities; the null hypothesis (H_o4) stated that there is no significant moderating effect of socio-cultural factors on customer dispositions and enablers on brand loyalty among millennials in Kenyan private universities while alternate (H_A4) envisaged the opposite situation.

Table 39

Brand Loyalty, Customer Dispositions Enablers and Socio-Cultural Moderation

Interaction	Estimate	Standard Error	Critical Ratio	P value
Brand Loyalty ←Customer Disposition	0.229	0.085	2.91	0.003
Brand Loyalty ←Customer Enablers	0.05	0.21	1.91	2.12
Brand Loyalty ←Combined Customer Disposition and Customer Enablers	0.50	0.88	5.85	***
Brand Loyalty ←Combined Customer Disposition, Customer Enablers _x_ Socio-Cultural factors	0.40	.068	8.15	***
Brand Loyalty ←Customer Disposition _x_ Socio-Cultural factors	0.80	0.92	10.61	***
Brand Loyalty ←Customer Enablers _x_ Socio-Cultural factors	0.96	0.96	11.06	***

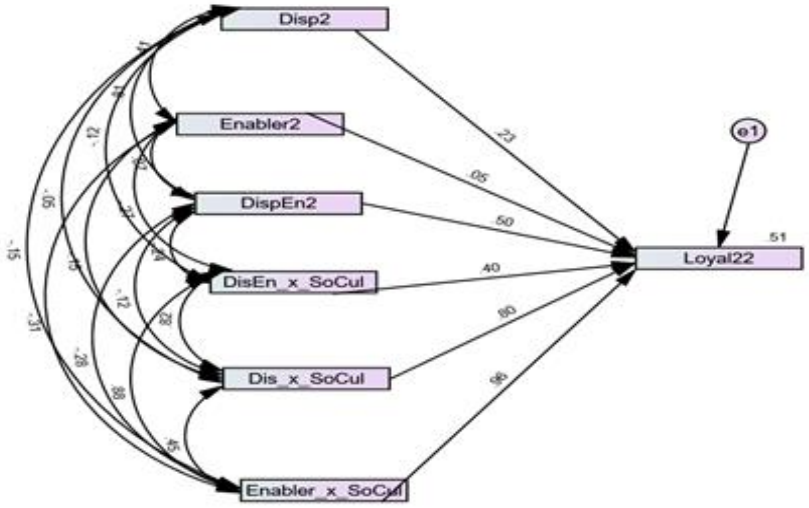
Note: Moderation of Brand Loyalty, Customer Dispositions Enablers and Socio-Cultural Factors

The study tested the moderating effect of socio-cultural factors on customer dispositions and enablers on brand loyalty. All interaction were statistically significant except the interaction between brand loyalty customer enablers and socio-cultural factors at 0.05 significance level. The rest were significant (see table 39)

The study revealed a statistical significant moderation relationship through maximum likelihood method. The standard errors of customer disposition, customer enabler, socio-cultural factors and brand loyalty were regressed and their interaction effect, in the context of moderating socio-cultural factors analyzed. The results indicated a statistically significant interaction with socio-cultural factors (P=0.000) at the 0.05 significance level, with a regression weight of 0.553, standard error of 0.68, and critical ratio of 8.148. The low standard error of 0.68 signifies the precision of the analysis supported by a smaller standard error implying the precision and reliability of the estimates of the regression weight Moreover, the critical ratio of 8.148 further supports the statistical significance of the findings. (See figure 7)

Figure 7

Moderation of Socio-Cultural on Customer Dispositions, Enablers and brand Loyalty



Note; The figure illustrates the moderation of brand loyalty, customer dispositions, enablers, and socio-cultural factors.

In order to accomplish these objectives, the study employed the Hayes PROCESS method to analyze the moderating effect of socio-cultural factors on the affiliation of customer dispositions, enablers, and sociocultural moderation. As a result, the null hypothesis (H_o4) was rejected, and the alternate hypothesis (H_A4) was accepted, leading to the conclusion that socio-cultural factors have a significant moderating effect on the association between customer disposition, enabling factors, and brand loyalty.

The interaction term for socio-cultural moderation was statistically significant (b=0.07, se=0.0170, p= 0.001 at a 0.05 significance level) in the model. Thus, socio-cultural factors significantly moderate the connection between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials. The abridged model shows customer disposition, customer enablers, and socio-cultural factors account for 51.38 % of the variant that occurs in toothpaste brand loyalty among millennials in private universities in Kenya.

Table 40

Model Summary of Combined Brand Disposition, Enablers on Brand Loyalty

R	R-sq	MSE	F	df1	df2	p
.728	.51	.18	139.48	3.00	396.00	0.00

Note; The table presents the overall model summary based on the Hayes PROCESS regression analysis, with statistical significance at a level of 0.01.

The results show socio-cultural factors moderated the link between customer dispositions, customer enablers, and brand loyalty. According to Hayes (2018) the effect of customer dispositions and customer enablers was positive and significant on toothpaste brand loyalty of millennials (b=0.66, se=0.05, p=0.00 at a 0.05 significance level), conditional on socio-cultural factors being zero. Additionally, the conditional effect of socio-cultural factors was constructive and noteworthy (b=0.27, se=0.048, p=0.00), conditional on customer dispositions and customer enablers factors being zero. These results imply that customer dispositions and customer enablers were positively and significantly associated with toothpaste brand loyalty among millennials in Kenyan private universities. This are in line with Sigindi (2018) who saw diverse cultural settings infused diverse brand relevance factors due to unique familiarized values.

There was an affirmative and weighty influence of socio-cultural factors on toothpaste brand loyalty, on the condition that customer dispositions and customer enablers were zero. The results specify that socio-cultural factors are vital in influencing toothpaste brand loyalty among millennials, conditional on the absence of the other two factors. Customer dispositions, customer enablers, and socio-cultural factors are vital for toothpaste brand loyalty among millennials. Nafees et al. (2020) suggest moderation effect is a result of traditional consumer socialization agents been overtaken by the onslaught of social media. Social media is a great conduit for passing consumption habits and patterns (socialization) to a generation and can facilitate brand loyalty.

Table 41

Socialization Moderation Results

Model	Co-efficient	Standard Error	t	p	Lower Limit Confidence Interval	Upper Limit Confidence Interval
Constant	2.01	.02	84.55	.000	1.97	2.06
Disposition and Enablers	.66	.05	12.33	.000	.55	.76
Socio-Cultural Factors	.27	.05	5.70	.000	.18	.36
Interaction 1	.15	.06	2.40	.017	.03	.28

Note; Model showing the moderation effect of socio-cultural factors influence between customer dispositions, customer enablers and brand loyalty at the 0.01 level

The effect of customer dispositions and customers' enablers was calculated at 0.66 for millennials who scored at the grand mean on socio-cultural factors. Moreover, the effect of socio-cultural factors was 0.27 for those millennials scoring at the grand mean on customer dispositions and customers' enablers. As the interaction term in the generated model was statistically significant, there was a need to interpret the characteristic of the moderated association between customer dispositions and customers' enablers and toothpaste brand loyalty among millennials in Kenyan private universities. These extra tests were analyzed in terms of a simple slope testing the link between customer dispositions and customers' enablers and

toothpaste brand loyalty among millennials at three levels of the moderator (socio-cultural factors) (see table 42).

At -1 standard deviation (i.e. -0.57) on the centered socio-cultural variable (representing low socio-cultural factors), the connection between customer dispositions and enablers and toothpaste brand loyalty among millennials was positive and significant (0.57, se =0.58, p=0.00 at 0.05 significance level) .The correlation coefficient of 0.57 proposes a moderate positive link between the constructs, while the p-value indicates a statistically significant relationship at the 0.05 significance level. Thus, socio-cultural factors have an affirmative impact on the relationship between customer dispositions and enablers and toothpaste brand loyalty among millennials.

Table 42

Conditional Effect of Focal Predictor at Value of the Socio-Cultural Moderator

Conditional Effect of the Focal Predictor at Value of the Moderator						
Model	Effect	Standard Error	t	p	Lower Limit Confidence Interval	Upper Limit Confidence Interval
-0.57	0.57	0.06	9.78	0.00	0.46	0.68
0.00	0.66	0.05	12.33	0.00	0.55	0.76
-0.57	0.74	0.07	10.62	0.00	0.60	0.88

Note; The table displays the model demonstrating the conditional effect of the focal predictor at different levels of moderation, specifically the moderation of socio-cultural influence between customer dispositions, customer enablers, and brand loyalty. The analysis considers the values of -1 and +1, with statistical significance observed at a level of 0.01.

Similarly, at the mean (i.e., at 0) on the centered moderator variable (representing medium socio-cultural factors), the relation was positive and significant (0.66, se =0.05, p = 0.000). Consequently, the moderating effect was positive and significant when the centered moderator variable was at a specific level (zero). The correlation coefficient (0.66) specifies a moderately strong positive relationship between the variables. The p-value (0.00) indicates statistical

significance at the 0.05 significance level, meaning there is a very low possibility that this relationship occurred by chance.

Lastly, at +1 standard deviation (i.e., 0.57) on the centered socio-cultural variable (representing high socio-cultural factors), the relationship was suitable and weighty (0.74, se = 0.07, p= 0.00 at the 0.05 significance level). The study tested the moderating effect of socio-cultural factors on customer dispositions and enablers on brand loyalty. Thus, when the centered socio-cultural variable was at a level representing high socio-cultural factors (positive standard deviation), the link between customer dispositions and enablers and brand loyalty was positive and significant.

The outcomes gave a correlation coefficient of 0.74, implying a strong positive link between the variables, while the p-value of 0.00 indicates a statistically significant relationship at the 0.05 significance level, implying a low probability that the relationship occurred by chance.

In line with this, Faisal et al., (2021) discovered that power distance and individualism as cultural elements moderated the role of PSD in Malaysia and in Saudi Arabia. They exhibited significant influence of PSD through individualism, while power distance had a significant effect in Germany. This means that the effectiveness of PSD as a persuasion mode to consumers may differ depending on the level of power distance and individualism in a particular cultural context, PSD is closely related to brand loyalty since it involves designing technology and interfaces that are geared towards influencing and persuading customers to take certain actions,

The variances between cultures can be attributed to their social contexts and socialization, as explained in Hofstede's dimensions (Faisal et al., 2021; Sharma & Singh, 2018). People from different cultures possess diverse motivations and intensities shaped by their original environment. Thus, societies with a high power distance may have a social structure that influences certain purchases or consumption based on their interactions with authorities. Individuals or groups may differ due to differences in the social context and cultural dimensions in which they were raised.

Delafrooz et al. (2019) acknowledge that peer communication, brand attitude, and brand relationship quality are now being influenced by electronic means. Besides, customary ways of communicating and forming relationships with brands have shifted to electronic ones to account

for socio-cultural changes in communications. Brands then should use these platforms to communicate directly with their customers and build relationships that target brand loyalty.

The data obtained from the Johnson-Neyman output reveals that the slope linking customer dispositions, customer enablers, and toothpaste brand loyalty among millennials is becoming increasingly positive with the rise of the socio-cultural moderator variable.

Table 43

Johnson-Neyman output for Socio Cultural Factors

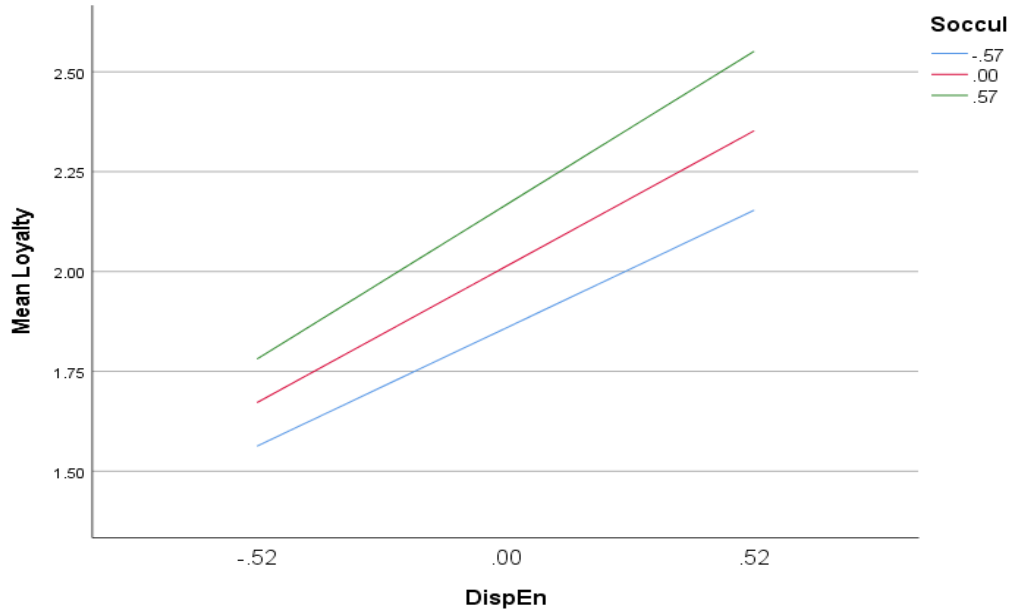
Socio-Cultural	Effect	se	T	p	LLCI	ULCI
-1.21	.47	.08	5.58	0.00	.31	.64
-1.06	.49	.08	6.38	0.00	.34	.65
-.92	.51	.07	7.29	0.00	.38	.66
-.77	.54	.07	8.30	0.00	.41	.67
-.62	.57	.06	9.38	0.00	.44	.68
-.48	.58	.06	10.44	0.00	.47	.69
-.33	.61	.05	11.37	0.00	.50	.71
-.18	.63	.05	12.03	0.00	.53	.73
-.04	.65	.05	12.32	0.00	.55	.76
.11	.67	.06	12.24	0.00	.57	.78
.26	.70	.06	11.87	0.00	.58	.81
.40	.72	.06	11.33	0.00	.59	.84
.55	.74	.07	10.71	0.00	.60	.88
.69	.76	.08	10.10	0.00	.61	.91
.84	.79	.08	9.51	0.00	.62	.95
.99	.80	.09	8.98	0.00	.63	.98
1.13	.83	.10	8.49	0.00	.64	1.02
1.28	.85	.11	8.06	0.00	.64	1.06
1.43	.87	.11	7.68	0.00	.65	1.10
1.57	.90	.12	7.34	0.00	.66	1.14
1.72	.92	.13	7.03	0.00	.66	1.18
1.87	.94	.14	6.76	0.00	.67	1.22

Note; The table presents the Socio-Cultural effect, which becomes more pronounced as the moderation effect increases from -1 to +1. This strengthening of the moderation effect is statistically significant at a level of 0.01.

The study then generated a plot showing the interaction between customers' dispositions and enablers (X) and socio-cultural factors with toothpaste brand loyalty among millennials, depicted as a series of dots.

Figure 8

Slopes for Relationship between Socio-Cultural factors and Loyalty



Note; The graph illustrates the intensification of the Socio-Cultural effect as the moderating effect grows stronger.

These dots represent the conditional means of toothpaste brand loyalty among millennials at each level of customer dispositions, enablers, and the socio-cultural moderator. By analyzing these conditional means, the study discerned trends and patterns in how customer dispositions, enablers, and socio-cultural factors affect toothpaste brand loyalty among millennials. The results depict the significant mediating role of socio-cultural factors in shaping the relationship between customer dispositions, enablers, and toothpaste brand loyalty among millennials, as evidenced by the statistically significant regions ($p \leq 0.05$ at 0.05 significance level) shown in the plot.

4.7.4.1 The Consumer Socialization Moderating on the Relationship between Customer Dispositions, Customers Enablers and Toothpaste Brand Loyalty

The second moderation test concentrated on exploring the moderating effect of consumer socialization (distinct from socio-cultural factors) on the relationship between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials. This test specifically examined the impact of consumer socialization as a moderator on the aforementioned relationship. The results revealed a statistically significant effect (ß=0.13, se=0.05, p=0.001 at a significance level of 0.05) within the generated model, indicating that the moderation effect of consumer socialization significantly influenced the relationship between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials (refer to table 44).

Table 44

Model Summary of Consumer Socialization Moderation Effect

R	R-sq	MSE	F	df1	df2	p
.72	.51	.18	139.48	3.00	396.00	0.001

Note; The table presents the overall model summary based on the Hayes PROCESS regression analysis, indicating statistical significance at a level of 0.01.

The parameter ß shows the strength of the moderation effect, as the p-value of 0.001 suggests that that consumer socialization has a statistically significant moderating impact on the association between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials. Thus, the magnitude of the relationship between customer disposition, customer enabler, and brand loyalty may vary depending on the level of consumer socialization of millennials. Also, customer dispositions, customer enablers, and consumer socialization accounts for 51.38% of the variation in toothpaste brand loyalty among millennials in private universities in Kenya

The presented results in Table 45, imply that the average influence of customer dispositions, customer enablers, and consumer socialization on brand loyalty are significant when independent variables are at zero, as interpreted by Field (2013). According to Hayes (2018), the positive and

significant effect of customer dispositions and customer enablers on toothpaste brand loyalty among millennials was found to be b=0.80, se=0.05, p=0.000 at the 0.05 significance level, given that consumer socialization is zero. Thus, the moderating effect of consumer socialization between customer dispositions, customer enablers, and brand loyalty is statistically significant at the 0.05 significance level, assuming zero consumer socialization.

Besides, the conditional effect of consumer socialization was also optimistic and substantial (b=0.09, se=0.03, p=0.01 at the 0.05 significance level), assuming customer dispositions and customer enablers factors are zero. The study found that all these factors impacted brand loyalty, where the positive and statistically significant effects of customer dispositions and customer enablers on toothpaste brand loyalty were seen when consumer socialization was zero. Thus, these factors positively influenced brand loyalty among millennials, and their effects were statistically significant at the 0.05 significance level.

Table 45

Consumer Socialization Interaction

Model	Co-efficient	Standard Error	t	p	Lower Limit Confidence Interval	Upper Limit Confidence Interval
Constant	2.02	.02	86. 32	0.00	1.97	2.06
Disposition and Enablers	.80	.05	17.12	0.00	.70	.89
Consumer Socialization	.09	.03	2.57	0.01	.02	.15
Interaction 1	.13	0.05	2.42	0.01	.02	.24

Note; The table shows consumer socialization on the interaction between customer dispositions, customer enablers and brand loyalty, moderation is positive and significant at 0.05 statistical significant level.

Therefore, the influence of consumer socialization on brand loyalty was significant, yet its effect is dependent on the absence of the other two factors. Implying that the influence of consumer socialization on brand loyalty is influenced by the presence or absence of these additional factors. Customer dispositions, customer enablers, and consumer socialization are all crucial

predictors of brand loyalty among millennials, and their effects are interdependent. Thus, when other factors are absent, each of these factors plays a significant role in boosting brand loyalty.

The effect of customer dispositions and customer enablers is 0.796 for those millennials who score at the grand mean on consumer socialization, while the effect of consumer socialization is 0.086 for those millennials who score at the grand mean on customer dispositions and customer enablers. Since the interaction term in the generated model was statistically significant, it was wise to interpret the nature of the moderated association between customer dispositions, customer enablers, and toothpaste brand loyalty among the millennials. Thus, a simple slope, testing the association between customer dispositions, customer enablers, and toothpaste brand loyalty among the millennials at three levels of the moderator (consumer socialization see table 45) was used.

Table 46

Conditional Effects of the Focal Predictor Consumer Socialization

Consumer Socialization	**Effect**	**Standard Error**	**t**	**p**	**Lower Limit Confidence Interval**	**Upper Limit Confidence Interval**
-0.76	0.70	.06	11.58	0.00	.58	.82
0.00	0.80	.05	17.12	0.00	.70	.89
-0.76	0.90	.06	14.06	0.00	.77	1.02

Note; The table presents the influence of consumer socialization on the interaction between customer dispositions, customer enablers, and brand loyalty at three levels: -1, 0, and +1. The analysis shows statistical significance at a level of 0.05.

At -1 standard deviation (i.e., -0.76) on the centered socio-cultural variable (representing low consumer socialization), the relationship between customer dispositions, customer enablers, and toothpaste brand loyalty among the millennials was positive and significant (0.70, se = 0.06, p = 0.000). -0.76 represents a low level of consumer socialization among millennials in this study, with -1 standard deviation from the mean.

The moderating effect of consumer culture on customer dispositions, customer enablers, and toothpaste brand loyalty among millennials is positive and highly statistically significant. Thus, the higher level of consumer socialization moderates the relationship between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials. The moderation effect was confidently allied to higher levels of brand loyalty (0.70, se = 0.06, p = 0.001).

Likewise, at the mean (i.e., 0) on the centered moderator variable (representing medium consumer socialization), the relationship was positive and significant (0.80, se = 0.05 p = 0.000 at 0.05 significance level). The moderation effect of consumer socialization was found to be positive and statistically significant between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials in the Kenyan private chartered universities at a 0.05 level of significance.

Finally, at +1 standard deviation (i.e., 0.76) on the centered consumer socialization variable (representing high consumer socialization), the relationship was positive and significant (0.90, se = 0.06, p = 0.000 at 0.05 significance level). Equally, the interaction was positive and significant, revealing a statistically significant moderating effect of consumer socialization on customer dispositions, customer enablers, and brand loyalty among millennials in the Kenyan private chartered universities at a 0.05 significance level.

The Johnson-Neyman output data indicates that the slope between customer dispositions and customers' enablers and toothpaste brand loyalty among the millennials is more positive as the levels of the consumer socialization moderator variable increase (see table 47). The Johnson-Neyman output presents the critical values, statistical values, and graphical representations that help interpret the specific regions or values of the moderator where the connection between the endogenous and exogenous constructs is statistically significant (Montoya, 2016).

The output reveal that the relationship between customer dispositions, customer enablers, and brand loyalty becomes stronger and more positive as the level of consumer socialization increases among the millennials in the study. Hence, the direction and strength of the relationship between customer dispositions, customer enablers, and toothpaste brand loyalty are dependent on the level of consumer socialization among millennials. So, the effect of customer dispositions and customer enablers on toothpaste brand loyalty may vary based on the level of consumer socialization.

Table 47

Johnson-Neyman output Moderation Effect of Consumer Socialization

Social	Effect	se	t	p	LLCI	ULCI
-1.53	.60	.09	6.45	0.00	.41	.78
1.17	.64	.08	8.39	0.00	.49	.79
-.82	.69	.06	11.02	0.00	.57	.81
-.47	.73	.05	14.21	0.00	.63	.84
-.12	.78	.05	16.77	0.00	.69	.87
.24	.83	.05	16.91	0.00	.73	.92
.59	.87	.06	15.10	0.00	.76	.99
.94	.92	.07	13.00	0.00	.78	1.06
1.29	.97	.09	11.20	0.00	.81	1.13
1.64	1.01	.10	9.84	0.00	.81	1.21
2.00	1.06	.12	8.81	0.00	.82	1.29
2.35	1.10	.14	8.00	0.00	.83	1.37
2.70	1.15	.16	7.37	0.00	.84	1.46
3.05	1.20	.17	6.86	0.00	.85	1.53
3.41	1.24	.19	6.44	0.00	.87	1.62
3.76	1.29	.21	6.10	0.00	.87	1.70
4.11	1.33	.23	5.80	0.00	.89	1.79
4.46	1.38	.25	5.55	0.00	.90	1.89
4.82	1.43	.27	5.33	0.00	.90	1.95
5.17	1.47	.29	5.14	0.00	.91	2.03
5.52	1.52	.31	4.98	0.00	.92	2.12
5.87	1.56	.33	4.83	0.00	.93	2.20

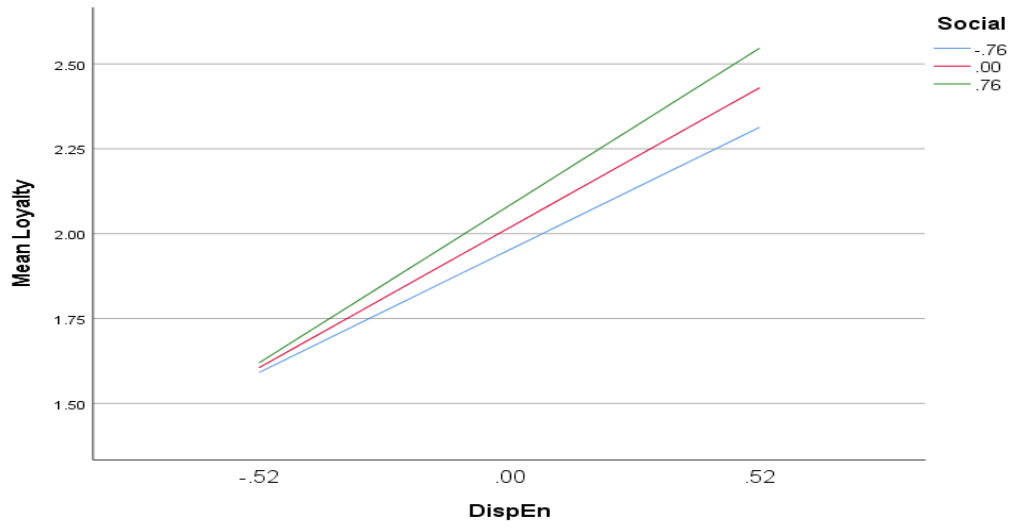
Note; The table displays the intensification of the Socio-Cultural effect as the moderation effect strengthens from -1 to +1, with statistical significance observed at a level of 0.01.

Table 47 displays the regions of consumer socialization where the relationship between customer dispositions, Enablers, and toothpaste brand loyalty among millennials is statistically significant ($p \leq 0.05$), as obtained by the study.

Additionally, a plot of the interaction between customer dispositions, customer enablers, consumer socialization, and toothpaste brand loyalty among millennials is presented on figure 9. The plot shows the conditional means of toothpaste brand loyalty among millennials at each level of customer's dispositions, enablers, and consumer socialization (moderator).

Figure 9

Slopes Linkage between Customer Dispositions, Enablers, Socio-Cultural Factors and Loyalty



Note; The graph illustrates the intensification of the Socio-cultural effect as the moderating effect increases.

4.5.4.2 The Consumer's Culture Moderating on the Relationship between Customer Dispositions, Customers Enablers and Toothpaste Brand Loyalty

The sole moderating effect of consumer culture on the link between customers' dispositions, customer enablers, and toothpaste brand loyalty among millennials was examined. Though, this test showed a non-statistically significant relationship (b=0.07, se=0.06 p=0.26 at 0.05 significance level) in the model. Thus, consumer's culture alone does not significant moderate of the combined influence of customer dispositions and customers' enablers on brand loyalty.

The results of the interaction effect were computed as an index of the R-squared change from Model one to Model two (including the interaction term), which was 0.53, meaning it accounts for 53 % of the variation in the brand loyalty component. These results indicate the effects of negative customer dispositions, customer enablers, and consumer culture on brand loyalty, conditional on the independent variables being zero (Field, 2013) (Refer to table 48).

Table 48

Model Summary of Consumer Culture Moderation Effect

R	R-sq	MSE	F	df1	df2	p
.73	.53	.19	145.60	3.000	390.00	0.2608

Note; Model summary of Hayes PROCESS regression, at a level of 0.01 statistical significance

Hayes (2018) interprets these results to mean that the effect of customer dispositions, enablers was positive and significant on toothpaste brand loyalty among millennials (b=0.66, se=0.05, p=0.00 at a 0.05 significance level), conditional on consumer's culture = 0. Then the conditional effect of consumer culture was positive and significant (b=0.25, se=0.04, p=0.00 at a 0.05 significance level), conditional on customer dispositions, enablers factors being 0. Yet, the moderation was found statistically insignificant (b=0.7 t = 1.120 and p = 0.23) (see table 49).

Table 49

Conditional Effects of the Focal Predictor at Values of the Consumer Culture Moderator

Model	Co-efficient	Standard Error	t	p	Lower Limit Confidence Interval	Upper Limit Confidence Interval
Constant	2.00	.03	79. 85	0.000	1.95	2.05
Disposition and Enablers	.66	.05	12.12	0.00	.56	.77
Consumer Culture	.25	.04	5.62	0.00	.16	.33
Interaction 1	.07	0.06	1.120	0.23	-0.05	.20

Note; The table displays the interaction between consumer socialization, customer dispositions, customer enablers, and brand loyalty at three levels (-1, 0, and +1). The analysis reveals statistical significance at a level of 0.01.

The study found two main factors that influence brand loyalty: customer dispositions and customer enablers, as well as consumer's culture. The influence of customer dispositions and customer enablers is dependent on the consumers' cultural context. Thus, there is an affirmative and substantial conditional effect of consumer culture on toothpaste brand allegiance (b= 0.25, se = 0.04, p = 0.00 at a 0.05 significance level), conditional on customer dispositions and customer enablers absence.

Therefore, understanding consumers' culture can aid in creating effective and targeted marketing that resonate with consumers and encourage them to remain loyal to the brand. Accepting cultural factors influencing brand loyalty, marketers can create more effective and targeted marketing campaigns that resonate with consumers and encourage them to remain loyal to their brand.

Table 50

The Conditional Effect of the Focal Predictor (Consumers Culture)

Dispositions and Enablers	**Consumer Culture**	**Brand Loyal**
- 0.52	-0.65	1.53
.000	-0.65	1.84
0.52	-0.65	2.16
- 0.52	0.00	1.66
0.00	0.00	2.00
0.52	0.00	2.35
- 0.52	0.65	1.79
0.00	0.65	2.16
0.52	0.65	2.53

Note; The table demonstrates that as the cultural effect intensifies, the moderation effect grows gradually.

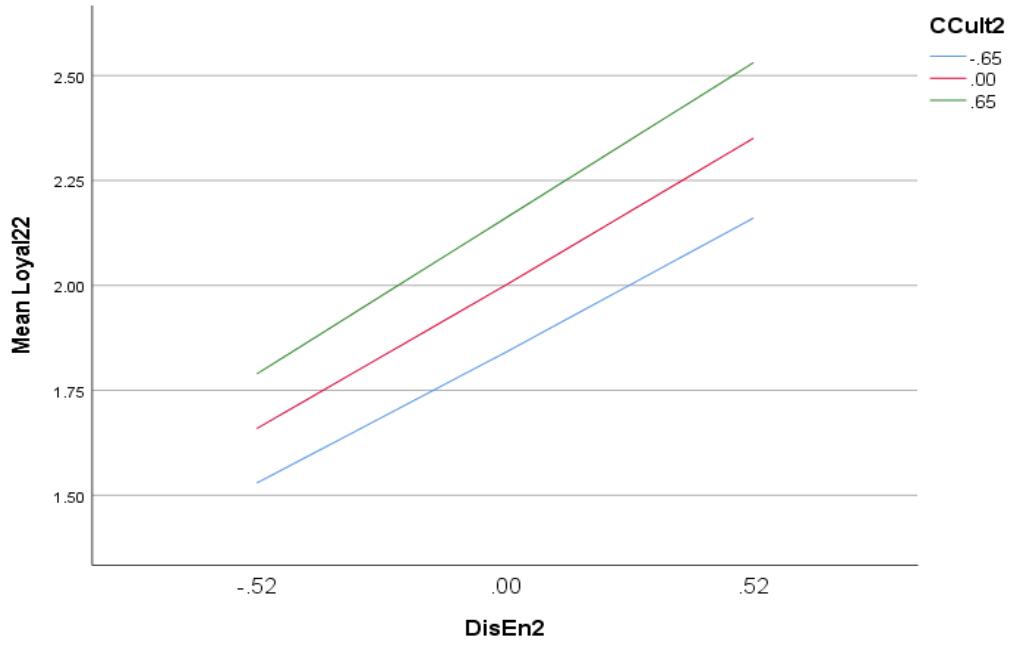
The outcomes point to the moderating effect of consumer culture not have a statistically significant impact on the association between customer dispositions, customer enablers, and brand loyalty. Locally, this cultural effect is not significant moderating the relationship between

customer dispositions, customer enablers, and brand loyalty. Although millennials may not be heavily influenced by cultural dimensions, they are becoming more acculturated. They are distancing themselves from their local culture or and adopting a global youth culture facilitated by social media platforms such as TikTok, WhatsApp, Facebook, YouTube, among others.

The effect of customer dispositions and customer enablers is 0.66 for millennials who score at the grand mean on consumer's culture, while the effect of consumer's culture is 0.25 for those scoring at the grand mean on customer dispositions and customer enablers. These tests were analyzed further in terms of simple slope, which tests the relationship between customer dispositions, customer enablers, and toothpaste brand loyalty among the millennials at three levels of the moderator (consumer's culture). The study obtained a plot of the interaction of customer dispositions, customer enablers, consumer's culture, and toothpaste brand loyalty among the millennials, as seen in figure 10. A plot of the conditional means on toothpaste brand loyalty among the millennials at each customer's disposition, customer enabler, and consumer's culture.

Figure 10

Interactions of Customer Dispositions and Enablers on Socio-Cultural Factors and Loyalty



Note; Graph depicts Socio-cultural effect intensification as a moderating effect grows

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section avails the summary of the research discoveries, which are aligned to the particular objectives of the research sought to explore. It highlights the deductions drawn from the findings and presents recommendations for relevant stakeholders to take action. Also, this section offers recommendations derived from the conclusions thereby sanctioning extents for forthcoming work.

5.2 Summary of Key Major Findings

The research investigated factors influencing toothpaste brand loyalty among millennials in Kenyan private universities, including customer dispositions, enablers, and socio-cultural factors. The study's findings indicate that millennials exhibit loyalty towards their preferred toothpaste brands.

Through Confirmatory Factor Analysis two factors with the highest loadings were derived from a principal component analysis based on the Eigen values. Factor one exhibited the highest loadings, explaining 47.36% of the variance within this construct, while Factor two accounted for 13.53% of the variance. Factor one was predominantly loaded with dispositional factors, reflecting attitudes toward the brand. This factor included constructs such as brand affect, brand trust, brand performance, brand perceived quality, brand satisfaction, brand relevance, and attitudinal brand loyalty. On the other hand, Factor two was loaded with factors related to customer behavior or capability, encompassing variables like customer involvement, customer switching costs, customer commitment, customer relationship proneness, consumer socialization, and behavioral brand loyalty.

The findings highlight that building brand loyalty involves the interplay of two significant factors: customer disposition and customers' capability (Enablers). These unobserved factors lie beneath the surface (latent), drive the adoption of toothpaste brand loyalty among millennials in the Kenyan private chartered universities. Conspicuously, the generated CFA finding reveals that social-cultural factors, such as consumer socialization and consumer culture, are embedded within the customer capability or enablers. Therefore, at consumer socialization and consumer

culture is part of the enablers, contrary to the initial hypothesis, where they were considered social norms.

The study establishes the applicability of various theories in explaining toothpaste brand loyalty among millennials in Kenyan private chartered universities. The Theory of Planned Behavior towers as an effective theoretic framework for this context. Especially in behavioural intentions (dispositions) and perceived behavioural control (customers' capability).

Additionally, other theories used in the study have also proven to be relevant. The Psychology of Attitude has demonstrated that attitudes play a significant role in motivating behavioral adoption since attitudinal factors rank highly in factor loadings and coefficient determination and even in the path analysis coefficients and weight. Social Exchange Theory has been supported, indicating that consumers engage in brand loyalty when brands can offer something in return, such as quality, relevance, or satisfaction.

Thirdly, Generation Theory explains why millennials are being acculturated. This means they have divorced some practices the older generations used to have and seemingly embracing global and youth culture. The study suggests that millennials have embraced a global youth culture that a common trait in majority of youth across the world with adoption of social media and key influencer of consumption behavior and a source of information

Furthermore, the study affirms the significance of Hofstede's Dimension, revealing that millennials tend to steer clear of toothpaste brands perceived to have high-quality perceptions. Instead, they prefer brands that are considered relevant. The research also identified a negative covariance between Brand Perceived Quality and brand relevance, indicating that millennials with low power distance opt for toothpaste brands that are perceived as cost-effective and capable of addressing specific needs. This behavior suggests a lower power distance among millennials, as individuals with high power distance often purchase high-perceived quality products to maintain social distinctions and demonstrate status.

5.2.1: The Effect of Customer Disposition on Brand Loyalty

Millennials need dispositional reassurance to have favorable attitudinal perceptions about brands and become brand loyal. To test the disposition's influence on brand loyalty, both regression weights a hierarchical reduction regression reduction model was used. The regression weight (0.802) deduced indicates a highly strong and constructive stimulus of customer dispositions on

brand loyalty. Therefore, buyers' attitudes are significant in shaping loyalty, implying that to have brand loyalty, brand ought to ensure that customers develop the right attitudes towards them.

In particular, the study found that brand affect substantially influences customer dispositions and consequently impact brand loyalty since the study found a statistically significant p-value of 0.000 at a significance level of 0.05. This finding proposes emotional undertones such as joy, happiness and even sadness that a brand emits to millennials in Kenyan private universities influences their toothpaste brand loyalty. The application of hierarchical reduction method and path analysis regression weight further confirms an affirmative and substantial relationship between brand affect and brand loyalty at the 0.05 statistical significance level. Consequently, an intensification in brand affect results in corresponding increase in brand loyalty.

Besides, brand trust emerges as a crucial factor influencing customer dispositions and instrumental in building better brand attitudes, ultimately leading to loyalty. The study reveals a statistical significant and robust positive relationship between brand trust and customer dispositions. Besides the study confirms a highly influential and positive interaction of brand trust and allegiance to the brand at 0.05 statistical significance level. These findings depict brand trust is a fundamental aspect that bolsters brand loyalty.

The study tells of a statistically insignificant affiliation between brand perceived quality and brand loyalty. However, it did find a robust and statistically weighty association between brand perceived quality and customer disposition, both at the 0.05 statistical significance level. The study's findings specify that brand perceived quality does not have a significant stimulus on brand loyalty. This is likely since millennials associate high-quality brands with higher costs and, as a result, prefer more affordable options that still effectively meet their specific needs (relevance).

On the contrary, the hierarchal regression test between brand performance and brand loyalty yielded statistically insignificant values at the 0.05 significance level. Despite brand performance showing a momentous and optimistic impact on consumer dispositions, as indicated by the regression weight and the path analysis which were highly strong and positive influence at a significant level. It appears that customers can exhibit loyalty to a brand regardless of its

performance. While brand performance positively influences customer attitudes towards the brand, it does not necessarily lead to brand loyalty. One possible cause for this might be that consumers perceive little difference in the performance of toothpaste brands. Consequently, any changes or improvements in brand performance are unlikely substantially sway on the allegiance to the brand.

Brand relevance exhibited a highly strong and positive influence on customer dispositions, thereby significantly impacting toothpaste brand loyalty among millennials in private universities in Kenya, with a high level of statistical significance (p-value of 0.00) at the 0.05 level. When a brand is perceived as the top solution to a particular problem within a specific category, it tends to attract loyalty from customers. The study found that brand relevance had the highest factor loadings and coefficient determination, indicating that when customers face dental issues such as bleeding gums or sensitive teeth, they are more likely to seek out a brand that can effectively address these problems and provide relief. This, in turn, reduces perceived risks associated with the product. By selecting toothpaste brands that are relevant to their specific needs, consumers immensely experience satisfaction with the offering, leading to devotion to the brand.

The study's path analysis examining the affiliation of brand satisfaction and customer dispositions laid bare a noteworthy and resilient link between these two variables. However, findings revealed a statistically inconsequential bond between brand satisfaction and brand loyalty at the 0.05 significance level. This implies that while brand satisfaction alone as a dispositional factor influences positive and significant disposition, it does not directly lead to brand loyalty. In other words, an increase in brand satisfaction develops affirmed dispositions towards the brand, but it does not automatically result in loyalty for the brand.

Interestingly, when customer disposition was investigated alone, the results showed an insignificant bond between brand satisfaction and brand loyalty. A possibility for this occurrence might be that consumers also appreciate there is no difference in the performance of toothpaste brands that are geared towards general dental health care. However, toothpaste brands that are differentiated and tailored to solve specific problems, as demonstrated in the brand relevance construct, tend to have a more loyal following. This suggests that addressing specific customer needs and offering unique solutions is contributory in fostering fidelity among customers to an offering.

5.2.2: The Effect of Customer Enablers on Brand Loyalty

Customer commitment appeared as a dominant influence on brand loyalty, followed by customer involvement, customer switching costs, and customer relationship proneness in terms of factor loadings and coefficient of determination.

Customer relationship proneness demonstrated the least variance among customer enabling factors, yet it showed a very strong and significant positive correlation coefficient with customer enablers. The path analysis established a statistically significant association between CRP and customer enablers at a significance level of 0.05. Nevertheless, when examining the link between CRP and brand loyalty, the findings revealed a weak and statistically trivial link at the 0.05 level. Hence, the connection between customers and the brand, facilitated by the vendor, does not significantly influence the loyalty directed towards a toothpaste brand. This could be attributed to toothpaste being a convenience product that doesn't heavily rely on massive vendor support. Instead, customer loyalty in this context might be more influenced by factors like brand relevance, perceived quality, and addressing specific dental care needs, rather than the vendor's efforts to build customer relationships.

The path analysis indicated a strong association between customer switching costs and customer enablers, supported by a significant p-value of 0.000. However, the factor loadings and coefficient determination were relatively low, suggesting that customer switching costs explain only a small proportion of variance in the brand enabler construct. Still, the hierarchal regression analysis established a momentous and optimistic link between customer switching costs and customer enablers at 0.05 level of statistical significance. Therefore, as customer switching costs increase, there is a statistically significant likelihood of customers becoming loyal to a particular toothpaste brand. Customer switching costs have an important effect on brand loyalty, indicating that millennials highly value brand loyalty and believe a trusted brand is safe from negative consequences associated with switching. By remaining loyal to a brand, they avoid the potential loss of various benefits, including financial advantages, emotional attachment, and physical inconveniences.

Customer commitment emerged as the most influential factor within the customer enabler construct, exerting an affirmed stimulus on the brand loyalty factor. The path analysis detected a highly significant estimate of 0.813, with a p-value of 0.000 at the 0.05 significance level.

Moreover, the regression weight provided further confirmation of a statistically significant, strong, and positive link (p-value of 0.000) of buyer's commitment to brand loyalty, underscoring its vital role in modelling customer attitudes and behaviors towards the brand. Customers exhibiting higher commitment response tend to demonstrate loyalty towards toothpaste brands. This suggests that affective commitment reflects customers' thoughtful consideration and inclination towards selecting a specific brand for their use, thereby contributing significantly to brand loyalty.

Moreover, customer involvement showed a positive and moderately significant correlation with customer enablers, indicating that involving customers empowers them to become loyal to the brand. The path analysis also revealed a strong link from customer involvement to customer enablers, suggesting that customer involvement potency of infusing allegiance to the brand is enviable. However, when examining customer involvement and brand loyalty linkage, the discoveries tell of a non-significant p-value of 0.74 at a 0.05 significance level. This implies that customers can be involved in a brand's activities without necessarily intending to become loyal. Nevertheless, engaging customers can lead to their commitment to the brand, thereby increasing the likelihood of brand loyalty. While customer involvement may not directly translate into brand loyalty, it can still play a crucial role in fostering positive customer attitudes and behaviour towards the brand, leading to greater commitment and devotion over time.

5.2.3: The Combined Effect of Customer Dispositions and Enablers on Brand Loyalty

The combined effect of customer disposition and customer enablers provides a strong foundation for building brand loyalty, addressing various aspects related to attitudes and the customers' ability to remain loyal to a brand. The study revealed that customer disposition and enabler factors, such as customer commitment, customer switching costs, brand affect, brand relevance, brand trust, and brand satisfaction, exert a statistical significant influence on loyalty at a 0.05 significance level. The hierarchical regression reduction analysis further demonstrated statistical significance in the amalgamation of disposition and customer enabling factors

Customer involvement, customer relationship proneness and brand perceived quality were discovered to be statistically insignificant at the 0.05 significance level. Interestingly, brand satisfaction, when examined solely as a brand dispositional factor, was not statistically

significant yet, it was statistically significant when analyzed in the light of the combined effect of customer dispositions and customer enablers on brand loyalty, with a p-value of 0.051.

The collective scrutiny of customers' dispositions and customer enabling factors revealed an interesting phenomenon - the transformation of the relationship from insignificant to significant. When brand satisfaction was analyzed solely as a customer dispositional factor, it did not show statistical significance. However, when considered in the context of both customer disposition and customer enabling factors, it exhibited a p-value of 0.051 at a significance level of 0.05.
These results demonstrate a constructive connection of brand satisfaction to brand loyalty, with an increase in the former leading to an increase in brand loyalty, considering customers' capabilities and attitudinal dispositions. Therefore, it is crucial for companies to focus on enhancing customers' attitudes by strategically positioning their brand and effectively communicating its benefits. Simultaneously, creating an environment where customers subjectively evaluate the brand based on how well it fulfills their expectations and needs is vital in fostering brand loyalty.

5.2.4: The Moderating Effect of Socio-Cultural Factors on the Relationship between Customer Disposition, Enablers and Brand Loyalty

The study found a statistically significant results for socio-cultural moderation using the Hayes PROCESS. The R^2 change from model one to model two indicated an interaction term effect of 0.55, accounting for 51.38% of the variation in brand loyalty. Johnson-Neyman analysis revealed a gradually positive slope between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials as the socio-cultural moderator variable increased.

The isolated moderation effect of consumer socialization on the association between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials were statistically significant at a 0.05 significance level. Additionally, the Johnson-Neyman analysis indicated that the slope between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials became more positive with higher levels of the consumer socialization moderator variable. This suggests that the strength and direction of the bond between customer dispositions, customer enablers, and toothpaste brand loyalty depend on the level of consumer socialization among millennials.

The research also probed the solitary moderating weight of consumer culture on the link between customer dispositions, customer enablers, and toothpaste brand loyalty among millennials. However, this analysis revealed a non-statistically significant relationship at 0.05 significance level. Thus, consumer culture is not a moderator of the combined outcome of customer dispositions and customer enablers on brand loyalty. Yet, the interaction effect accounted for 53% of the variation in the brand loyalty component, indicating the impression of negative customer dispositions, customer enablers, and consumer culture on brand loyalty when the independent variables were zero. The findings conclude millennials are gradually becoming more acculturated influenced by global culture through social platforms such as TikTok, WhatsApp, Facebook, YouTube, among others. The study indicated that millennials in Kenyan private universities exhibit a low power distance when purchasing toothpaste brands. This means that they do not feel compelled to choose differentiated brands unless those brands specifically address particular issues, such as sensitive teeth or bleeding gums. Consequently, if a toothpaste brand appears expensive and distinguished or differentiated, millennials are more likely to opt for a more affordable alternative that can still meet their specific needs.

5.3 Conclusion of the Study

The findings lead to the conclusion that customer disposition meaningfully influences brand loyalty among millennials in Kenya. Millennials then prioritize toothpaste brands that address specific needs, such as bad breath removal and tooth sensitivity (brand relevance). By being loyal, millennials mitigate potential risks allied to unknown brands. They also exhibit loyalty towards brands that demonstrate genuine care for their well-being (brand trust). Hence, it is critical for brands to transcend just providing features but pursue establishing meaningful connections with millennials.

The study also concludes millennials value brand affect. They demonstrate a preference for brands that evoke positive emotions like joy and happiness, suggesting that millennials actively seek to establish meaningful connections with brands that elicit specific emotional responses. The study also concludes that mounting customer switching cost is an effective way to drive loyalty. They evade dealing with the emotional, financial, physical, or psychological burdens that come with switching. Furthermore, the study emphasizes the significance of customer

commitment in cultivating brand loyalty. Buyers committed to a brand, have the possibility of displaying loyalty and establish a lasting relationship with a brand.

Vendor-customer relationship and customer involvement were found to be insignificant in building brand loyalty, especially in the toothpaste industry. Merely depending on the interaction between the vendor and customer, as well as customer participation, is not enough to establish a robust and long-lasting connection with the brand. Additionally, engaging customers in activities allied to the brand on social media platforms does not assure automatic brand allegiance.

It is the inference of this study that brand satisfaction is important in boosting up loyalty especially in the perspective of both customer dispositions and customer enablers. Consumers go beyond satisfaction alone and consider the broader context of their relationship with the brand, including factors such as switching costs and involvement, relevance among others to become loyal.

The discoveries of the research demonstrate the impact of socio-cultural factors on toothpaste brand loyalty. Cultural norms, values, beliefs, and consumer socialization all instrumental in building affinity and fidelity to the brand among millennials. Their loyalty decisions are influenced by their social environment, including family, friends, peers, broader social networks, and social media. However, the study indicates that local culture lacks the influence to impact on the allegiance to the brand among millennials. Instead, they seem to be more acculturated, adhering to a global youth culture that guides their consumption choices.

The study also supports the generation theory, revealing that millennials, born between 1980 and 2000, have embraced a global or youth culture that informs their purchasing and consumption behavior. This global influence takes precedence over local factors as far as brand loyalty is concerned.

Furthermore, the study operationalizes the Psychology of Attitude theory, which highlights how attitudes influence behavior and, in this case, brand loyalty. Additionally, the study observes the Hofstede dimension of power distance, where millennials tend to avoid high-quality perceived brands, as they do not feel the need to showcase status.

Moreover, the Theory of Planned Behavior is evident in the study, with behavioral intention (customer dispositions) playing a significant role in influencing brand loyalty. Perceived

Behavioral Control is also evident through customer enablers, with social-cultural items serving as perceived behavioral control factors.

5.4 Recommendations of the Study

The study endorses that brand managers, employ innovative and captivating communication messages to effectively shape customer attitudes towards brand loyalty. By creating such messages that deeply connect with the target audience, highlight the brand's distinctive attributes, and evoke emotions or desires aligned with customer needs, brand can influence customers' perceptions, beliefs, and preferences in a desired manner. Developing such communication messages build a compelling case for its usage and loyalty.

It is also critical for brands to actively monitor and evaluate the satisfaction levels of millennials to assess the brand effectiveness. This can be done through surveys and feedback collection. By doing so, brand managers can pinpoint areas of strength and weakness, empowering them to make well-informed decisions aimed at improving customer satisfaction. By placing brand satisfaction as a priority, stronger connections with millennials can be established, fostering loyalty and paving the way for long-term success in the market, as indicated by the study.

Moreover, brand managers should incorporate emotional elements into their marketing strategies. By creating positive emotional experiences that deeply resonate with millennials, brands can strengthen their connections and cultivate enduring brand loyalty. Brands should generate meaningful emotional experiences that seamlessly align with the desires and preferences of millennials. By comprehending and addressing emotional needs, these brands can effectively differentiate themselves from competitors and build a dedicated customer base among millennials.

Brand managers can incorporate broader socio-cultural attentions and leverage social media and advertising as part of their strategy to ride on customer socialization into brand loyalty. They should integrate elements of youth global culture such as values, beliefs, and practices that align with the culture of the target audience for instance use models in advertisement that wear jeans. By including a youth culture perspective brands can tailor their messages and practices to resonate with millennials. They can also tailor culturally appropriate messages for each jurisdiction.

Millennials demonstrate loyalty to toothpaste brands that prioritize their well-being and earn their trust, underscoring the importance of establishing and maintaining trust. Brand managers should focus on minimizing perceived risks and maximizing benefits that align with customer needs to build trust. By effectively addressing these aspects, brands can enhance their relevance, foster strong customer relationships, and drive brand loyalty.

To cater to the unique needs, aspirations, and demands of each generation, brand managers and industry practitioners should adapt their marketing strategies. A universal fit tactic is insufficient as each generation has distinct socialization and cultural backgrounds. Crafting strategies that are acceptable, practical, and suitable for each generation is vital for consistent brand performance. Brand managers should proactively engage with customers on these platforms to counteract negative experiences and establish a familiar channel for communication and influencing customer perceptions.

To cultivate a comprehensive acquaintance of the interconnectedness between brand satisfaction, performance, and other customer-affiliated factors that collectively influence brand loyalty, businesses must recognize their interdependency. This understanding serves as a foundation for formulating strategies that not only enhance satisfaction and performance but also consider other influential factors that drive customer loyalty.

The study believes that toothpaste manufacturers should contemplate offering specialized toothpastes tailored to specific needs. This approach enhances brand relevance and sets the brand apart from competitors, acting as a catalyst for increased sales and establishing a distinct market presence. By effectively positioning the brand as responsive to consumer needs, it mitigates perceived risks and fosters consumer trust. This differentiation strategy has proven its effectiveness in driving sales growth and expanding the brand's overall market reach.

Brand loyalty holds great value for millennials as it protects them from the undesirable consequences of switching brands. To discourage customers from switching, businesses should concentrate on addressing the factors that contribute to switching costs and creating barriers against competitors. Providing unique advantages, personalized experiences, and loyalty programs can outweigh the drawbacks of switching and incentivize loyalty. Financial incentives, emotional connections, and convenience also play a significant role in deterring switching

behaviors. By implementing these strategies, businesses can enhance customer loyalty, minimize switching costs, and foster long-term relationships.

To promote customer commitment there is need to establish robust connections, providing exceptional experiences, and consistently meeting customer requirements all contribute to elevated commitment levels and result in heightened brand loyalty. Admitting the worth of customer commitment guides businesses to make marketing decisions, enabling brands to cultivate enduring relationships, enhance customer retention, and gain a competitive edge.

By considering the combined influence of these variables, businesses can gain a deeper understanding of the complex dynamics that drive brand loyalty. This understanding allows them to tailor their efforts to meet customer expectations and establish meaningful connections with the target audience. For instance, having a specialized toothpastes addressing specific oral health issues can create undisputable brand following.

Besides, consumers should take into account the benefits of brand loyalty such as personalized experiences, rewards, convenience, and the overall value offered by a trusted brand. They should carefully evaluate the potential costs and disadvantages of switching brands. By remaining loyal to a brand that aligns with their needs and preferences, consumers can enjoy a consistent and rewarding relationship while avoiding the potential drawbacks linked to switching.

5.5 Contribution of the Study

This research contributes theoretic, managerial, and applied knowledge regarding the factors influencing brand loyalty among millennials in Kenyan private universities. It sheds light on the strongest influencers of brand loyalty, including customer dispositions, enablers, and socio-cultural aspects. As a result, it provides valuable insights into the patterns, trends, and directions that millennials have adopted in terms of brand loyalty.

Brand managers can benefit from this study as it helps them appreciate these critical factors and guide their understanding of brand loyalty among millennials. The study provides valuable insights for those seeking to target a generation with broad market appeal and significant purchasing power. Since toothpaste is a product used throughout life, any brand operating in this kind of category can greatly profit from the discoveries of this research.

Manufacturers of FMCG, including toothpaste brands, can leverage these insights to understand millennials' trends and patterns and enhance their strategies for building brand loyalty. This study informs marketing challenges from generational perspectives on purchasing behavior influenced by culture and socialization. It offers a crucial framework and guidelines for effective brand management, enabling managers to develop strategies that appeal to millennials and assess brand positioning within the socio-cultural context to evaluate customers' capabilities in becoming loyal to the brand. Moreover, it gives insights for managing a generation that has been perceived as disloyal, offering a deeper understanding of the core influencers that drive their loyalty.

From an academic perspective, this research feeds to the theoretical framework and conceptualization of consumer behavior towards brands. It incorporates five theories, Theory of Planned Behavior, Psychology of Attitudes, Social Exchange, Hofstede Cultural Dimension, and Generational theories. These theories are applied to capture the evolving attitudes capabilities of millennial through cultural utilization and socialization in developing patterns of brand loyalty.

5.6 Area for Further Research

Future studies should prioritize the examination of customer enabling factors, specifically focusing on customer relationship prudence, to validate its significance and impact in the market. Given the high level of millennial engagement on social media platforms, it is crucial to investigate their interactions with brand vendors. Also, it is important to explore the brand loyalty tendencies of Generation Z, those born after 2000.

Research efforts can be tailored to encompass customer dispositions, customer enablers, and socio-cultural factors that influence both attitudinal and behavioral brand loyalty, with a specific focus on university students who possess discretionary incomes and make independent purchasing decisions, possibly free from the influence of their home environment.

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APPENDIX I: QUESTIONNAIRE

This is a research questionnaire is relating to ***"Consumer Dispositions, Enablers and Socio-Cultural Factors Influencing Toothpaste Brand Loyalty among Millennials in Kenyan Private Universities*** ".

This is survey will take 15 minutes to complete please tick at appropriate place.

Please answer the following questions by marking the appropriate answer(s) with an (X) or indicating the appropriate answer the questions being asked.

This questionnaire is strictly for research purposes only.

SECTION A: GENERAL INFORMATION

This section is asking about your background information. Please indicate your answer by ticking (X) on the appropriate box.

A1. Please indicate your gender

○ Male ○ Female

A2. Please indicate your age category

○ 22 - 26 ○ 27 - 32 ○ 32 - 37 ○ 38 - 42

A3. Please indicate your current level of study

○ Diploma ○ Degree ○ Masters ○ PhD

A4. Among the following listed universities, which one do you currently attend?

SECTION B: BRAND USAGE CHOICE

For this section answer questions to the best of your knowledge by marking (X) where appropriate

	B.1. Which toothpaste brand are you currently using?	B2 Which toothpaste brand was being used at home?
B1) Aquafresh	☐	☐
B2) Colgate	☐	☐
B3) Close Up	☐	☐
B4) Whitedent	☐	☐
B5) Paradontax	☐	☐
B6) Dabur	☐	☐
B7) Sensodyne	☐	☐
B8) McLeans	☐	☐
B9) Pepsodent	☐	☐
B10) Other list	☐	☐

SECTION C: CUSTOMER DISPOSITION

Below are statements about customer attitudes, you can indicate the extent to which you agree or disagree with the given statement by ticking the corresponding number. SA being *Strongly Agree*, A being *Agree*, N being *Neutral*, D being Disagree and SD being *Strongly Disagree*

Brand Affect	*SA*	*A*	*N*	*D*	*SD*
BA1.It is always a pleasure using the toothpaste brand I currently own	☐	☐	☐	☐	☐
BA2.I always feel good when using the toothpaste brand, I currently own	☐	☐	☐	☐	☐
BA3.I am usually distressed if I am unable to use the toothpaste brand I currently own!	☐	☐	☐	☐	☐
BA4. I usually feel relief when I use the toothpaste brand I currently own	☐	☐	☐	☐	☐

Brand Performance	*SA*	*A*	*N*	*D*	*SD*
BP1.The toothpaste brand that I use, clears cavity	☐	☐	☐	☐	☐
BP2.The toothpaste brand I use maintains white clean teeth	☐	☐	☐	☐	☐
BP3.The toothpaste I buy, gives me fresh breath	☐	☐	☐	☐	☐
BP4.I have not encountered any known side effects linked to the toothpaste brand I use	☐	☐	☐	☐	☐

Brand Perceived Quality	*SA*	*A*	*N*	*D*	*SD*
BPQ1.The toothpaste brand I use matches my expected performance	☐	☐	☐	☐	☐
BPQ 2. The toothpaste brand I use has high quality packaging	☐	☐	☐	☐	☐
BPQ 3. The toothpaste brand I currently use is worth the price I buy	☐	☐	☐	☐	☐
BPQ 4. The ingredients used reflect high research and development process	☐	☐	☐	☐	☐

Brand Trust	*SA*	*A*	*N*	*D*	*SD*
BT1.The toothpaste brand has customers interest at heart	☐	☐	☐	☐	☐
BT2.The toothpaste brand that I use is reliable	☐	☐	☐	☐	☐
BT3.The toothpaste brand is I use is safe	☐	☐	☐	☐	☐

Brand Relevance	*SA*	*A*	*N*	*D*	*SD*
BR1.When buying toothpaste, the brand I use is always the first choice	☐	☐	☐	☐	☐
BR 2. The toothpaste brand I use gives me fresh breath	☐	☐	☐	☐	☐
BR 3. The toothpaste brand I use comes up with better products	☐	☐	☐	☐	☐
BR 4. The toothpaste brand is always improving to satisfy my needs	☐	☐	☐	☐	☐

Brand Satisfaction	*SA*	*A*	*N*	*D*	*SD*
BS1.I am very pleased with the toothpaste brand I currently use	☐	☐	☐	☐	☐
BS2.I love the distinctive attributes about the toothpaste brand I currently use	☐	☐	☐	☐	☐
BS3.The toothpaste brand I currently use meets my expectations	☐	☐	☐	☐	☐
BS4.The toothpaste I currently brand takes care of my oral hygiene	☐	☐	☐	☐	☐

SECTION D: CUSTOMER ENABLERS

Below are statements about customer attitudes, you can indicate the extent to which you agree or disagree with the given statement by ticking the corresponding number. SA being *Strongly Agree*, A being *Agree*, N being *Neutral*, D being Disagree and SD being *Strongly Disagree*

Customer Involvement	*SA*	*A*	*N*	*D*	*SD*
C11. I participate in my current toothpaste brand activities on social media	☐	☐	☐	☐	☐
C12. I participate in my current toothpaste brand activities such as promotions	☐	☐	☐	☐	☐
C13. I am interested in activities relating to my current toothpaste brand	☐	☐	☐	☐	☐
C14. I follow my current toothpaste brand on social media (e.g. Facebook ,Instagram, Tiktok)	☐	☐	☐	☐	☐
Customer Switching costs	*SA*	*A*	*N*	*D*	*SD*
SC1. Buying other toothpaste brands brings in extra costs	☐	☐	☐	☐	☐
SC 2. I do not like the process of looking for other toothpaste brands	☐	☐	☐	☐	☐
SC 3. Buying other toothpaste brands is just unnecessary hassle on my part	☐	☐	☐	☐	☐
SC 4. I buy other brands often when I cannot afford my current toothpaste brand	☐	☐	☐	☐	☐
SC 5. Benefits I get from my current toothpaste brand makes it hard to buy other brands	☐	☐	☐	☐	☐
Customer Commitment	*SA*	*A*	*N*	*D*	*SD*
CC1. I do not purchase other toothpaste brands if my brand is not available	☐	☐	☐	☐	☐
CC 2. I do not try other toothpaste brands if my brand is not available	☐	☐	☐	☐	☐
CC 3. I will continue to buy this toothpaste brand since it give me some sense of prestige	☐	☐	☐	☐	☐
CC 4. I will continue to buy this toothpaste brand since it is the best in the market	☐	☐	☐	☐	☐
CC 5. I will still buy my toothpaste brands even through its price is increased	☐	☐	☐	☐	☐

Customer Relationship Proneness	*SA*	*A*	*N*	*D*	*SD*
CRP1. I have been buying my toothpaste brand from one seller for a long time	☐	☐	☐	☐	☐
CRP2. I keep buying my toothpaste from one seller since it is consistent with my personality	☐	☐	☐	☐	☐
CRP 3. I keep buying from the same seller since they communicate to me about the toothpaste brand	☐	☐	☐	☐	☐
CRP 4. I am passionate about buying from the same seller over and over again	☐	☐	☐	☐	☐

SECTION E: SOCIO-CULTURAL FACTORS

Below are statements about customer attitudes, you can indicate the extent to which you agree or disagree with the given statement by ticking the corresponding number. SA being *Strongly Agree*, A being *Agree*, N being *Neutral*, D being Disagree and SD being *Strongly Disagree*

Culture	*SA*	*A*	*N*	*D*	*SD*
CUL1. I like brands that assure me of high-quality life	☐	☐	☐	☐	☐
CUL 2. I influence my friends or family to buy my toothpaste brand if we differ in which brand to pick	☐	☐	☐	☐	☐
CUL 3. When shopping with my family or friends I treat then as equals	☐	☐	☐	☐	☐

CUL 4. I discuss with my juniors about the choice of brands, if they escort me shopping	☐	☐	☐	☐	☐
CUL 5. I check labels for instructions, ingredients or expiry date before buying	☐	☐	☐	☐	☐
CUL 6. Getting information on brands before making purchases is very important to me	☐	☐	☐	☐	☐
CUL 7. I usually follow the usage instructions of a given product posted on its package	☐	☐	☐	☐	☐
CUL 8. I find it difficult to buy a newly introduced brand	☐	☐	☐	☐	☐
Consumer Socialization	*SA*	*A*	*N*	*D*	*SD*
CS1. I came to know about this toothpaste brands from my friends	☐	☐	☐	☐	☐
CS2.I came to know this toothpaste brand on social media (Facebook, Instagram. Tiktok etc.)	☐	☐	☐	☐	☐
CS3. My parents introduced this toothpaste brand to me when I was living at home with them	☐	☐	☐	☐	☐
CS4. I prefer shopping alone	☐	☐	☐	☐	☐
CS5. I do not seek anyone's approval when purchasing my toothpaste brand	☐	☐	☐	☐	☐
CS6.I trust information about shopping for a toothpaste brand that comes from my family	☐	☐	☐	☐	☐

SECTION F: BRAND LOYALTY

Below are statements about customer attitudes, you can indicate the extent to which you agree or disagree with the given statement by ticking the corresponding number. SA being *Strongly Agree*, A being *Agree*, N being *Neutral*, D being Disagree and SD being *Strongly Disagree*

Attitudinal Brand Loyalty	*SA*	*A*	*N*	*D*	*SD*
AT1. My current toothpaste brand is always my first choice	☐	☐	☐	☐	☐
AT2. I believe my continued usage of my current toothpaste brand is the best choice for me	☐	☐	☐	☐	☐
AT3. I am willing to pay more for this particular toothpaste brand	☐	☐	☐	☐	☐
AT4. If I get a better toothpaste, I stop using the one I am using the one I currently have	☐	☐	☐	☐	☐
AT5 If someone makes a negative comment about my brand, I will defend it	☐	☐	☐	☐	☐
AT6 I can endorse this toothpaste brand to any undecided buyer who seeks to purchase toothpaste	☐	☐	☐	☒	☐

Behavioural Brand Loyalty	*SA*	*A*	*N*	*D*	*SD*
BBL1.My preference for this toothpaste brand is not going to change anytime soon	☐	☐	☐	☐	☐
BBL2. If my current toothpaste brand is not available in one shop, I will look for it in another shop	☐	☐	☐	☐	☐
BBL3. I will buy my current toothpaste brand the next time I buy this product	☐	☐	☐	☐	☐
BBL4. I am not keen on any specific toothpaste brand; I can take any that is available	☐	☐	☐	☐	☐

THANK YOU very much for taking your time to complete the questionnaire

APPENDIX II: SAMPLE FRAME OF PRIVATE UNIVERSITIES IN KENYA

	Institution	Established Year	Year Awarded Charter	Number	Sample
1	Africa International University	1989	2011	5000	22
2	Africa Nazarene University	1993	2002	2800	13
3	Catholic University of Eastern Africa	1989	1992	7000	30
4	Daystar University	1989	1994	4100	18
5	Great Lakes University of Kisumu	2005	2012	1800	8
6	Kabarak University	2002	2008	11000	47
7	KAG - EAST University	1989	2011	1000	4
8	KCA University	2007	2013	19700	54
9	Kenya Highlands	1989	2011	1300	6
10	Kenya Methodist University	1987	2006	5900	25
11	Pan Africa Christian University	1989	2008	4000	17
12	Presbyterian University of East Africa	2007	2020	2256	10
13	Scott University	1989	1997	2000	9
14	St. Paul's University	1989	2017	5153	22
15	Strathmore University	2002	2008	7000	30
16	The Adventist University of Africa	2005	2013	750	3
17	UMMA university	2013	2019	3400	15
18	United States International University	1989	1999	4700	20
19	University of Eastern Africa Baraton	1989	1991	3800	16
	Total			**92859**	**399**
	Mt Kenya University=			**52000**	Pilot group
	Total			**144859**	

APPENDIX III: RELIABILITY TESTS AND DROPPED ITEMS

Constructs	Initial Items	Initial Reliability	Deleted Items	Final Items	Final Reliability
Customer Dispositions					
Brand Affect	4	0.782	None	4	0.782
Brand Performance	5	0.837	None	5	0.837
Brand Perceived Quality	4	0.672	Qn 4	3	0.736
Brand Trust	4	0.699	Qn2	3	0.744
Brand Relevance	4	0.723	None	4	0.723
Brand Satisfaction	4	0.844	None	4	0.844
Customer Enablers					
Customer Involvement	4	0.862	None	4	0.862
Customer Switching Costs	5	0.725	None	5	0.725
Customer Commitment	5	0.743	None	5	0.743
Customer Relationship Proneness	4	0.865	None	4	0.865
Socio-Cultural Factors					
Culture	8	0.717	None	8	0.717
Consumer Socialization	12	0.579	Qn. 4,6,8, 10, 11, 12	6	0.735
Brand Loyalty					
Attitudinal	6	0.718	None	6	0.718
Behavioural	8	0.8	None	8	0.8
	77			**69**	

Brand Perceived Quality

- BPQ 4. The toothpaste brand I use is in line with my social status

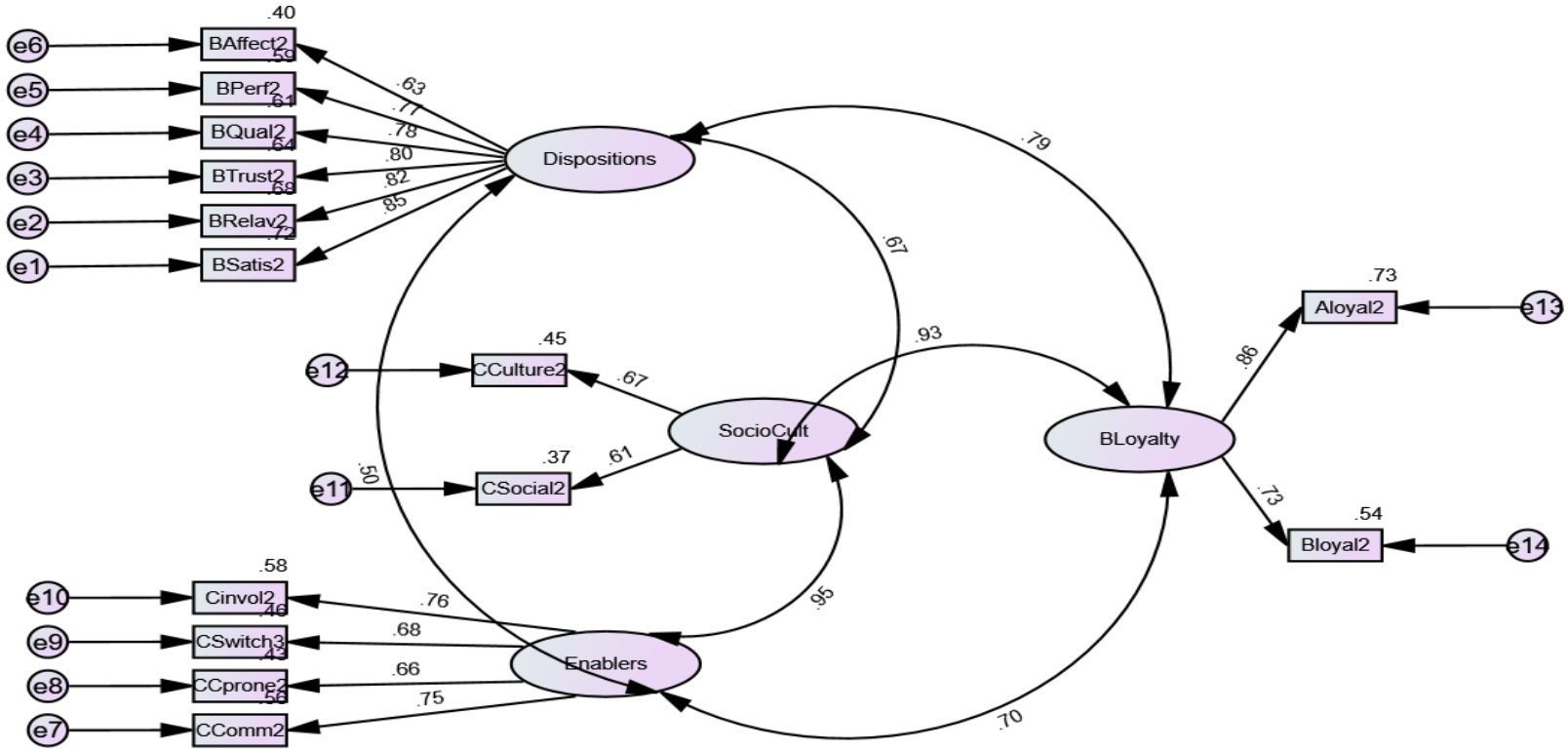
Brand Trust

- BT2. I prefer to use a toothpaste brand that has a high reputation

Consumer Socialization

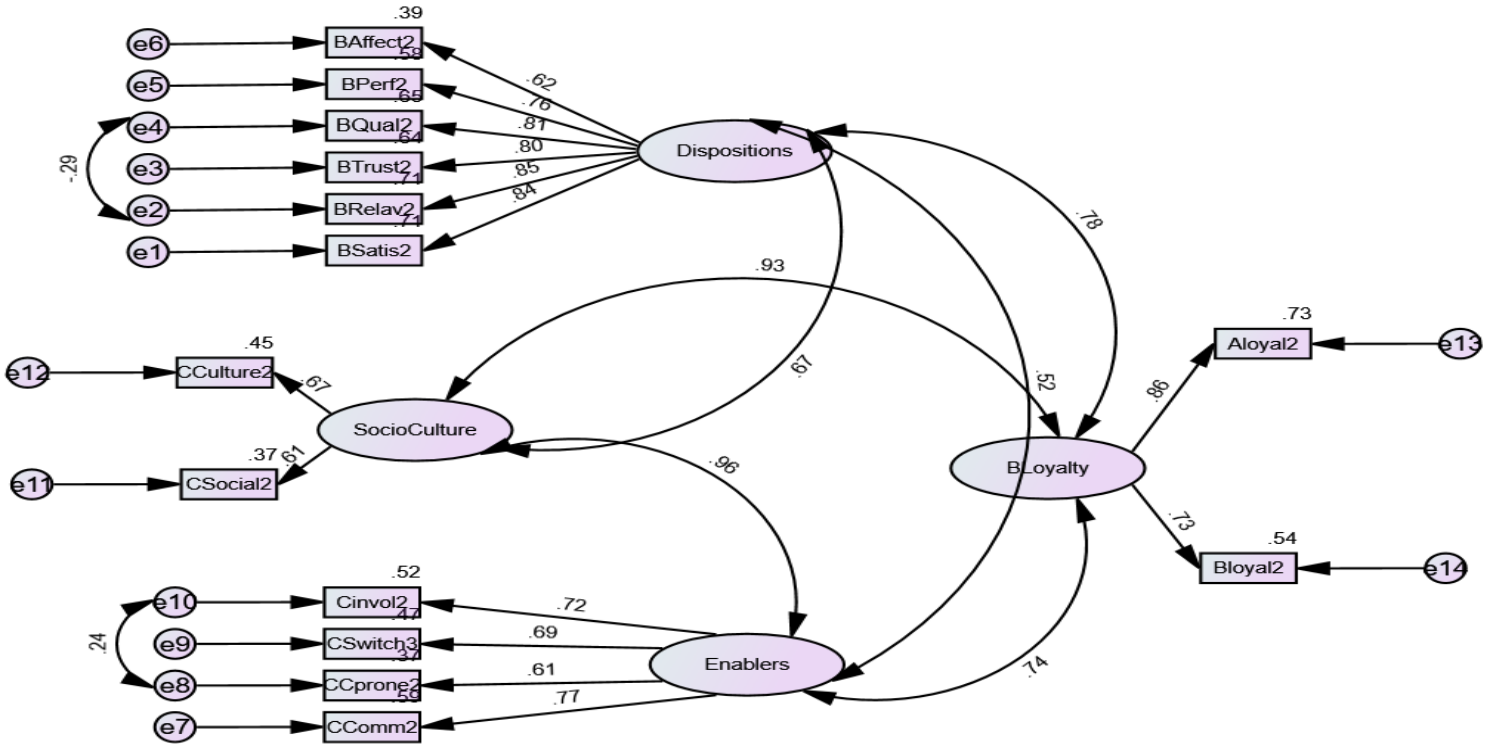
- CS4.I prefer the company of a family member when shopping
- CS6.I usually seek guidance from my family when shopping
- CS8.I usually seek information on social media when I am about to do my shopping
- CS10. I believe information given to me about brand from peers
- CS11. I usually remember my parents' guidelines when doing my shopping
- CS12. Social media such as Instagram, Tiktok and Facebook gives better information than traditional media (television and newspaper) about shopping

APPENDIX IV: INITIAL FACTOR ANALYSIS MODEL



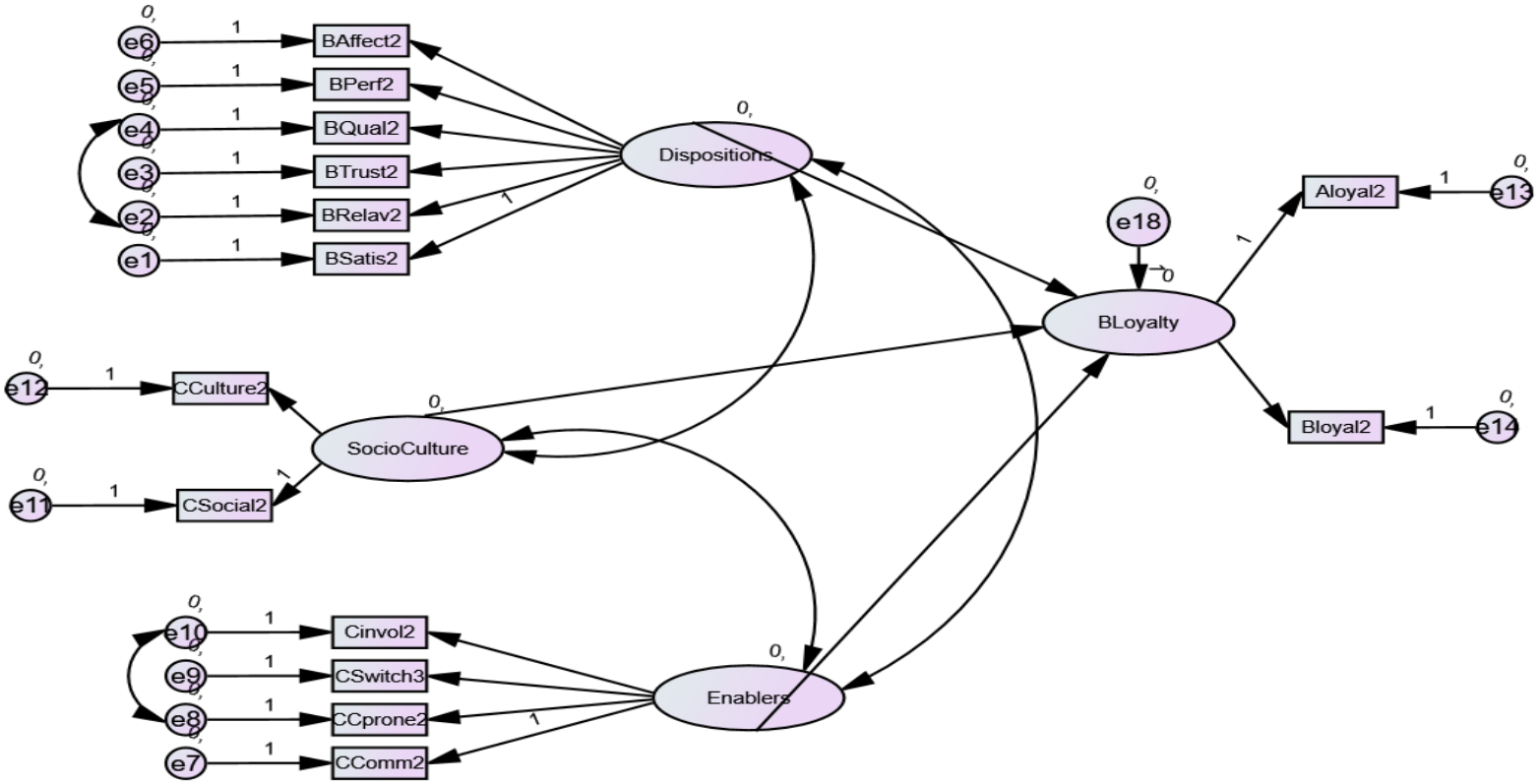
Note; *This figure illustrates the CFA Path Analysis via AMOS, with Corresponding loading factors and coefficient of determination assigned to the paths of the latent constructs and Observable variables. Observable are in rectangular boxes, latent variables in elliptical shapes, and error terms are represented by circles. The correlation between variables is shown through double-headed arrows, while the factor loading arrows (single-headed) point from the latent variable to the observable variable*

APPENDIX V: FINAL FACTOR ANALYSIS MODEL



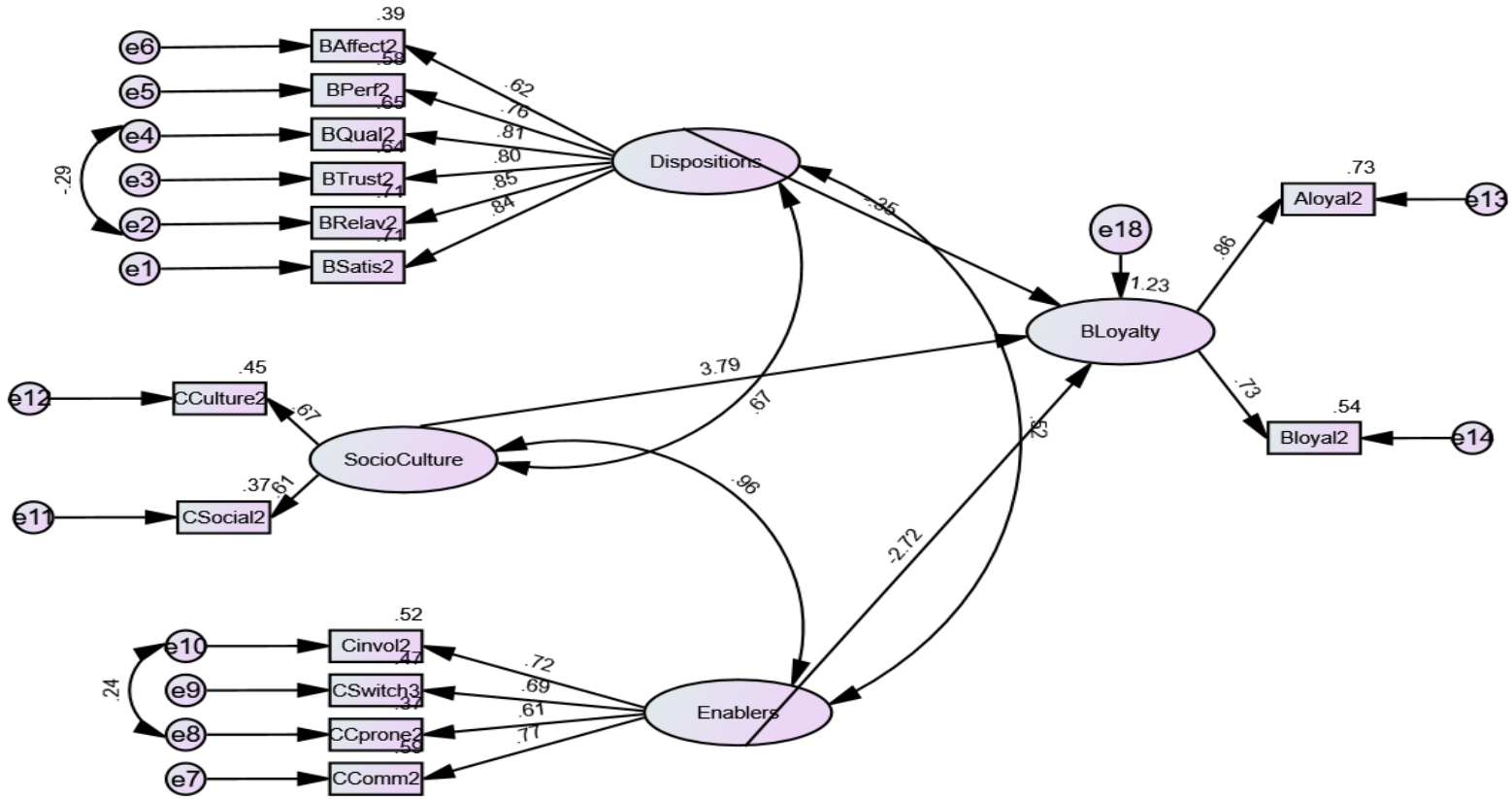
Note; *The figure presented depicts the CFA Path Analysis conducted through AMOS, indicating the loading factors and coefficient of determination associated with the paths of the latent constructs and observable variables. Notably, Brand Perceived Quality and Brand Relevance are shown as co-varied, indicating their relationship in the model. Similarly, Customer Involvement and Customer Relationship Proneness are also depicted as co-varied to enhance the overall model fit.*

APPENDIX VI: INITIAL HYPOTHESIS TESTING ANALYSIS MODEL



Note; *The figure presented depicts the CFA hypotheses testing conducted through AMOS, indicating the loading factors and coefficient of determination associated with the paths of the latent constructs and observable variables. Notably, Brand Perceived Quality and Brand Relevance are shown as co-varied, indicating their relationship in the model. Similarly, Customer Involvement and Customer Relationship Proneness are also depicted as co-varied to enhance the overall model fit.*

APPENDIX VII: FINAL HYPOTHESIS TESTING ANALYSIS MODEL



Note; *The figure presented depicts the CFA hypotheses testing conducted through AMOS, indicating the loading factors and coefficient of determination associated with the paths of the latent constructs and observable variables. Notably, Brand Perceived Quality and Brand Relevance are shown as co-varied, indicating their relationship in the model. Similarly, Customer Involvement and Customer Relationship Proneness are also depicted as co-varied to enhance the overall model fit.*

APPENDIX VII: LETTER OF INTRODUCTION

Date……

To……

……

……

……

Dear Sir/ Madam,

I am a student at St. Paul's University pursuing a PhD in marketing.

I am carrying out a research on *Customer Dispositions, Enablers and Socio-Cultural Factors Influencing Toothpaste Brand Loyalty among Millennials in Kenyan Private Universities.*

I am in the process of gathering relevant data from students for the purpose of this study.

You have been identified as one of the key respondents for this study. I therefore, kindly invite you to participate in my PhD research and request you to fill the attached questionnaire. I humbly request you of your valuable assistance by setting some time off your busy schedule to respond to the attached questionnaire

The information provided by students will be used in preparing my PhD thesis and will be kept in all confidence. Their responses to this effect will remain anonymous throughout the data process. A final report may be made available to the institution on request once all analyses are done with.

Yours Sincerely

Thaisaiyi Zephania Opati

Student registration number PBAMLMR542718

APENDIX VII: NACOSTI PERMIT

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Ref No: 168384

Date of Issue: 12/April/2022

RESEARCH LICENSE



This is to Certify that Mr.. Thaisaiyi Zephania Opati of St. Paul's University, has been licensed to conduct research in Embu, Kajiado, Kericho, Kiambu, Kirinyaga, Kisumu, Kitui, Machakos, Meru, Mombasa, Muranga, Nairobi, Nakuru, Narok, Nyeri, Uasin-Gishu on the topic: CUSTOMER DISPOSITIONS, ENABLERS AND SOCIO-CULTURAL FACTORS INFLUENCING TOOTHPASTE BRAND LOYALTY AMONG MILLENNIALS IN KENYAN PRIVATE UNIVERSITIES. for the period ending : 12/April/2023.

License No: NACOSTI/P/22/16947

168384

Applicant Identification Number

25/4/2022

RECOMMENDED
COUNTY COMMISSIONER
NAIROBI COUNTY
P. O. Box 30124-00100, NB
TEL: 341666

COUNTY GOVERNMENT OF NAIROBI CITY COUNTY
26 APR 2022
RECEIVED

Director General
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Verification QR Code

NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.

APPENDIX X: ST. PAUL'S INTRODUCTION LETTER

ST. PAUL'S UNIVERSITY

Private Bag 00217 LIMURU, KENYA
Email: postgraduatestudies@spu.ac.ke
Website: www.spu.ac.ke

Tel Office: +254 (0) 20-2020505/10
Mobile: +254 (0) 728-669000
(0) 728-062420
(0) 736-424440

BOARD OF POSTGRADUATE STUDIES

21st April, 2022

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

REF: OPATI ZEPHANIA THAISAIYI -PBAMLMR542718

I wish to confirm that the above named is a student of St. Paul's University registered for a Doctor of Philosophy Degree in Business Administration and Management.

Opati is currently conducting research as a part of partial fulfillment for the award of the degree. The topic of his research is ***"Customer Dispositions, Enablers and Social-Cultural Factors Influencing Toothpaste Brand Loyalty among Millennials in Kenyan Private Universities."***

Kindly grant her the required assistance.

If you need more information, do not hesitate to contact the undersigned.

Yours sincerely,

21 APR 2022

Dr. Julius Kahuthia
Director
Board of Postgraduate Studies

APPENDIX XI: DAYSTAR UNIVERSITY ETHICAL BOARD CLEARANCE

VERDICT – APPROVED
Daystar University Ethics Review Board

Our Ref: **DU-ERB/14/07/2022/00066**

Date: 14th July 2022

To: Zephania Thaisayi Opati,

Dear Zephania,

RE: CUSTOMER DISPOSITIONS, ENABLERS AND SOCIO-CULTURAL FACTORS INFLUENCING TOOTHPASTE BRAND LOYALTY AMONG MILLENNIALS IN KENYAN PRIVATE UNIVERSITIES.

Reference is made to your ERB application reference no. 100622-02 dated 10 June 2022 in which you requested for ethical approval of your proposal by Daystar University Ethics Review Board.

We are pleased to inform you that ethical review has been done and the **verdict is that the proposal passes as it is.** Your application approval number is **DU-ERB-00066.** The approval period for the research is between ***14th July 2022 to 13th July 2023*** after which the ethical approval lapses. Should you wish to continue with the research after the lapse you will be required to apply for an extension from DU-ERB at half the review charges.

This approval is subject to compliance with the following requirements.

i. Only approved documents including (informed consents, study instruments, MTA) will be used.
ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by Daystar University Ethics Review Board.
iii. Death and life threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to Daystar University Ethics Review Board within 72 hours of notification.
iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to Daystar University Ethics Review Board within 72 hours.
v. Clearance for export of biological specimens must be obtained from relevant institutions.
vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
vii. Submission of a signed one-page executive summary report and a closure report within 90 days upon completion of the study to Daystar University Ethics Review Board via email [duerb@daystar.ac.ke].

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) https://research-portal.nacosti.go.ke and any other clearances needed.

Yours sincerely,

14th July 2022

Sr. Prof. A. L. **Lando** PhD
Chair, Daystar University Ethics Review Board

DAYSTAR UNIVERSITY
ETHICS REVIEW BOARD
14 JUL 2022
P. O. Box 44400 – 00100,
NAIROBI

Encl. Review Report