

Original Article

Relationship Marketing and Customer-Based Brand Tolerance (CBBT): An Integrative Approach

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Abstract - In the contemporary competitive markets, it becomes more and more challenging to retain customers than acquire them. Two important factors required for developing strong customer-brand relationships are customer commitment and trust. However, due to the competitive challenges as well as the dynamic relationship between the customer and the brand, sustaining relationships with customers also requires the establishment of a strong Customer-Based Brand Tolerance (CBBT). This study contributes to the marketing literature by incorporating the CBBT construct into the relationship marketing concept by proposing and testing an integrated model of Commitment-Trust Theory and CBBT. Results confirm that customer commitment positively influences the Performance, Price, and Communication dimensions of CBBT and Brand Loyalty, and all CBBT dimensions, in turn, are effective on Brand Loyalty. Customer Trust, on the other hand, is also effective on the Performance and Communication dimensions of CBBT as well as Brand Loyalty. The results of the study confirm the successful incorporation of the CBBT construct into the relationship marketing concept. Academic and managerial implications, as well as limitations and suggestions for future studies, are provided.

Keywords - Customer-Based Brand Tolerance (CBBT), Relationship Marketing, Commitment, Trust, Brand Loyalty

I. INTRODUCTION

It becomes more and more difficult to retain customers in today's competitive market conditions and eventually generate a loyal customer base as consumers look for more than simple products and services and have a great variety of alternatives offered by other competitors. Consumers show the tendency to treat companies and their associated brands as they treat other people in their social life. Thus, they evaluate companies and brands within the scope of their relationship quality with these entities. They put the performance of their relationship with brands at the focal point of their future behavior. This approach of consumers requires brands to develop, grow and sustain strong relationships with their existing customers to realize their customer retention targets. The shift from short-term

and market share-focused transactional marketing to long-term and customer-focused relationship marketing changed the practice of marketing management. It is now much more crucial for both managers and researchers to investigate and understand the dynamics of relationship marketing as the current dominant paradigm in business practice and marketing research (Sheth et al., 2015).

Relationship marketing, which focuses on the generation of long-term relationships between the brands and their customers, targets the creation of both cooperation and co-creation of value between the exchange partners. From the brands' perspective, the successful implementation of relationship marketing is ultimately expected to generate a loyal customer base which will bring multiple benefits to the company. Customer loyalty, which can be approached through attitudinal as well as behavioral perspectives (Quester and Lim, 2003), is essential for market and financial performances. Once established, the market and financial performance are generated through several benefits provided by a loyal customer base, including increasing competitive power, increasing profitability, immunity to competitive threats, effectiveness in marketing communications, and lower acquisition costs (Keller, 2003; Reichheld, 1996). Although one of the important indicators of a strong brand-customer relationship is the generation of a loyal customer base, previous business practices indicate that brand-customer relationships are both dynamic in nature and dependent on continuous brand-customer interactions, which result in customer experiences. These experiences include cognitive, emotional, and behavioral responses of the customer to a brand's offering during the customers' overall journey (Lemon and Verhoef, 2016). In this perspective, we can state that customer churn is highly probable or sometimes inevitable in case of unsatisfactory customer experiences. There is a large number of studies in the marketing literature that investigated the effects of relationship marketing on customer retention and loyalty in different contexts (Shukla et al. 2016; Vuuren et al. 2012; Gustafsson et al. 2005; Selnes, 1998). However, there is a lack of studies employing a construct that will help us to explain how tolerant customers will be towards the brands under unsatisfactory experiences or undesired conditions



and will still be willing to sustain their relationships with these brands. A critical construct, which helps us to explain and measure how tolerant the customers are to the unsatisfactory experiences or undesired conditions related to the brands they have a relationship with, is the Customer-Based Brand Tolerance (CBBT) concept (Sözer, 2019). Composed of performance, price, and communication dimensions, the Customer-Based Brand Tolerance (CBBT) construct explains the strength of the relationship between the brand and its customers by taking into consideration the performance failures, higher prices asked, and marketing communication attempts made under highly cluttered communication environments. Thus, Customer-Based Brand Tolerance (CBBT) helps us to understand how customers will be reacting towards the brands under continuous interactions in their relationships.

This study targets to contribute to the marketing literature by integrating the Customer-Based Brand Tolerance (CBBT) into the relationship marketing concept through Morgan and Hunt's (1994) Commitment-Trust theory. A conceptual model is proposed and tested to identify the effects of Customer Commitment and Customer Trust on Customer-Based Brand Tolerance (CBBT) and Brand Loyalty and, finally, to measure the effect of Customer-Based Brand Tolerance (CBBT) on Brand Loyalty. The study is composed of eight sections. In the following section, the relationship marketing concept and its theoretical background are reviewed in detail. In the third section, the review of the two building blocks of Commitment-Trust theory, which are customer commitment and trust, is provided. In the fourth section, the two proposed outcomes of strong brand-customer relationships, namely Customer-Based Brand Tolerance (CBBT) and Brand Loyalty (BL), are examined, and their inter-relationship is reviewed in detail. In the fifth and sixth sections of the study, the research methodology and results of the study are presented, respectively. In the seventh section, academic and managerial implications, and in the final section, limitations and suggestions for future research studies are provided.

II. RELATIONSHIP MARKETING

Relationship marketing, the dominant paradigm in the marketing discipline, has been the subject of many studies in the field since its first introduction in the late 1980s. The term relationship marketing was first coined by Berry (1983) in his study focused on services marketing and published in the American Marketing Association conference proceedings. In the following years, many other academicians started to criticize the transaction-based marketing approach defined within the scope of marketing mix variables and suggested that this approach of marketing was no anymore relevant for many types of industries as well as organizations (Gummesson, 1987, Gronroos, 1989). The common suggestion of all academicians who criticized the transaction-based approach was a paradigm shift in marketing. As a result of this common mindset in academia, relationship marketing emerged as the dominant paradigm in the marketing

discipline through several research streams, including services marketing, inter-organizational relationships, channel relationships, network relationships, and finally, strategic management (Brodie et al. 1997).

The dominant, transaction-based paradigm of marketing, which is replaced by relationship marketing, differentiates from the latter in several points. The main difference between the two paradigms lies in their approach to buyer-seller relationships. While the transaction-based paradigm focuses on discrete transactions targeting economic performance with a fixed beginning, short duration, and a fixed ending, relationship marketing focuses on relational exchanges with longer duration, and it is based on the relational contracts providing an ongoing process (Dwyer et al. 1987). The focus of relationship marketing is customer, and the target is to satisfy the exchange partner by maintaining quality interactions (Hui, 2006). On the other hand, the transaction-based approach of marketing focuses on the optimization of economic gains from the single exchange transaction lacking the humanitarian part of the interaction (Smith and Higgins, 2000; Gronroos, 1994). Starting with Berry's (1983) definition in services context as "relationship marketing is attracting, maintaining and enhancing customer relationships", during the last 40 years, a large number of other definitions are provided to explain relationship marketing since there were different types of relational exchanges in different industries and contexts. One of the most holistic and inclusive definitions of relationship marketing is provided by Morgan and Hunt (1994) as "all marketing activities directed toward establishing, developing and maintaining successful relational exchanges". This definition of relationship marketing focuses on the core concept of relationship marketing, which is the relational exchange and satisfies all possible exchange situations in different industries and contexts. The relational exchanges between buyer and seller may have been grounded on the basis of social exchange theory (Blau, 1964). According to this theory, social exchanges occur between the parties when they are convinced that they will get satisfactory returns from other parties. Thus, in a social exchange, parties willingly provide benefits to the other party and, in return, seek other benefits (Yoon and Lawyer, 2005). These benefits may be in the form of monetary awards or other types such as social benefits (Mbango, 2018).

According to Dwyer (1987), relationships go through the awareness, exploration, expansion, commitment, and dissolution stages. The author suggests that one party recognizes the corresponding party as a possible exchange party in the awareness stage. In the exploration stage, parties search and evaluate the potential exchange parties in terms of the obligation, benefits, and costs. In this stage, they also intend to try and decide on their exchange partner. In the expansion stage, the relationship between the parties becomes deeper, and their interdependence increases. In the fourth stage, the deeper and stronger relationship leads to a mutual commitment between the parties. At this stage,

parties are loyal to each other. They keep their relationship, but they are also aware of the alternatives (Scanzoni, 1979). Finally, if one party considers that the costs incurred from the continuation of the relationship outweigh the benefits, then that party may start the dissolution stage privately. The target of relationship marketing is to keep the brand-customer relationship at the commitment stage in an enduring and profitable way.

III. CUSTOMER COMMITMENT AND TRUST

One of the important and widely credited contributions in the literature to explain the dynamics of relationship marketing is provided by Morgan and Hunt (1994) in their commitment-trust theory. The authors suggested that two factors, which are commitment and trust, are essential to maintain the relationships between the parties. The authors consider commitment and trust as the source of reliable and continuous relationships since these two factors motivate and encourage exchange parties to have a longer relationship. According to the authors, the existence of commitment and trust between the relational exchange parties generates efficiency, effectiveness, and productivity. In their theoretical model, commitment and trust are defined as Key Mediating Variables (KVM), which are positioned between the antecedents and outcomes affecting the strength of the relationship between the two parties.

A. Customer Commitment

The relationship marketing targets to generate long-term valuable relationships between the exchange parties. Realization of this target requires both parties to value this relationship and desire its continuation. Thus, parties need to be convinced that the relationship is worth showing maximum effort to maintain it for a longer period (Morgan and Hunt, 1994). This leads us to the concept of customer commitment which is defined as the “enduring desire to maintain a valued relationship” (Moorman et al., 1992) or “psychological sentiment of the mind which leads to the formation of an attitude concerning the continuation of a relationship” (Rauyruen and Miller, 2007). Thus, it can be stated that the committee stage of the relationship is the strongest point which represents the voluntary decision of parties to continue their relationship (İbrahim and Najjar, 2008). Moreover, parties who are committed to a relationship have a greater propensity to act in the desired way, and they do their best to stay in the relationship (Du Plessis, 2010). This makes commitment an essential criterion in the relationship, which helps us distinguish between genuine and pseudo loyalty. As a multidimensional construct, commitment has been presented in a three-dimension model, which is composed of calculative, affective, and normative dimensions (Allen and Meyer, 1990). Calculative or functional commitment is defined as the realization state of the benefits derived from the continuation of the relationship or the losses which may derive due to the termination of the same relationship (Gilliland and Bello, 2002). On the other hand, affective commitment is a strong emotional attachment state towards a brand (Mc Alexander et al., 2002). Finally,

normative commitment, which can be categorized as the social dimensions of the construct, is related to the effect of the social environment on the consumers, which makes them act in a way compliant with their social groups (Shukla, 2011).

The commitment-trust theory, as well as the existing studies in the relationship marketing literature, mainly focus on the three important antecedents which influence the strength of the commitment. These antecedents are relationship benefits, customer satisfaction, and switching costs. In a commercial relationship between the two parties, one of the critical factors which are expected to influence the commitment level of the customer is the perception related to the received benefits from the relational exchange partner. When customers receive superior benefits from the relationship partner, both tangible and intangible benefits, they will value this relationship and will be more motivated to maintain it (Holdford and Wright, 1997). Thus, perceived benefits can be regarded as one of the value sources which is expected to strengthen the relationship. Previous studies in the literature confirmed this positive influence of the perceived benefits on the strength of the relationship (Mukherjee and Nath, 2007; Moorman et al., 1997; Morgan and Hunt, 1994). A second important antecedent of customer commitment is the satisfaction derived from the interaction between the customer and the company. Customer satisfaction is the result of the comparison between the initial expectations from the relationship and the actual experience resulting from the relational exchange. When the actual experience at least meets the initial expectations, customers are expected to be a commitment to their relationship with the company (Beatson et al., 2006). There are several studies in the literature that confirmed the positive influence of customer satisfaction on the length of the relationship as well as commitment levels (Hashim and Tan, 2015; Seiders et al., 2005). The commitment-trust theory, as well as the existing studies in relationship marketing, focus on the existence and level of the switching costs as the third important factor which plays a role in the determination of commitment level in a relationship. Switching costs are all expected costs that may influence the outcome when one party terminates the relationship. For the consumers, switching costs can be perceived as time, money, and physical efforts required to change the brands (Jones et al., 2000). Thus, switching costs may be in the form of assets that may be expired with the termination of the relationship, tangible and intangible costs, as well as termination penalties. As the customers make a comparison of benefits and costs when they make buying decisions, in line with the transaction-cost theory, they generally prefer to keep their relationship with the brand when the costs of leaving outweigh the cost of staying with the current brand (Williamson, 1975). Previous findings in the relationship marketing literature confirmed that the switching costs positively influence the strength of the commitment in a relationship (Lacey, 2007; Beerli et al., 2004).

Whether it is effective, normative, or calculative commitment, relationships that are characterized with high levels of commitment are expected to generate longer relationship durations. In the marketing literature, when consumers are attached to the brand in a cognitive or behavioral way, we refer to them as loyal to the brand. Cognitive loyalty is the case where the brand has an extensive awareness strength in consumers' minds and is recalled in the first place when considering buying a product from that category (Chieng and Lee, 2011). Consequently, cognitive loyalty may trigger repeat purchases which are termed behavioral loyalty (Keller, 1998). The expected positive influence of commitment on repeat purchases or loyalty is confirmed by several studies in the marketing literature. Gustafsson et al. (2005) focused on the effects of customer commitment on churn rates and reported the positive influence of calculative commitment on the reduction of churn rates. In his study investigating the relationship between customer commitment and loyalty, Marshall (2010) confirmed the positive influence of affective commitment on the customer loyalty level. In another study, Mbango (2018) investigated the effect of commitment on repurchase intentions and confirmed that calculative commitment positively influences the repurchase intentions of consumers.

In the light of the theoretical framework and findings in the literature, the following hypothesis related to the outcomes of customer commitment are proposed:

H₁: Higher levels of Customer Commitment will lead to higher levels of Brand Loyalty.

B. Customer Trust

In addition to the customer commitment, the commitment-trust theory also considers the trust of the parties as an important contributor to the strength of their relationship. According to Morgan and Hunt (1994), a trust may exist when one party has "confidence in an exchange partner's reliability and integrity". Thus, when one party trusts the other party, this trusting party becomes more prone to start, develop and maintain the relationship. The strength and longevity of any relationship require the parties to trust each other in a way that they will expect the relationship to generate positive outcomes based on the actions of the other party (Thomas, 2009). In this perspective, parties who trust each other in a relationship do not accept any unexpected actions from the other party. In the case of buyer and seller relationships, customer trust can be regarded as the belief of the customer that the seller will fulfill its obligations towards the customer. When we consider the relationship marketing context, the commitment-trust theory, as well as the existing studies in the relationship marketing literature, mainly focus on the three important antecedents which lead to the generation of trust in the relationship. These antecedents are perceived competence of the brand, conflict handling performance, and communication.

When commercial relationships are considered, one of the important factors which are expected to build the trust between the related parties is the perceived competence or expertise attributed to the product or service provider. When one party influences the other party's perception regarding its own competence or expertise, it helps to the establishment of the relationship (Fraizer and Summers, 1984). In the communication literature, the perceived expertise or competence is regarded as one of the factors contributing to the source credibility (Anderson and Clevenger, 1963). Thus, highly credible sources, which are perceived as competent or expert, are expected to yield more positive reactions or attitudes compared to parties with lower competence or expertise levels (Petty and Wegener, 1998). There are several studies in the literature which are focused on the effects of source credibility, expertise, or competence on the development of trust between the parties. A majority of these studies confirmed the positive influence of perceived expertise on the generation of trust between the parties. Moorman et al. (1993) investigated the determinants of trust in market research relationships and confirmed the positive contribution of perceived competence of the research service provider on building trust in the relationship. Oleszkiewicz and Lachowicz-Tabaczek (2016) measured the influence of perceived competence on relationships in the working environment and reported a joint effect of perceived competence and warmth on trust. Kunkel et al. (2018) focused on the trust-related effect of expertise in the context of the recommendations and reported a significant and positive influence of expertise on the trust to the human-generated recommendations. On the other hand, Selnes (1998) investigated the antecedents and consequences of trust in buyer and seller relationships and reported no significant positive effect of perceived competence on trust-building.

A second important factor, which is credited in the literature as the determinant of trust in buyer and seller relationships, is the conflict handling performance of the seller. A conflict between the parties may be destructive in the relationship if it is not resolved in a constructive way. In a typical relationship between the buyer and seller, a conflict may arise due to the complaints of the customer about the products or services received by the brand. Customer complaint arises when a customer's expectations are not met, and there is a gap between the initial expectations and the reality. Thus, customer complaint behavior can be defined as any action taken or not taken by the customer due to dissatisfaction with the brand or its offerings. Previous studies in the literature generally classify the complaint behavior of consumers under four categories as passives, voicers, rates, and activists (Taleghani et al., 2011; Stauss and Seidel, 2004). Companies may benefit from the complaints of the customers as they serve as the sources of feedback and help brands to be aware of problems in the relationship (Crie and Ladwein, 2002). Moreover, those consumers who are dissatisfied and complain have higher levels of repurchase intentions compared to those who do not

complain (Johnston, 2001). Thus, complaint handling and consequently resolving the conflict between the customer and brand is an essential organizational activity that helps to maintain the relationship (Mansfield and Warwick, 2000). Effective conflict resolution through the handling of customer complaints is expected to generate trust in the relationship. The results of previous studies also confirm that effective customer complaint resolution helps to generate trust in the relationship (Ateke et al., 2015).

Another important factor that is expected to generate trust between the parties is the existence of effective communication. In a customer and brand relationship context, communication can be defined as the formal or informal exchange of meaningful and timely information between the parties intended to improve their relationship. Thus, the exchange of information can be regarded as one of the critical factors in relationship marketing (Behrman and Perreault, 1982). As Anderson and Narus (1990) reported, past communication between the parties is expected to be an antecedent of trust in the relationship. Similarly, Morgan and Hunt (1994) included the communication effectiveness between the parties as to the antecedent of trust in their KVM model of the commitment-trust theory. They reported a positive influence of communication effectiveness on building the trust between the parties. The positive influence of effective communication between the parties is also confirmed by Selnes (1998) in the study focusing on the antecedents and consequences of trust in buyer and seller relationships.

Once the trust is generated between the parties, they are expected to value this relationship and consequently desire to maintain it longer for their mutual benefits (Hrebiniak, 1974). When the degree of trust increases, parties start to devote more value to their relationship (Walter et al., 2002). In case of losing the trust between the parties, as explained by McDonald (1981) by referencing the social exchange theory, mistrust generates the mistrust in a reciprocal way, and this leads to the shifts the relationship to short-term exchanges. Thus, the existence of trust is crucial for the maintenance of the relationship, and it is expected to be the major determinant of the commitment to the relationship. Starting from Morgan and Hunt (1994) in their KVM model of commitment-trust theory, several studies in the literature confirmed the positive influence of trust on the commitment level of customers to the relationship with the company. Similarly, Ganesan (1994) investigated the effect of trust in the retailing context and reported the significant effect of trust in generating commitment. In their study conducted to re-examine the KVM model, Kalafatis and Miller (1996) reported the positive influence of trust in the commitment level of the parties. In the context of the business-to-business services, Gounaris (2005) measured the effect of trust on the commitment level and reported a positive influence on commitment level, which in turn leads to customer retention.

In the light of the theoretical framework and findings in the literature, the following hypothesis related to the outcomes of customer trust is proposed:

H₂: Higher levels of Customer Trust will lead to stronger Customer Commitment.

H₃: Higher levels of Customer Trust will lead to higher levels of Brand Loyalty.

IV. CUSTOMER-BASED BRAND TOLERANCE

Tolerance is a widely used concept in many fields of science, and there are several definitions provided in the literature. As a general definition, tolerance is a type of behavior or reaction which involves the acceptance of something undesirable or disagreed (Schuyt, 2001). In the social sciences, tolerance is conceptualized as a type of attitude formed as a result of the interaction and contradiction between the cognitive, affective, and behavioral dynamics (Sullivan et al., 1982). Tolerating the situation, which means accepting the undesired situation as a result of these dynamics, leads to the experience of stress and burden on the individual. The ability to cope with this difficulty determines the tolerance level of the individual towards the undesired situation. The tolerance concept in the relationship marketing context can be defined as the consumer behavior where the customer accepts or agrees to the undesired or unexpected tangible or intangible costs in the relationship (Sözer, 2019). However, consumers' propensity to tolerate a brand is one of the neglected dimensions of consumer behavior in the marketing literature. From the relationship marketing perspective, whatever is the strength of their relationship, customer and brands have continuous interactions, and this makes the nature of their relationship both dynamic and fragile. Although perfection is the ultimate target in all customer-brand relationships, it is evident that some offerings, performances, or actions of the brand may not be meeting the expectations of their customers. In this case, customers are expected to follow one of the two roots of behavioral options, leaving or tolerating the brand. The toleration may be short-term or continuous depending on the intensity level of the undesired situation. In the short-term toleration, the customer is expected to engage in the complaining behavior and wait for the solution. If the undesired situation is resolved by the brand, the customer is expected to maintain the relationship. Otherwise, the decision to shift to another brand is highly probable.

In his study, Sözer (2019) focused on the tolerance concept and filled the gap in the marketing literature by converting it from a single concept into a multidimensional holistic construct coined as Customer-Based Brand Tolerance (CBBT). At the basic level, CBBT involves consumers' tolerance towards the practices of brands, and it is composed of price, performance, and communication dimensions. The first dimension of CBBT, which was focused on by many studies in the literature, is price tolerance. It is the case when consumers do not make any objections to the price level asked by the brand and

maintain their relationship (Howard and Selin, 1987). The second dimension of CBBT involves the tolerance of consumers towards the performance failures of brands. Performance tolerance occurs when customers do not leave the brand in cases of unsatisfactory or unexpected experiences related to the product or services offered by the brand. The third and final dimension of CBBT is the tolerance of consumers towards the communication efforts made by the brand. Communication tolerance is the case when there is acceptance, attention as well as increasing receptivity towards the marketing messages of the brand.

Generating and sustaining the commitment of customers towards the brand is a very critical prerequisite of developing and maintaining strong relationships. Previous studies which focused on the effect of customer commitment on consumer behavior confirmed its significant and positive effect on the relationship between the brand and its customers (Bricci et al., 2015; Vuuren et al. 2012; Marshall, 2010). When the relationship is strong between the customer and brand, it is believed that the customer is expected to be more tolerant in undesired and unexpected situations during their relationships compared to the cases where there is no commitment of the customer. As the significant and positive influence of customer commitment on CBBT is confirmed by Sözer (2019), the customer is expected to tolerate undesired price levels, performance failures and, at the same time, welcome brand-generated marketing messages in case of a strong commitment to the brand. Another important prerequisite of strong relationships is trust between the parties. In the relationship marketing context, when customers trust the brand, they believe that the brand will consistently deliver what promises to them and generate value through its offerings (Ballester and Aleman, 2005). Previous studies in the literature focused on the effect of trust on consumer behavior and confirmed that when consumers trust the brands, they become more committed as well as loyal to the brand (Erciş et al., 2012; Vuuren et al. 2012; Kabadayı and Aygün, 2007). Thus, it is believed that customers will

be more loyal as well as tolerant towards the brand when they trust the brand. Once the CBBT is formed and strong enough, together with commitment and trust, it is also expected to strengthen the relationship between the customer and brand by positively influencing the loyalty of customers.

In the light of the theoretical framework and findings in the literature, the following hypotheses related to the antecedents and outcomes of CBBT are proposed:

H₄: Higher Customer Commitment level will lead to higher levels of Performance Toleration.

H₅: Higher Customer Commitment level will lead to higher levels of Price Toleration.

H₆: Higher Customer Commitment level will lead to higher levels of Communication Toleration.

H₇: Higher Customer Trust level will lead to higher levels of Performance Toleration.

H₈: Higher Customer Trust level will lead to higher levels of Price Toleration.

H₉: Higher Customer Trust level will lead to higher levels of Communication Toleration.

H₁₀: Higher Performance Toleration level will lead to higher levels of Brand Loyalty.

H₁₁: Higher Price Toleration level will lead to higher levels of Brand Loyalty.

H₁₂: Higher Communication Toleration level will lead to higher levels of Brand Loyalty.

The conceptual model and the hypotheses presenting the proposed inter-relationships between the variables are presented in the following Figure 1.

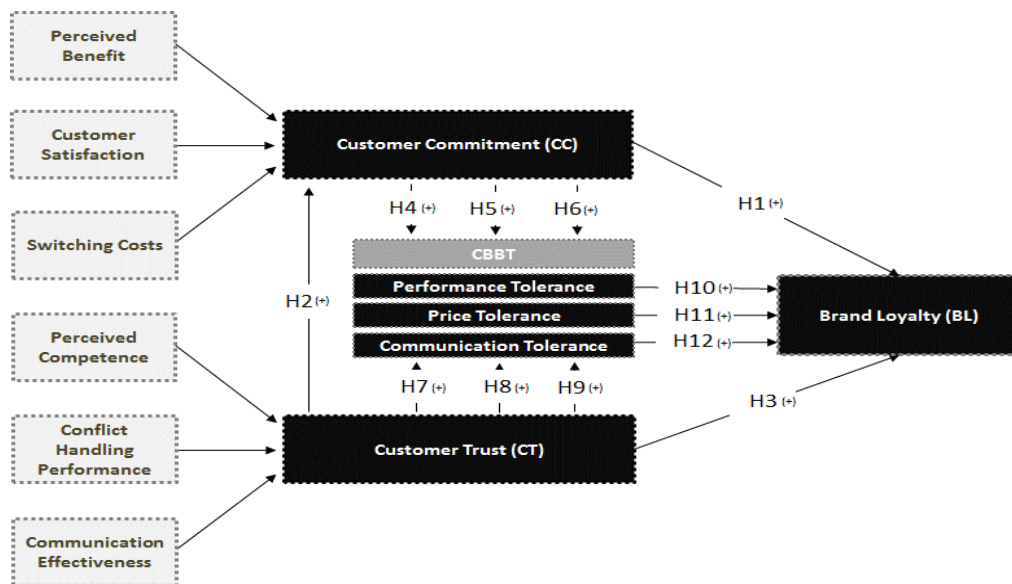


Fig. 1 Conceptual Model and Hypotheses Proposed

V. RESEARCH METHODOLOGY

A. Research Design

This study targeted to integrate the Customer-Based Brand Tolerance (CBBT) construct into the relationship marketing concept by developing and Testing a model which is partially derived from the KVM model proposed under the commitment-trust theory (Morgan and Hunt,

1994). The participants of the study were chosen among the graduate students of a private university as well as the subjects of previous research studies in Istanbul. The total number of subjects who participated in the study and their demographic structure are presented in Table 1.

Table 1. Demographic Composition of Participants

Subject Type / Gender	Male	Female	Total
Student	28	20	48
Other	47	50	97
Total	75	70	145

The questionnaire included statements measuring hypothesized relationships in the proposed model, and at the beginning of the questionnaire, respondents are asked to mention the brand which they purchased recently in the consumer electronics category and directed to fill out the questionnaire by thinking about this brand. The questionnaire included five points Likert-type scales ranging from Strongly Disagree (1) to Strongly Agree (5) as the rating tool of the scale items. Following the data collection, all scales employed in the model are checked in terms of validity and

Reliability by employing a Confirmatory Factor Analysis (CFA).

Following this procedure, the hypothesis of the research model was tested by employing structural equation modeling (SEM), one of the multi-variable statistical methods. All statistical analyses were made by using IBM SPSS Statistics and IBM SPSS AMOS program versions 26.

B. Operationalization of Variables

The scales employed in the study were borrowed from the respective studies in the literature. Three items Likert-type Customer Commitment scale was borrowed from the study of Wei et al. (2015). The authors measured the relationship commitment of customers towards a retailer store in three different countries and reported a range of Cronbach alpha scores between .76 and .90, confirming the internal reliability of the scale in their study. For the purpose of this study, the scale items were converted in order to measure the relationship commitment of the customers towards a consumer electronics brand. The customer Trust scale, which is composed of three items,

was also borrowed from the same study of Wei et al. (2015). The authors reported a range of Cronbach alpha scores between .83 and .93, confirming the internal reliability of the scale in their study. The scale items for this scale were also converted in order to measure the relationship commitment of the customers towards a brand. Brand Loyalty scale was borrowed from the studies of Price and Arnould (1999), who employed five items Likert-type scale and reported a Cronbach alpha score of .95, confirming the internal reliability of the scale in their study. For the purpose of this study, the number of items on the scale was reduced to three items. The nine-item Likert Type Customer-Based Brand Tolerance scale was borrowed from the study of Sözer (2019). The author reported Cronbach Alpha scores of .79, .80, and .84 for performance toleration, price tolerance, and communication tolerance, respectively, for the three sub-dimensions of the scale.

For the purpose of this study, some adjustments were made to the items of each scale borrowed from the previous studies, and all scale items were translated into the Turkish language. In order to confirm the validity and reliability of the scales, a Confirmatory Factor Analysis (CFA) was conducted by using IBM SPSS AMOS software. The results of the CFA produced satisfactory levels of fit indices which confirmed the construct validity of the scales ($\chi^2/DF = 2.784$, CFI=0.916, IFI=0.917, RMSEA= 0.091). CMIN/DF ratio below the threshold level of 3, CFI and IFI values above 0.9 level, and RMSEA below 0.10 were all satisfactory levels based on the previous studies (Bagozzi& Yi, 1990). The intra factor loadings of the scale items for each scale employed in the study are presented in Table 2.

Table 2. Factor Loadings of Scale Items

Scale	Items	Standardized Factor Loads	Unstandardized Factor Loads
Customer Commitment	COT1	0.759	0.847
	COT2	0.908	1.043
	COT3	0.906	1.000
Customer Trust	TRU1	0.992	1.173
	TRU2	1.000	1.183
	TRU3	0.886	1.000
Performance Tolerance	PER1	0.861	1.024
	PER2	0.699	0.739
	PER3	0.764	1.000
Price Tolerance	PRI1	0.758	0.774
	PRI2	0.855	1.033
	PRI3	0.753	1.000
Communication Tolerance	COM1	0.854	1.682
	COM2	0.852	1.567
	COM3	0.481	1.000
Brand Loyalty	LOY1	0.871	0.925
	LOY2	0.942	1.050
	LOY3	0.877	1.000
p<0.01 for all items			

In order to test the validity and reliability of the measurement model, a series of tests were conducted. The convergent validity of the scales was tested through the calculation of Average Variance Extracted (AVE) scores for each scale. The calculation yielded AVE scores above the .50 threshold for each scale which confirms the convergent validity (Byrne, 2010). The scales employed in the measurement model were also tested in terms of their composite and internal reliabilities. The scores for composite and internal reliability (Cronbach α) were also found above the minimum acceptable thresholds (Fornell&Larcker, 1981). In the light of these calculations, the validity and reliability of the scales employed in the study were confirmed. The results of the calculations, including convergent validity, discriminant validity, composite reliability, and internal reliability, are summarized in Table 3.

Table 3. Validity and Reliability Checks for Scales

Dimensions	1	2	3	4	5	6
Customer Commitment	(.860)					
Customer Trust	.547**	(.961)				
Performance Tolerance	.645**	.571**	(.778)			
Price Tolerance	.537**	.321**	.437**	(.790)		
Communication Tolerance	.461**	.630**	.552**	.351**	(.750)	
Brand Loyalty	.733**	.694**	.715**	.592**	.646**	(.897)
Composite Reliability	.895	.973	.820	.832	.784	.925
Average Variance Extracted (AVE)	.740	.923	.605	.624	.562	.805
Cronbach α	.893	.972	.816	.825	.740	.924
**Correlation is significant at the 0.01 level (2-tailed). Diagonals show the square roots of AVE scores.						

VI. RESULTS

The structural model and the associated hypotheses of the study were tested with maximum likelihood estimation methods and covariance matrix of the items by employing the goodness of fit indices, the root-mean-square error of approximation (RMSEA), and the χ^2 goodness of fit statistic as the evaluation criteria. The results of the CFA

produced satisfactory levels of fit indices which confirmed the construct validity ($\chi^2/DF = 2.821$, $CFI = 0.912$, $IFI = 0.914$, $RMSEA = 0.093$). The structural model of the study, the relationships proposed between the variables, and the test results of these relationships are presented in Figure 2.

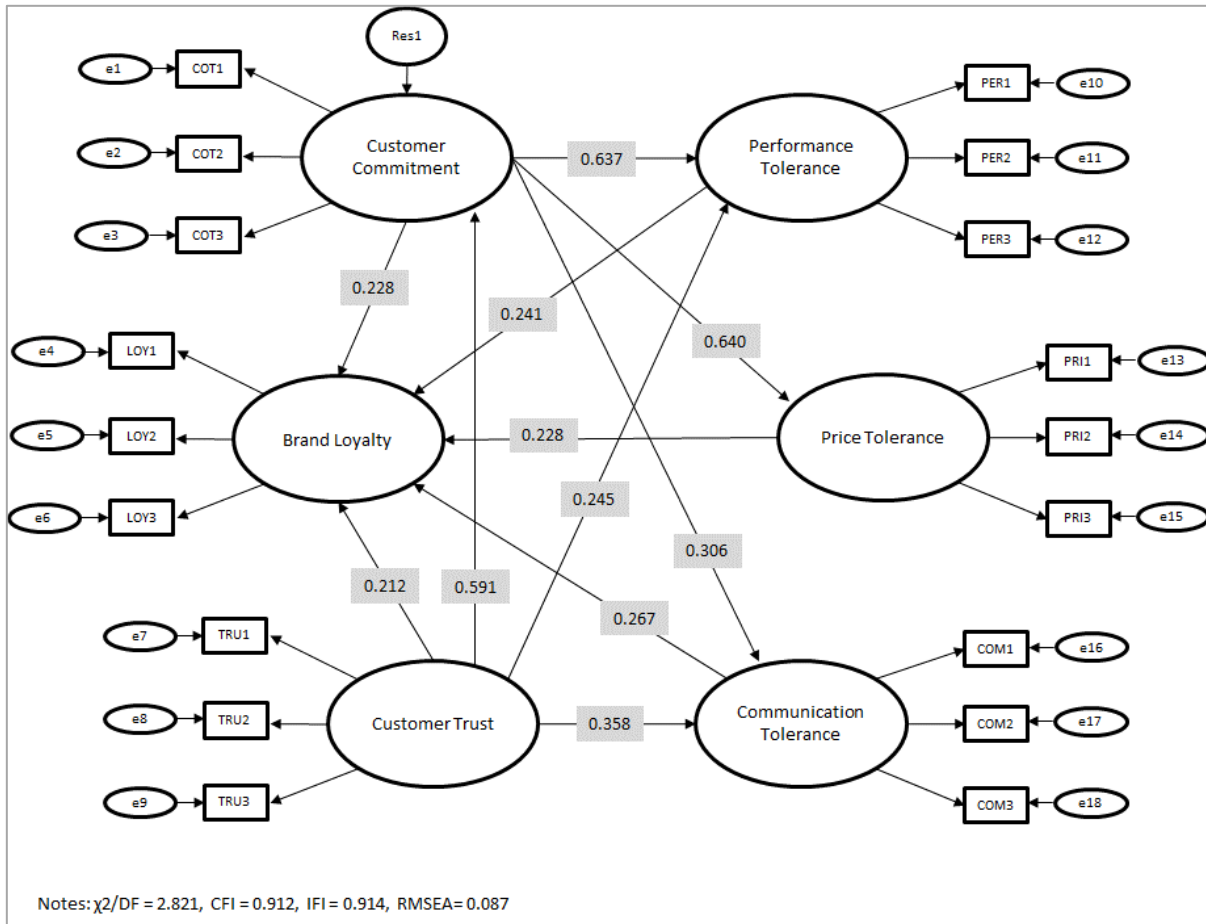


Fig. 2 Test Results of the Structural Model

The testing of the hypothesis confirmed several statistically significant relationships between the variables. First, Customer Commitment was found to be effective on Brand Loyalty. Similarly, results confirmed that Customer Trust positively influences Customer Commitment and Brand Loyalty. These results lead us to accept H₁, H₂, and H₃. Customer Commitment was found to be significantly and positively affect the three sub-dimensions of Customer-Based Brand Tolerance (CVBBT), namely Performance Tolerance, Price Tolerance, and finally Communication Tolerance. Based on these statistically significant results, we accept H₄, H₅, and H₆. On the other hand, Customer Trust was also found effective on the

Performance Tolerance and Communication Tolerance of customers towards the brand. However, the results indicate no statistically significant influence of Customer Trust on the Price Tolerance. In the light of these results, H₇ and H₈ are accepted, and H₈ is not accepted. The sub-dimensions of Customer-Based Brand Tolerance (CBBT), namely Performance Tolerance, Price Tolerance, and Communication Tolerance, were found to be a significant and positive effect on Brand Loyalty. These results lead us to accept H₁₀, H₁₁, and H₁₂. The results of the hypotheses testing, as well as the magnitude of the relationships, are presented in Table 4.

Table 4. Results of the Hypothesis Testing

#	Relationships	Standardized Coefficients	Unstandardized Coefficients	Result
H1	Customer Commitment → Brand Loyalty	0.228*	0.217*	Accepted
H2	Customer Trust → Customer Commitment	0.591**	0.507**	Accepted
H3	Customer Trust → Brand Loyalty	0.212**	0.173**	Accepted
H4	Customer Commitment → Performance Toleration	0.637**	0.767**	Accepted
H5	Customer Commitment → Price Toleration	0.640**	0.581**	Accepted
H6	Customer Commitment → Communication Toleration	0.306*	0.196*	Accepted
H7	Customer Trust → Performance Toleration	0.245*	0.253*	Accepted
H8	Customer Trust → Price Toleration	-0.035	-0.027	Not Accepted
H9	Customer Trust → Communication Toleration	0.358*	0.197*	Accepted
H10	Performance Toleration → Brand Loyalty	0.241*	0.190*	Accepted
H11	Price Toleration → Brand Loyalty	0.228**	0.239**	Accepted
H12	Communication Toleration → Brand Loyalty	0.267**	0.395**	Accepted
**Significant at the 0.01 level; * Significant at the 0.05 level				

VII. DISCUSSION

This study contributes to the marketing literature by incorporating the Customer-Based Brand Tolerance (CBBT) construct into the framework of relationship marketing by proposing and testing a model which integrates the Commitment-Trust theory with CBBT construct in a retailing context. In line with these findings of the existing literature, customer commitment was found to have a positive and significant influence on brand loyalty (Mbango, 2018; Marshall, 2010; Gustafsson et al., 2005). The other two confirmations of this study were the statistically significant and positive influences of customer trust on customer commitment as well as brand loyalty which were also reported in several previous studies (Erciş et al. 2012; Vuuren et al. 2012; Kabadayı and Aygün, 2007). One of the reported contributions of this study to the marketing literature is the significant relationship between commitment and CBBT sub-dimensions. Commitment is found to be a significant and positive effect on the sub-dimensions of CBBT. Higher levels of commitment are found to increase the level of performance tolerance, price tolerance, and communication tolerance towards the brand. These findings were also confirmed by Sözer (2019) in his study where the CBBT scale was developed and validated. In addition to the previous findings, the positive influence of commitment on tolerance dimensions is confirmed one more time with this study. Another important contribution of this study is the findings related to the influence of customer trust on the two of the CBBT sub-dimensions, which are performance and communication tolerance. This is the first study that

testes this relationship and reported a significant effect of customer trust on these dimensions. Finally, another important contribution of this study to the marketing literature is the findings related to the relationship between CBBT sub-dimensions and brand loyalty. All three sub-dimensions, namely performance tolerance, price tolerance, and communication tolerance, were found to positively influence the brand loyalty level of customers. Overall, in addition to the confirmations to the previous findings in the literature related to the relationship between commitment, trust, and brand loyalty, this study also made some major contributions by integrating commitment, trust, and CBBT sub-dimensions in the retailing context.

In addition to the academic implications, based on the findings, there are some managerial issues to be addressed. Marketing managers need to take into consideration the power of CBBT in the evaluation of the strength of the relationship between the customer and brand. The results of the study indicate that commitment makes customers more tolerant towards performance issues, higher prices, and be more receptive to the marketing messages of the brand. In addition to this, customers who trust the brand are found to be more tolerant towards performance issues and more receptive to brand-specific marketing messages. The increase in performance, price, and communication tolerance dimensions, in turn, contributes to the brand loyalty of customers. Thus, together with commitment and trust, CBBT also contributes to the empowering of brand loyalty. Managers need to generate the conditions which will lead to the commitment and trust of the customers, high in turn are expected to positively influence the Customer-Based Brand Tolerance (CBBT) levels.

VIII. CONCLUSION

In addition to academic contributions and managerial implications, it is required to mention also some limitations of the study and suggestions for further research. One limitation of this study is that it is conducted in the consumer electronics product category, which leads to limitations in terms of generalizability. Further studies can also be conducted in other retail product categories, business-to-business as well as services contexts. Further studies may also be conducted to measure the mediating effect of CBBT on the relationship between commitment, trust, and brand loyalty.

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