

Determinants of Brand Loyalty: A Study among Apparel Consumers in India

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Abstract

The present profit margins of such retail brands are found to be substantially high and in the long run these private level brands are expected to enhance the brand equity of the established retailers. Thus, retailers' intention of bonding comes in the nascent stage with the well-heeled entry into the apparel retailing, presently the market of which is estimated at around \$13 billion and accounting for nearly 20% of the country's total export. The garment manufacturing sector's appears as the most promising segment in the textile chain after 2005 creating a large demand for finished products. Thus, consumers buying behavior has drawn a considerable attention of the earlier researchers. Its impact on designing marketing strategies also became the part of a sizeable number of studies. But, while reviewing the literature on buyer behavior as well as retail marketing, only microscopic number of studies has been found available that analyzes how consumer behavior functions in retail market. The purpose of this study was to determine the factors influencing brand loyalty among apparel consumers as well as the relationship between brand loyalty and its determinants and is intended to keep confined only to the organized apparel retailing in India.

Key Words: brand loyalty, marketing strategies, organized apparel retailing, retail brands, retail marketing, brand equity.

Introduction

Customer awareness has been favoured by the globalization of competition, saturation of markets, and information technological development. This has consequently resulted to large-scale competition in the clothing industry. In this phenomenon, businesses have to build their success on a long-term customer relationship rather than through optimized product price and qualities. The increase and retention of loyal customers has become a key factor for long-term success of the businesses. Thus, brand loyalty, is an important aspect and marketers have to create marketing strategies that will appeal to the consumers at an individual level. The main emphasis in marketing has shifted from winning new customers to the retention of existing ones (Aaker,1991). To achieve this, brand loyalty play a great role and has become of great interest for researchers, business managers/owners and academicians. Customer loyalty determines how much of the product is bought, how often and the repeat purchases made based in its features. The features that a customer is keen on when

making a purchase are multiple and are blended in the product. The product is positioned and distinguished by way of some special offering to establish it as a brand. If a particular brand fulfills all the requirements that the customers looks in a product, then he becomes loyal to a particular brand. From the customer's perspective, a brand provides a visual representation of the differences between several products in a particular category. Brands allow consumers to shop with confidence and have some expectations (Hu, Chuang, Hsieh, Chang & Chang,). A brand can signify product quality as well as aid consumers in differentiating the product from competitive offerings. Customer loyalty in the apparel industry presents a paradox and brand loyalty is a key issue (Lidiya et.al. 2012).

Clothing is one of the consumer products that are vulnerable to fashion dynamics and sways making it important for the marketers to test whether consumer loyalty to the brands has changed. In sports apparel, loyalty is a vital construct in strategic marketing. Studies such as (Hu, et al.) show that in competitive repeat-purchase markets, loyalty is shaped more by the passive acceptance of brands than by strongly held attitudes about them. For a brand to thrive or survive in the market it must be effectively used by its customers. In clothing business men or marketers need to understand what factors affect their brands bearing in mind that brand loyalty will be different for each brand managed or stocked. The understanding of the brand loyalty is also essential for the clothing outlets in the definition of customer-oriented branding strategies. There are several studies that have looked at the impact of satisfaction on loyalty. Studies reveal that there lies a direct connection between satisfaction and loyalty. A satisfied customer becomes loyal and a dissatisfied customers moves from one vendor to another. Tendency to switch to alternative brands is high when customer satisfaction is low (Thomas). Apart from satisfaction, there are other factors that have an impact on customer loyalty. Yee & Sidek(2008) evince several factors to consumers' brand loyalty of certain sportswear brands. Brands become a common and popular among young people when they identify the brand with a more relaxed lifestyle, greater versatility and comfort. This sector of the industry however remains less explored. In India studies focusing on apparel consumers are less. The purpose of this study was to determine the factors influencing brand loyalty among apparel consumers as well as the relationship between brand loyalty and its determinants.

Literature Review

Brand Loyalty

Branding serves the purpose of differentiating homogenous product and brand loyalty has become an important concept in understanding apparel consumer behavior Brand Loyalty shows the extent to which a brand is used or brought by customers in comparison to other brands that's available in the market. The customer perceives the brand as that which offers the right product features, images, level of quality at the right price in that brand category. (Malinowska-Olszowy, 2005) This forms the foundation for buying and the consumer becomes loyal to a specific brand. Usually the consumers first make a trial purchase of the brand and, satisfaction, leads to a habit of purchasing the same as it is safe and familiar. Generally consumers may often buy or use several brands, but will tend to concentrate on some brand more than others. A brand can be a name, sign, symbol, or design, or a combination of them, consumers

use to identify the goods or services of one seller or group of sellers and to differentiate from those of competitors

Famous brand names disseminate product benefits and lead to higher recall of advertised benefits than those that are not (Malinowska-Olszowy, 2005). Despite the availability of alternate brand in the market, Consumers prefer to trust famous brands and ignore the unfamiliar. This leads to repeat purchasing behavior and reduces price related switching. (Aaker, 1991). Brand personality also provides linkages to brand's emotional and self-expressive benefits for product differentiation. This is important for brands which have few physical differences and are consumed in social settings where the brand plays a vital role in creating a visible image about the consumer.

Product Quality

Product quality refers to the features or characteristics of a product or service that is able to satisfy the stated or implied customer needs. In other words, product quality can be defined as “fitness for use” or ‘conformance to requirement” (Russell-Bennett, McColl-Kennedy & Coote, 2007). The tangible quality of the sold product leads to repeated purchase of a single brand or switch around several brands. According to Swinker & Hines (2007), size measurement, cutting or fitting, material, colour, function and the performance of the apparel namely are the components of product quality of fashion items. Fitting is one of the crucial aspects in apparel selection as fitted garments enhance the consumer's general appearance. Material is important in garment quality because it affects the hand feel, texture and other performance aspects of the product. Further, consumers relate personally to colour, and a fashion item could be rejected or selected due to its colour. If the colour does not appeal to them or complement their own complexion, the fashion could be rejected (Swinker & Hines, 2007). According to a study by Swinker & Hines (2007), majority of the respondents (65%), indicated that quality was important in their clothing purchase. The product quality factor thus has a great influence on consumer loyalty and business owners need to provide the best quality possible

Price

For the average consumer price is the most decisive factor (Yee & Sidek). High brand loyal customers are willing to pay a premium price for their preferred brand hence their purchase intention is not easily affected by price. In addition, customers strongly believe in the value and price of their favourite brands so much so that they would compare and evaluate prices with alternative brands (Azevedo & Farhangmehr, 2005). Consumers' satisfaction can also be built by comparing the perceived costs and values with price. If the cost is greater than the perceived values of the product the consumers will not purchase the product. It is important to note that loyal customers are willing to pay more even if the price increases because they would prefer to pay a higher price to avoid any perceived risks (Swinker & Hines, 2007). However, loyalty discourages customers from comparing price with products of the same category. Price plays a central role in consumer judgments (Jones, 1998). According to Hu, et al. (n.d), price significantly influences consumer choice and propensity to purchase. Style which includes line, silhouette and details affects consumer perception towards the garment and also influences brand loyalty (Swinker & Hines, 2007). Consumers'

judgment depends on the consumers' level of fashion consciousness of what is currently fashionable. According to Azevedo & Farhangmehr (2005), brands that supply stylish garments attract loyal consumers who are also fashion conscious. Wearing the latest fashion and style leads to the enhancement of their self esteem and satisfaction of the consumer.

Promotion and Brand Image

Promotion is a marketing mix component which is concerned with information delivery to consumers. Promotion includes the use of personal selling, sales promotions, advertising and publicity. Promotion greatly affects consumers' images, beliefs and attitudes towards product brands which consequently influence their purchase behaviours (Russell-Bennett, et al., 2007). Promotion, especially through advertising, is important in establishing ideas or perceptions in the consumers' minds as well as differentiating brands in a particular product category. According to Kotler & Armstrong (1994), promotion is an important element that is used to communicate the product offerings to consumers. It also encourages purchase or sales of a product or service. Sales promotion tools are also used in support of advertising and public relations activities, and they are targeted toward the consumers. Kotler & Armstrong (1994), also posit that promotion is important in determining market success and profitability.

Brand image also affects loyalty. When a customer uses his preferences to present his own image it affects loyalty. This may occur both in conscious and subconscious level. According to the Belk's theory of extended self, people define themselves by the possessions they have, manage or create (Sprott, Czellar & Spangenberg, n.d). Brand loyalty is indirectly affected by the attractiveness of the brands personality and thus people use these products to enhance self-image (Sprott et al.).

In India, apparel brands such as Lee, Levis, Basics, Navigator, Jockey, Puma, Nike, Addidas etc. are popular among young people. Apparel has become a popular category among youngsters, as it identifies them with a more relaxed lifestyle, greater versatility and comfort. Apparel Companies try to enhance brand loyalty among their customers. Brand loyalty is a consumer's conscious or unconscious decision that is expressed through the intention or behaviour to repurchase a particular brand continually. Brand loyalty has been proclaimed to be the ultimate goal of marketing.

Repurchase decision very much depends on trust and quality performance of the product or service. The purpose of this research is to investigate how the respondents are influenced by factors of brand loyalty towards apparel brands. So it is important for marketers to get more information about brand loyalty because of the rising trend of brand switching behavior of consumers.

The aim of this study is to find out the effect of brand name, product quality, Style, store environment and service quality on brand loyalty in the Indian apparel market. A sample size of 150 between the age group of 18 to 55 is being selected for the purpose of research. The study can be helpful in providing useful information to brand companies in developing their competitive branding strategies

Significance of the Study

In organized retailing apparel retailing has 38.1% of the major market share. But, it is a bit sensitive segment in retailing industry, where the products can easily undergo obsolescence (out fashioned) if they are not sold in a proper time. Especially the fashion and luxurious brands are very much prone to this type of phenomena and the products which have been sold at very low discounts will not yield profits for the companies.

At present, apparel retailing is considered as one of the fast moving consumer goods retailing (FMCG). Hence the goods should be moved or sold faster than we expect, otherwise the retailers should face problems in selling. Thus, consumers' buying behavior has drawn a considerable attention of the earlier researchers. Its impact on designing marketing strategies also became the part of a sizeable number of studies. But, while reviewing the literature on buyer behavior as well as retail marketing, only microscopic number of studies has been found available that analyzes how consumer behavior functions in retail market. Every day, countless new retail offerings appear before the customers making the yesterday's one obsolete. Frequent change in lifestyle also dictates a continuous variability in the fashion preference of consumers giving organized retailers a wide scope of opportunity to appear with newer fashion apparels. Study shows even the well known brands lack enough flexibility to tap the emerging fashion. In most cases, organized retailers put their efforts to attach several benefits to their own brands; apprehending those will help tap new trends.

The present profit margins of such retail brands are found to be substantially high and in the long run these private level brands are expected to enhance the brand equity of the established retailers. Thus, retailers' intention of bonding comes in the nascent stage with the well-heelled entry into the apparel retailing, presently the market of which is estimated at around \$13 billion and accounting for nearly 20% of the country's total export. The garment manufacturing sector's appears as the most promising segment in the textile chain after 2005 creating a large demand for finished products. The study is intended to keep confined only to the organized apparel retailing. Driven by the need, the researchers felt necessary that the study seeks to identify and assess the importance of the factors that shape the buying behavior in the Indian organized retail apparel segment.

Objectives of the Study

The general objective of the study is to find out the determinants of brand loyalty among apparel consumers in the context of organized retailing in India.

The specific objectives of the study include:

- To study the effect of product quality on brand loyalty of apparel consumers, in the context of organized retailing in India.
- To study the effect of Style on brand loyalty of apparel consumers in organized retail segment
- To study the effect of brand name on brand loyalty of apparel consumers in Indian organized retail segment

- To study the effect of Store environment on brand loyalty of apparel consumers in Indian organized retail segment
- To study the effect of Service quality on brand loyalty of apparel consumers in Indian organized retail segment

Hypotheses

This study focuses on the factors that influence consumers' brand loyalty towards a particular brand. Based on the factors that influence brand loyalty, the following hypotheses are derived.

- H1: There is a significant relationship between product quality and brand loyalty of apparel consumers.
- H2: There is a significant relationship between style and brand loyalty of apparel consumers.
- H3: There is a significant relationship between brand name and brand loyalty of apparel consumers.
- H4: There is a significant relationship between store environment and brand loyalty of apparel consumers.
- H5: There is a significant relationship between service quality and brand loyalty of apparel consumers.

Variables Used

Dependent variable used for the study is Brand Loyalty. Independent variables identified include: Product Quality, Style, Brand name, Store environment, Service quality, Price, Variety, Uniqueness of Brand, Attractiveness, Advertisements, Size, Brand Reputation, Durability, Colour, Store image and Sales promotion efforts

Research Methodology

The study is based on primary data. The research design used for the study was descriptive in nature. Apparel consumers from organized retail outlets in India constitute the population for the study. Sampling was done through multi-stage sampling technique. The sampling unit was the individual consumer of apparels in Indian organized retail outlets. In the first stage, the entire India is divided into Northern, southern, eastern and western regions. In the second stage, one State was selected from each region to represent the concerned region. The States selected are Kerala, Delhi, Maharashtra and Meghalaya. In the third stage, from each State, two cities were selected, considering the number of organized apparel retail outlets in the city to constitute the sample. The cities identified include, Cochin and Trivandrum to represent Kerala, Haryana and Punjab to represent Delhi, Shillong and Assam to represent Meghalaya and Mumbai and Raipur to represent Maharashtra. In the last stage 50 apparel consumers were selected at random from various organized retail outlets, from each city to constitute the sample respondents. Thus the sample size chosen was 400 apparel consumers in India. The data were collected from the respondents using a structured questionnaire. Five point Likert scale was used to indicate respondent's level of agreement to each of the statement given in the Questionnaire. Before drawing the final questionnaire, a pilot survey was done among

40 consumers to understand the factors influencing the brand loyalty of apparel consumers in organized retail outlets.

Factor analysis was conducted to reduce the number of attributes to explain the original data to know the variables which impact the brand loyalty of apparel consumers. Factor models were selected based on Kaiser-Meyer- Olkin (KMO) measures of sampling adequacy criteria (should be as near 1 as possible) which is a goodness of fit coefficient, Bartlett's test of sphericity (should be as close to 0 as possible) which is a badness of fit test, the Eigen values greater than 1 and amount of variance explained by the model. Each model was estimated using principal components analysis as the extraction method. Varimax with Kaiser normalisation rotation method assisted in interpreting the data for list of value factors activity factors, interest factors, opinion factors and shopping orientation factors. Factors were labelled based on salient loadings. All loadings below 0.5 were dropped, and the factor analysis was recalculated. The Cronbach alpha was used to measure internal reliability by unit weighting items with salient loadings in a factor. Factors loadings are used to measure correlation between variables and the factors. A loading close to 1 indicates strong correlation between a variable and the factor, while a loading closer to Zero indicates weak correlation. Un-rooted solutions of factor loading are not suitable for interpretation purpose since the variables generally tend to load on multiple factors. Normalization rotation methods (Table 4) the factors are rotated with the Varimax with Kaiser Normalization rotation methods. Principal component analysis method was used for factor extraction, taking those factors only whose values are greater than 0.5 for the purpose of interpretation.

Data Analysis and Interpretation

FACTOR ANALYSIS: Determinants of Brand Loyalty

The first three components (attributes/ factors) in the initial solution have eigen values over 1 and they account for more than 80 per cent of the variation in the brand loyalty of consumers in organized retail outlets in India (Table 1). According to Kaiser Criterion, only the first three factors (attributes) should be used because subsequent eigen values are less than 1. Factors loadings are used to measure correlation between variables and the factors. A loading close to 1 indicates strong correlation between a variable and the factor, while a loading closer to Zero indicates weak correlation. The factors are rotated with the Varimax with Kaiser Normalization rotation methods (Table 5). We have used principal component analysis method for factor extraction taking those factors only whose values are greater than 0.5 for the purpose of interpretation.

Table 1
Communalities

Determinants	Initial	Extraction
Product Quality	1.000	.804
Style	1.000	.885
Brand Name	1.000	.571
Store Environment	1.000	.643
Service Quality	1.000	.662
Price	1.000	.992
Variety	1.000	.877
Uniqueness of Brand	1.000	.908
Attractiveness	1.000	.934
advertisement	1.000	.934
Size	1.000	.908
Brand Reputation	1.000	.908
Durability	1.000	.877
Colour	1.000	.877
Store Image	1.000	.896
Sales promotion	1.000	.630
Extraction Method: Principal Component Analysis.		

Source: SPSS Results

From Table showing rotated component matrix it is clear that attributes like price, attractiveness, advertisements, Sales promotion and store image have loading 0.782, 0.891, 0.891, 0.617 and 0.883, respectively on factor one. This infers that factor one is a combination of these variables. This factor can be interpreted as Product specific factors that independently contributed more than 59 per cent variation in brand loyalty of consumers from organized retail outlets in India. In factor two variables like style, uniqueness of the brand, size and brand reputation have high factor loadings 0.940, 0.802, 0.802 and 0.802, respectively indicating factor 2 as a combination of these attributes. This factor can be termed as brand specific factors which contributed about 16 per cent variations independently. For factor three, it is evident from the Table that product quality, brand name, store environment and service quality have the highest loadings 0.714, 0.735 and 0.796 and 0.810 respectively. This factor can be termed as other factors which contributes 7per cent variations in brand loyalty

Table 2

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	Percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	9.555	59.718	59.718	9.555	59.718	59.718
2	2.588	16.173	75.891	2.588	16.173	75.891
3	1.165	7.283	83.174	1.165	7.283	83.174
4	.998	6.236	89.410			
5	.537	3.356	92.766			
6	.396	2.475	95.240			
7	.328	2.052	97.292			
8	.207	1.291	98.583			
9	.149	.929	99.512			
10	.078	.488	100.000			
11	4.732E-17	2.957E-16	100.000			
12	1.331E-17	8.317E-17	100.000			
13	-1.845E-17	-1.153E-16	100.000			
14	-5.361E-17	-3.351E-16	100.000			
15	-1.170E-16	-7.312E-16	100.000			
16	-3.940E-15	-2.462E-14	100.000			

Extraction Method: Principal Component Analysis.

Source: SPSS Results

Table 3

Component Matrix^a

Attributes	Components		
	1	2	3
Product Quality	.464	.746	-.178
Style	.630	-.378	.587
Brand Name	.331	.585	.344
Store Environment	.290	.701	.259
Service Quality	.241	.740	.238
Price	.983	-.073	-.143
Variety	.924	-.012	.153
Uniqueness of Brand	.873	-.370	.092
Attractiveness	.890	.091	-.365
advertisement	.890	.091	-.365
Size	.873	-.370	.092
Brand Reputation	.873	-.370	.092
Durability	.924	-.012	.153
Colour	.924	-.012	.153
Store Image	.861	.036	-.391
Sales promotion	.741	.266	-.100
Extraction Method: Principal Component Analysis.			
a. 3 components extracted.			

Source: SPSS Results

Table 4

Component Transformation Matrix

Component	1	2	3
1	.701	.669	.249
2	.103	-.440	.892
3	-.706	.599	.377
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			

Source: SPSS Results

Table 5

Rotated Component Matrix^a

Attributes	Component		
	1	2	3
PQ	.528	-.125	.714
Style	-.012	.940	.042
Brand Name	.049	.170	.735
Store Environment	.093	.041	.796
Service Quality	.077	-.022	.810
Price	.782	.604	.126
Variety	.538	.715	.278
Uniqueness of Brand	.508	.802	-.078
Attractiveness	.891	.336	.165
advertisement	.891	.336	.165
Size	.508	.802	-.078
Brand Reputation	.508	.802	-.078
Durability	.538	.715	.278
Colour	.538	.715	.278
Store Image	.883	.325	.099
Sales promotion	.617	.318	.385
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 7 iterations.			

Source: SPSS Results

The coefficient of determination is 0.520, which means 52 per cent of the variation in the dependent variable is explained by the independent variables and the rest is explained by other variables, which are not taken into consideration in the study i.e., the explanatory power of the 5 independent variables taken together is 52 per cent The dependent variable is Brand loyalty and the independent variables are Product quality,

Style, Brand Name, Store environment and Service quality. Since R =0 .733 there exists a positive relationship between these variables

Table 6

Regression Model Summary of Product quality, Store Environment, Style, Brand name and Service quality with Brand Loyalty

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.733 ^a	.537	.520	.42957
a. Predictors: (Constant), sqt, sty, pq, bn, sev				

Source: SPSS Results

Table 7

Regression Coefficients

Models		B	t	Significance
1	(Constant)	.078	.197	.844
	Product Quality	.173	2.461	.015
	Style	.104	1.508	.134
	Brand name	.341	4.769	.000
	Store environment	.090	1.207	.229
	Service Quality	.292	3.623	.000

Source: SPSS Results

The regression equation that explains variation in the dependent variable Brand Loyalty due to

Product Quality, Style, Brand Name, Store environment and Service quality is denoted as:

$$Y = a + b X_1 + c X_2 + d X_3 + eX_4 + fX_5$$

$$Y = .078 + 0 .173 X_1 + 0.014 X_2 + 0 .341 X_3 + 0.090X_4 + 0.292X_5 \text{ (I)}$$

Where, Y= Brand Loyalty, X1= Product quality, X2= Style, X3 = Brand name, X4 = Store Environment and X5 = Service Quality

Significance is tested by t test. T test results shows that there is a significant relationship between the independent variables Product Quality, Brand Name, Service

Quality and Brand Loyalty. Because the significance value of these three independent variables are less than .05. So, null hypotheses H1, H3 and H5 are rejected at 5 per cent level of significance. The significance value of the independent variables style and Store Environment are greater than .05 which means there is no significant relationship between Style, Store Environment and Brand Loyalty. Hence, null hypotheses H2 and H4 stands accepted at 95 per cent confidence level.

Results and Discussion

- Three factors were identified which constitute the determinants of brand loyalty brand loyalty among apparel consumers in the context of organized retailing in India. The factors identified are: Product specific factors (price, attractiveness, advertisements, Sales promotion and store image), Brand specific factors (style, uniqueness of the brand, size and brand reputation) and other factors(product quality, brand name, store environment and service quality)
- There exists significant relationship between product quality and brand loyalty of apparel consumers. So null hypothesis stands rejected.
- There is a positive correlation between style and brand loyalty of apparel consumers, but not significant. So null hypothesis proved to be valid
- There is a significant relationship between brand name and brand loyalty of apparel consumers. Hence null hypothesis stands rejected.
- There is a positive correlation between store environment and brand loyalty of apparel consumers, but not significant. So null hypothesis stands accepted.
- There is a significant relationship between service quality and brand loyalty of apparel consumers. So null hypothesis stands rejected.
- The coefficient of determination value is obtained as .520. This means that 52 per cent variation of the dependent variable (Brand Loyalty) is due to the independent variables (Product quality, style, Brand name, Store environment and Service quality)

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