

# Customer Loyalty Is Overt Behavior, and Attitude Is Attitude

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## Abstract

Perspectives of customer loyalty consist of behavioral, attitudinal, and a combination of behavioral and attitudinal. In customer loyalty researches, the perspectives, of course, create continued chaos. That is why it is not possible to integrate the results of the researches. Customer loyalty and attitude should prefer to the psychology of attitudes and clear reasonings. Accordingly, customer loyalty is overt behavior, and attitude is attitude. So, the chaos in customer loyalty researches may decrease the chaos

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## Introduction

Customer loyalty was an old interesting topic (Copeland, 1923; Guest, 1944) and it is still an interesting topic in marketing (Aritonang R., 2014; Bricci et al., 2016, Mellens et al., 1996). It can be understood because loyal customers repeatedly buy the same product from one company so that the company obtains a more stable cash inflow and/or profit (Dwyer et al., 1987, Keaveney, 1995, Krishnamurthi and Raj, 1991, O'Brien and Jones, 1995, Reichheld and Sasser, 1990). Unfortunately, until now there is no consensus about conceptual and operational definitions of customer loyalty (Cunningham, 1956, Kollat et al., 1970, MacStravic, 1994).

In the beginning, repurchasing behavior was a dominant perspective in customer loyalty (Cunningham, 1956, Tate, 1961, Tucker, 1964) and the perspective was still used by researchers (Neal, 1998, 1999, 2000). After that, there was another perspective claiming that the repurchasing behavior had to be accompanied by attitudinal component to distinguish between true and spurious loyalties (Day, 1969, Guest, 1944, Jacoby and Kyner, 1973, Dick and Basu, 1994, Oliver, 1999). Attitude may include intentions, preferences, commitments, recommendations, trust, and satisfaction (Iwasaki and Havitz, 2004, Kumar et al., 2013, Rundle-Thiele, 2005). The last perspective claimed that customer loyalty is just an attitude, without repurchasing behavior (Dölarlan, 2014, Seiler et al., 2013, Zeithaml et al., 1996).

Authors using attitude as customer loyalty may be presumed that they adhere, tripartite attitude model, consisting of cognition, affection, and conation. Each component consists of subcomponents (Katz and Stotland in Koch, 1959, Krech and Crutchfield, 1948, Rosenberg and Hovland, 1960 in Rosenberg et al. ed., 1960, Smith, 1947, Triandis, 1964). Behavior, for example, is one of the conation subcomponents or often referred to as a behavioral component.

Unfortunately, the authors who included attitude as one of the customer loyalty components did not write the definition of attitude and they did not show the references either. So, there is an impression that the authors had too much freedom to conceptualize and operationalize attitude as an independent or a mediator variable in customer loyalty researches (see, for example, Bricci et al., 2016, Jones and Taylor, 2007, Olsen et al., 2013, Rundle-Thiele, 2005).

Accordingly, the loyalty construct has intrigued investigators, and a sizeable body of literature has evolved. Unfortunately, reviews of this matter revealed that inconclusive, ambiguous, or contradictory findings are the rule rather than the exception so that loyalty researches have so far failed to significantly contribute to our understanding of customer loyalty (Jacoby and Kyner, 1973). It could be one of the main reasons for loyalty chaos and why customer loyalty researches cannot be integrated (Kollat et al., 1970).

Customer loyalty is one of the topics in consumer behavior. Consumer behavior itself is an applied science borrowing theories from various disciplines (Blackwell et al., 2006). Attitude, for example, is the object of a social psychology study (Allport, 1935, Eagly and Chicken, 1993, Fishbein and Ajzen, 1975, Loudon and Bitta, 1993), which is now more specifically known as the psychology of attitude (Albarracín et al. ed., 2005, Eagly and Chicken, 1993). Accordingly, this article is intended to provide a solution to customer loyalty chaos by referring to the psychology of attitude. Some simple logic is also used to solve the chaos.

## LITERATURE REVIEW

### Attitude as a Component of Customer Loyalty

The main cause of chaos in customer loyalty researches is the use of attitude on the conceptual and operational definition of customer loyalty. It is used to distinguish between true and spurious loyalties (Day, 1969, Guest, 1944, Jacoby and Kyner, 1973).

Several authors frequently used attitudinal component as a reference on customer loyalty. They did not say that attitude is a component of customer loyalty but it is an explanatory, i.e., as an independent, mediator, or moderator variable. Unfortunately, some authors explicitly stated that customer loyalty consists of behavioral and attitudinal components without strong arguments. They do not explicitly state the definition and forms (components) of attitude. Thus, we have to intensively and comprehensively read the papers for understanding attitude.

There are four articles frequently used as references in customer loyalty researches using attitude as a component. One, according to Day (1969), the repurchasing behavior of the same product does not automatically show customer loyalty because it cannot distinguish between pure or intentional and spurious loyalties. Day computed customer loyalty scores using ratio formula. The numerator is the total proportion of purchasing during the research period, and the denominator is the attitude toward the product at the beginning of the research. Also, it is unusual or unjustified that the components of a variable have a different time, i.e., at the beginning and during the period of the study. If the two components have different times, the two components should have a causal relationship.

Two, Jacoby and Kyner (1973, p. 2) defined loyalty as follows: 'Brand loyalty is (1) the biased (i.e., nonrandom), (2) behavioral response (i.e., purchase), (3) expressed over time, (4) by some decision-making unit, (5) concerning one or more alternative brands out of a set of such brands, and (6) a function of psychological (decision-making, evaluative) processes.' Jacoby and Kyner (1973, p. 3) also stated that 'As a result of this decision-making, evaluative process, the individual develops a degree of commitment to the brand(s) in question; he is 'loyal'. The notion of commitment provides an essential basis for distinguishing between brand loyalty and other forms of repeat purchasing behavior and holds promise for assessing the relative degrees of brand loyalty.' A commitment or a promise focuses on the future, not present and past, thing. It means that a commitment or a promise should be an independent variable and purchasing behavior is a dependent variable. Thus, Jacoby and Keener (1973) do not treat attitude as a component of loyalty but as a predictor of the purchase behavior or loyalty.

The reason is, as well as in the opinion of Day (1969), that components for the same variables should have the same dimension of time. If there is a time difference (time lag) between the two components, then one of the components should serve as an independent variable and the other component serves as a dependent variable.

In the psychology of attitude, evaluation (evaluative process) is the main characteristic of attitude (Eagly and Chicken, 1993, Jaccard and Blanton, 2005). Accordingly, based on Jacoby and Kyner (1973), commitment develops after attitude. In other words, commitment is not a part of attitude. The logical consequence is that commitment should be a variable mediating relationship between attitude and repurchasing behavior of the same products. Thus, it is not appropriate to use the opinion of Jacoby and Kyner (1973) as a reference to use attitude and behavior as two components of customer loyalty.

Three, according to Dick and Basu (1994, p. 99), 'Customer loyalty is viewed as the strength of the relationship between an individual's relative attitude and repeat patronage. The relationship is seen as mediated by social norms and situational factors. Cognitive, affective, and conative antecedents of relative attitude are identified as contributing to loyalty, along with motivational, perceptual, and behavioral consequences.' Based on the statement, we may identify several things. One, customer loyalty shows a relative relationship between attitude and purchasing behavior. It means that customer loyalty has two components, namely attitude and repurchasing behavior.

Two, they stated that cognition, affection, and conation are antecedents of attitude. It means that the cognition, affection, and conation are not components of attitude, but precursors of attitude. They also related cognition, affection, and conation with customer loyalty. They did not relate attitude and customer loyalty. In the psychology of attitude (i.e., the tripartite model of attitudes), cognition, affection, and conation are components of attitude. It is described in the next section.

Three, the relationship between attitude and behavior is mediated by social norms and situational factors. It means that attitude is an antecedent variable, social norms are mediator variables, situational factors are moderator variables, and behavior is a consequence variable. Accordingly, we may conclude that attitude and behavior are not components of customer loyalty. It is supported by their statement that 'Attitudes have been related to behaviors, although it is important to note that one may hold a favorable attitude toward a brand not purchase it over multiple occasions because of comparable or greater attitudinal extremity toward other brands' (Dick and Basu, 1994, p. 100-101).

Dick and Basu (1994) also referred to the Theory of Planned Behavior (Ajzen and Fishbein, 1980) which explicitly stated that attitude is an antecedent variable and behavior is a consequence variable. Thus, it is not appropriate to use the opinion of Dick and Basu (1994) as a reference to state that customer loyalty has attitudinal and behavioral components.

Four, Oliver (1997, p. 392) defined loyalty as ‘a deeply held commitment to rebuy or patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior’. If we intensively analyze the definition then we may conclude that commitment is loyalty. In a tripartite attitude, commitment is one of the subcomponents of attitude.

### **Tripartite Model of Attitude**

Psychology means the science of the psyche, soul. According to the philosophy of positivism, the material object of logos must be empirical whereas the psyche is not empirical so that psychology is not classified as logos. Accordingly, psychology uses behavior, which is empirical, as a material object so that psychology is to be logos of behavior, and then psychology is classified as logos (science).

In psychology, the behavior may be classified as overt and covert behaviors. Overt behaviors are all behaviors that can be directly observed. Covert behaviors cannot be directly observed, such as feelings, motivations, attitudes. The covert behavior must be indirectly observed by its indicators.

At first, attitudes were used to understand and predict overt behaviors (Ajzen and Fishbein, 1980, Allport, 1935, Fishbein and Ajzen, 1975, Jaccard and Blanton in Albarracín et al. ed., 2005, Krech and Crutchfield, 1948, Lapierre, 1934). Nevertheless, Lapierre (1934) found that the relationship between attitudes and behaviors is weak (see also examples, Eagly and Chicken, 1993, Festinger, 1964, Fishbein and Ajzen, 1974, Greenwald, 1990, Wicker, 1969). It could be because the attitude was usually measured and conceptualized by affection whereas attitude is an abstract and complicated concept (Allport, 1935).

Accordingly, there is an idea to use tripartite (trilogy, three) components of attitude. The components are cognition, affection, and conation (Katz and Stotland in Koch, 1959; Krech and Crutchfield, 1948, Rosenberg and Hovland in Rosenberg et al. ed., 1960; Smith, 1947, Triandis, 1964). Cognition is about thoughts or ideas, such as opinions, knowledge, beliefs, and other things related to the mind. Affection is about feelings and emotions, such as satisfaction, mood, and other things related to feelings and emotions.

Four, Oliver (1997, p. 392) defined loyalty as ‘a deeply held commitment to rebuy or patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior’. If we intensively analyze the definition then we may conclude that commitment is loyalty. In a tripartite attitude, commitment is one of the subcomponents of attitude.

Conation (the psychomotor, behavioral component) is about motivation, intention, commitment, and other things related to motivation. Besides, overt behavior is a subcomponent of conation (Ajzen, 2005, Breckler, 1984, Eagly and Chicken, 1993, Fishbein and Ajzen, 1975). According to Ajzen and Fishbein (1980), using the multi-components construct was adopted almost universally in the late 1950s. It is consistent with the idea that attitude is a complex concept consisting of beliefs, feelings, and action tendencies toward attitude objects. Using various forms of attitude in customer loyalty researches might be based on the tripartite attitude. Unfortunately, results of researches about the tripartite are not consistent (see for example Bagozzi, 1978; Bagozzi, Tybout, Craig and Sternthal, 1979, Bordens and Horowitz, 2008, Breckler, 1983 in Breckler, 1984, Breckler, 1984, Festinger, 1964, Fishbein and Middlestadt, 1987, Greenwald, 1990, Ostrom, 1969, Kothandapani, 1971, Vroom, 1962, Warner and DeFleur, 1969, Wicker, 1969).

Although attitudes have long been a concern of social scientists, there is no agreement among experts on the definition of attitude. According to Albarracín et al. (in Albarracín et al. ed., 2005), the definition of attitude proposed by Eagly and Chicken (1993) is a contemporary definition of the most conventional. According to Eagly and Chicken (1993), the tripartite of attitude has remained an important issue for the development of empirical and theoretical attitude.

The reason is that the three components may be used as a necessary conceptual framework to express evaluation as a core of attitude. Unfortunately, Eagly and Chicken (1993, 2007) did not explicitly state the three components in their definition of attitude.

Eagly and Chicken (1993) also stated that the three components of attitude may not be in attitude altogether. It means that attitude is still valid although having only two components or one component. This opinion, of course, is unacceptable; how one variable may have different components. If they thought that the tripartite of attitude is still valid, then the three components have to be inherent to be categorized as attitude. If there are only one hand and one head of a person, of course, the hand and head cannot be used to represent the person. Thus, they did not try to solve the complex problem of attitude, instead they maintain the problems of attitude concept and they invite further discussions (Eagly and Chaiken, 1993, 2007). Unfortunately, as far as the author of this paper may trace, there has been no further discussion yet.

## Attitude and Behavior

Since the research conducted by LaPeirre (1934), general results of researches about the relationship between attitudes and behaviors have been relatively weak. Accordingly, some theorists separated behavior from attitude concept (Eagly and Chicken, 1993, Fishbein and Ajzen, 1975, Ajzen and Fishbein, 1980, Jaccard and Blanton in Albarracín et al. ed., 2005). Allport (1935, p. 805) stated that ‘Attitude is incipient and preparatory rather than overt and consummatory. It is not behavior, but the precondition of behavior.’ Ajzen and Fishbein (1980) also stated that after more powerful testing of the tripartite of attitude, the multicomponent model of attitude may not produce an adequate explanation of the weak relationship between attitude and behavior. Another relevant opinion stated that ‘What people do is one thing: how they feel about it is quite another. The low correlation between attitude and behavior has been frequently reported in the literature, leading to a general conclusion that attitude is not a good predictor of behavior.’ (Maykovich, 1976, p. 693) Thus, attitude and behavior are two separate variables. The logical consequence is that attitude and behavior should not be used as components of the customer loyalty variable.

## Affection as Attitude

According to Katz and Stotland (in Koch, 1959), the central aspect of attitude is affection because it is strongly related to the evaluation of attitude objects. They said that cognition is required to recognize the attitude object and then to evaluate the attitude object. At least, cognition must be implicitly related to the object. However, Katz and Stotland stated that it is an affection that differentiates attitudinal and intellectual evaluation. It is convergent with the definition of attitude proposed by Thurstone (1931, p. 261), i.e., ‘Attitude is the affect for or against a psychological object.’ Also, Thurstone (1931) stated that although people's attitudes toward the attitude object should be associated with patterns of behavior according to the object, however, the relationship between attitude and behavior does not necessarily exist. Thus, attitude (i.e., affection) is an independent variable and behavior is a dependent variable (see for examples, Fishbein and Ajzen, 1977, Allport, 1935, Bordens and Horowitz, 2008, Edwards, 1957, Fishbein and Ajzen, 1975, Fishbein and Middlestadt, 1987, Greenwald, 1990, Katz and Stotland in Koch, 1959, Rosenberg, 1956, Thurstone, 1928, 1931).

## Mediator and Moderator Variables on the Relationship between Attitude and Behavior

There is a strong belief in psychology that human behavior is complex and, therefore, it is very difficult to be explained and predicted (Ajzen and Fishbein in Albarracín et al. ed., 2005). However, there is also another strong belief in psychology that attitude may still be used to explain and predict behavior.

One attempt to show it was done by conceptualizing attitude as a multidimensional construct but it failed. Successful efforts were in identifying moderator and mediator variables on the relationship between attitude and behavior (Ajzen, 1980, Ajzen, 2001, Ajzen and Fishbein, 1973, Ajzen and Fishbein in Albarracín et al. ed., 2005, Jaccard and Blanton in Albarracín et al. ed., 2005). The moderator variables are individual differences, situations in which attitudes are realized, or characteristics of attitude objects (Ajzen and Fishbein in Albarracín et al. ed., 2005). The mediator variable is described in the next section.

## Theory of Reasoned Action and Theory of Planned Behavior

Theory of Reasoned Action – TRA (Fishbein and Ajzen, 1975) and Theory of Planned Behavior – TPB (Ajzen, 1991) uses behavioral intention as a mediating variable between attitude and overt behavior. The theories are the most empirically supported and the most widely used in many disciplines (Ajzen and Fishbein, 1973, Sutton et al., 2003), as well as in marketing (Burnkrant and Page, Jr., 1982, Chowdhury and Samuel, 2014, Coleman et al., 2011, Gentry and Calantone, 2002, Ryan and Bonfield, 1975, Wilkie and Pessemier, 1973).

The main characteristic distinguishing TRA and TPB from other attitude theories is that all variables focus on overt behavior that will be performed (Ajzen and Fishbein, 1980, Ajzen, 1991). Besides the overt behavior, other variables in TRA are attitude toward the overt behavior, social norms about the implementation of the overt behavior, intention to perform the overt behavior, and perceived control over the overt behavior (added to the TPB). In TRA and TPB, attitude is feeling. It may be based on the previous arguments described. Thus, attitude in the two theories is unidimensional, i.e., feeling (affection).

## Meaning of Customer Loyalty: Do Qualitative Research

It seems that most researchers in loyalty customers believe that there are true customer loyalties. However, based on the previous descriptions, attitude cannot be used to directly explain and predict customer loyalty because of the weak relationship between attitude and overt behavior (customer loyalty). Moreover, based on the previous descriptions, attitude is the precursor of behavior. In other words, attitude and behavior are two different variables so that the relationship between attitude and behavior cannot be combined to be components of customer loyalty. Also, one way to increase the relationship between attitude and behavior is to identify and use mediator and moderator variables.

If we want to understand the quality of customer loyalty (in terms of overt behavior), such as true and spurious loyalties, then the best way is to do qualitative researches. Through qualitative researches, we will be able to understand the meaning of customer loyalty (see Cunningham, 1956, Neal, 1998, 1999, 2000, Runde-Thiele, 2005, Williams, 1958) so that the quality of customer loyalty may be classified as true or spurious. Qualitative researches on customer loyalty, in terms of overt behavior, may include in-depth interviews (Cunningham, 1956), focus groups (Ehigie, 2006, Yavas and Babakus, 2009), or grounded theory (Rowley, 2005).

Combining qualitative and quantitative research methods, of course, is the most advisable, as done by Ehigie (2006) and McMullan and Gilmore (2008) in the customer loyalty context. Quality of customer loyalty, in terms of overt behavior, may be understood through qualitative research and not by combining behaviors and attitudes as components of customer loyalty. Thus, the chaos in customer loyalty researches may be avoided, or at least reduced.

### **Customer Loyalty Is Just Repurchasing the Same Products**

If and will are two words that are often used to measure attitudes in the customer loyalty context. For example, I will invite my friends to buy product X, I will not be affected by the promotion of other companies that sell similar products, if I need product X I will not buy other products. That means that the attitude has not been manifested in purchasing behavior; it is just a desire or a plan for a future time. So, companies have not gotten any cash inflow. Of course, it does not correspond with one of the main motivations for having loyal customers, i.e., to guarantee the cash inflows – including the profit – to companies. Accordingly, using (only) attitude as a measure of customer loyalty cannot be justified. Thus, the attitudinal perspective has no practical basis to be used as a measure of customer loyalty.

Also, a person who has never bought and used a product may recommend other people to buy and use the product. It could be that the person may have a positive attitude toward the product. The problem is that if the attitude is used as a measure of customer loyalty, is the person a loyal customer whereas she/he has never bought and used the product? Supposedly, he/she cannot be categorized as a consumer and loyal customer of the product.

Attitudinal and behavioral perspective as a concept and a measure of customer loyalty cannot be justified due to the following reasons. One, from the previous researches of the three components of attitude, particularly the one that included behavior as one of the subcomponents of attitude, discriminant validity of the components was not empirically supported. Thus, using a combination of attitude and behavior for measuring customer loyalty cannot be justified.

Two, in the psychology of attitude, one of the main functions of attitude is to predict behavior. Based on most research results, relationships between attitudes and behaviors are weak. The relationships between attitudes and behaviors will be strong and consistent when accompanied by the mediator and/or moderator variables. Thus, attitude should not be combined with overt behavior to measure and conceptualize customer loyalty. Rather, the attitude should be treated as an independent or antecedent variable.

Three, in the context of causal/experimental research designs, attitude is a cause, and purchasing behavior is an effect. Thus, it is not logical to unite the cause and effect to be one variable, namely customer loyalty. In the Structural Equation Modeling methodology context, the relationship between attitude and behavior should be formulated in a structural model and not in a measurement model.

Four, in terms of time, attitude orientates for a future time, and buying behavior was performed in the past and present time. We may only state loyalty in the past and the present time, not for the future time. For the future time, people probably may or may not remain loyal. Thus, we may only predict customer loyalty for the future time, and the most relevant variable that is frequently used to predict loyalty is the intention to be loyal in the future.

Also, we should never expect or have too high expectations about true customer loyalty, who will remain loyal when there are much better offers from competitors. True loyalty, if exists, may be more relevant in the context of religion, husband, and wife, or about a very special product for consumers. For certain groups of people, marriage is seen as a sacred relationship that loyalties of husband and wife are paramount to be cultivated and maintained. We may frequently see divorced spouses. The question is whether the quality of loyalty toward the product is higher than loyalty toward his/her spouse? Quality of loyalty toward his/her spouse should be much higher than his/her loyalty toward products.

Loyalty to religion may also be a reflection if we think that there is true loyalty. In general, loyalty to religion ought to be more important for people, particularly in the eastern world, rather than loyalty to a product. We frequently see people leave their religion and turn to another religion. Thus, it is not realistic for hoping true loyal customers, as in the feudal era when a person's loyalty to the ruler is fundamental to success, perhaps even to survive (Hill and Alexander, 2000).

Also, will a loyal customer still be loyal to a product if there is another more superior product? For example, if the superior product is more prestigious, of better quality, and cheaper, will the customer of a product not switch to the superior product? Of course, a loyal customer can switch to a superior product.

In the current global era, the chance of new superior products is possible and the product may come from around the world. In such situations, companies are forced to continuously innovate or be superior in their market. Thus, the companies should never think that customers are in an empty and isolated room so they cannot be affected by other rival companies. People who live in isolated rooms may change due to the dynamics of biological and psychological conditions going on inside them.

It is difficult or impossible to deny that companies will not get cash inflow, including profit if there is no purchasing behavior. The only way to get cash inflow from customers is through purchasing the companies' products. Only through the repurchasing behavior of the company's products, the cash inflows become more stable.

Also, the performance of behavioral loyalty is better than attitudinal loyalty (Cheng, 2011). Neal (2000, p. 7) also stated that 'Over the years, our research has shown that, on average, the proportion of a firm's customers that are attitudinally loyal is very small. There are a few exceptions.' Thus, the attitudinal perspective cannot be justified as (true) customer loyalty.

Lastly, avoiding the chaos in the research topic, in this case, customer loyalty, consistent use of the term is an absolute thing. If we do use intention to repurchase a product, for example, we should use the term intention, and not customer loyalty. Moreover, if we use a term that has not been widely agreed upon – such as the definition of attitude and customer loyalty – the definition must be presented. The implications of that definition, of course, must also be followed. Thus, academic freedom will be better organized, not just for making new things, so that chaos does not occur.

### **Conceptual and Operational Definitions of Customer Loyalty**

There are definitions of customer loyalty by experts but there is no agreement among them. Unfortunately, there are conflicts among the three perspectives of customer loyalty, i.e., behavioral, attitudinal, and a combination of behavioral and attitudinal perspectives. Based on the previous descriptions, it should be clear that customer loyalty is an overt behavior, and its definition is repurchasing the same product. Based on the definition, we may understand several things. One, a loyal customer is someone who repurchases the same product. People who buy one product are called consumers. People who repurchase the same product are referred to as customers or consumers who purchase the same product for more than once. It means that a customer is also a consumer, but a consumer is not necessarily a customer. Thus, the term customer loyalty is more appropriate than consumer loyalty.

Two, customers may be loyal to more than one product within a product category (Sheth, 1968). The degree of customer loyalty to several products may be measured, for example, by the relative frequency of purchase for each product. The measures of customer loyalty may include frequency to buy the same product, proportions, and the share of money spent on similar products (Cunningham, 1956), as well as buying patterns (Sheth, 1968).

### **Conclusions and Recommendations**

Some conclusions may be formulated based on the previous descriptions. One, consumer behavior, including customer loyalty, is an applied science borrowing theories from various disciplines. The logical consequence is that customer loyalty researches should be based on theories, researches, and developments in relevant disciplines of customer loyalty. In this paper, the relevant discipline is social psychology, especially the psychology of attitude.

Two, customer loyalty is just an overt behavior, i.e., repurchasing the same product. This is consistent with the main benefit of customer loyalty, i.e., only through buying behavior, the companies may obtain cash inflows, including profits. Attitude is just an independent or antecedent variable to customer loyalty. Accordingly, customer loyalty is defined as repurchasing the same product. The behavior can be measured by frequency of purchase, purchase value, share purchases, and the like.

Some suggestions regarding customer loyalty are presented below. One, the consistent usage of terms is required. If we want to use intention to buy, for example, then we must use the term intention to buy, not customer loyalty.

Two, it is an obligation to continuously follow the development of the theories borrowed from other disciplines. Thus, our researches are not only on a surface level and do not contradict the theories. It is also important for formal researches, especially for doctoral program students. Three, we need to realize that consumer behavior is not an exact science. The logical consequence is that we should not think that there is true and/or absolute loyalties.

Fourth, an understanding of the articles or ideas quoted or used as the basis of the research work needs to be more intensive. Thus, we may appropriately interpret ideas contained in an article and then use it as a reference. Five, everyone who still holds perspectives that customer loyalty is an attitude or combination of attitude and behavior should be based on theories and other strong arguments. Thus, everyone has rules, bases, and strong arguments in formulating a new definition. Finally, if we have not been able to contribute to reducing chaos about a topic, in this case, customer loyalty, it is much better if we do not make it more chaotic. Thus, we do not further increase the chaos that has long existed about customer loyalty.

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