LOYAL OR HABITUAL?

EXPLORING DIFFERENCES OF LOYALTY AND HABITS FOR FMCG BRANDS IN TURKEY

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DECLARATION OF ORIGINALITY

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ABSTRACT

Loyal or Habitual? Exploring Differences of Loyalty and Habits for FMCG Brands in Turkey

This dissertation is an exploration of the brand loyalty and habitual behavior of consumers in Turkey when it comes to fast-moving consumer goods (FMCG) brands in the personal care industry. The literature on habitual behavior and brand loyalty, with a specific focus on attitudinal loyalty, has separate studies on these topics that significantly affect consumer behavior, however, few studies examine their associations. Therefore, this paper aims to address this gap by concentrating on both concepts as a whole. Moreover, due to its economic standpoint and changing consumer attitudes, Turkey provides an intriguing environment to conduct this research. The study examines Turkish consumers' habits and loyalties by utilizing a qualitative research method through a research design of in-depth interviews. The findings were categorized around ten themes which were subjected to thematic analysis and analyzed individually. The analysis revealed that there are five main habitual behaviors that consumers in Turkey utilize, consciously or subconsciously, when shopping for or consuming personal care brands, such as familiarity, price sensitivity, ease of accessibility, prior research, and advertising and marketing efforts. The study suggests that while personal care consumers in Turkey still regard brands highly, their decisions are largely influenced by habits which aid in consumers making decisions more quickly and ensuring satisfaction.

ÖZET

Sadakat mi Alışkanlık mı? Türkiye'deki Hızlı Tüketim Ürünleri Markalarının Sadakat ve Alışkanlıklarındaki Farklılıkların İncelemesi

Bu tez, Türkiye'deki tüketicilerin hızlı tüketim ürünleri (FMCG) markalarıyla ilgili marka sadakati ve alışkanlık davranışlarının incelemesidir. Alışkanlık davranışı ve marka sadakatini, özellikle tutumsal sadakat odaklı, konu alan literatür tüketici davranışını önemli ölçüde etkileyen bu konularla ilgili ayrı ayrı araştırmalar içermektedir, ancak bu konseptlerin ilişkilerini inceleyen az sayıda çalışma bulunmaktadır. Bu nedenle, bu tez, her iki kavrama da bütüncül bir yaklaşımla odaklanmak ve literatürdeki bu boşluğu ele almayı amaçlamaktadır. Türkiye, ekonomik açıdan ve değişen tüketici davranışları nedeniyle, bu araştırmayı gerçekleştirmek için merak uyandırıcı bir ortam sağlamaktadır. Araştırma, Türk tüketicilerinin alışkanlıklarını ve sadakatlerini, derinlemesine görüşmelerden oluşan bir araştırma dizaynı aracılığıyla nitel bir araştırma yöntemi kullanarak incelemektedir. Bulgular tematik analize tabi tutulmuş ve bireysel olarak analiz edilen on tema etrafında kategorize edilmiştir. Analiz, Türkiye'deki tüketicilerin kişisel bakım markalarından alışveriş yaparken veya bu markaları tüketirken bilinçli veya bilinçsiz olarak kullandıkları beş temel alışkanlık davranışı olduğunu ortaya çıkardı. Bunlar, aşinalık, fiyat duyarlılığı, erişilebilirlik kolaylığı, ön araştırma ve reklam ve pazarlama çabalarıdır. Çalışma, Türkiye'deki kişisel bakım tüketicilerinin markalara yüksek düzeyde itibar etmeye devam ederken, kararlarını büyük ölçüde daha hızlı karar vermelerine ve memnuniyet sağlamalarına yardımcı olan alışkanlıklardan etkilendiğini göstermektedir.

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Dedicated to my beloved family,

my grandfather, *Hüsamettin Alimoğlu*, who has always put education above all,

and my dear grandmother, *Ayten Alimoğlu*, who is always smiling down at me…

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CHAPTER 1

INTRODUCTION

Consumer behavior as a subject has fascinated many academics and marketing professionals over the years. Understanding the variables that affect consumers' decision-making with regard to brand loyalty and habitual behavior has garnered immense attention (e.g. Jacoby and Chestnut, 1978; Aaker, 1991; Oliver, 1999; Neal et al., 2012; Shah et al., 2014). This is markedly true in the fast moving consumer goods (FMCG) sector, where brand loyalty and automatically-performed habits frequently influence customers' purchasing decisions (Moolla and Bisschoff, 2012). The personal care sector is no different, and in Turkey, where the industry has seen substantial expansion and attention due to new product innovations (NIQ FMCG Track, Dec 2022), it is critical for firms to build successful marketing strategies to comprehend the distinctions between customer brand loyalty and habitual behavior. While comprehension of the two subjects holds the utmost importance, utilizing them for the sake of a brand's successful performance is the ultimate goal.

According to Wood, Quinn, and Kashy (2002) and Wood and Neal (2009), over 45% of human behavior is repeated every day, frequently in the same circumstance or context. Therefore, we are able to conclude that individuals have psychological inclinations to repeat past behavior, or in other words, behave habitually (Neal et al., 2011). People develop routines when they act consistently in a familiar environment, creating concrete connections in their memory between that reaction and signals in the performance context (Wood and Neal, 2009). In order to form habits, researchers such as Shah et al. (2014) demonstrated the importance of "a stable and recurring context," or in other words, "contextual cues." They contend that

an individual's future conduct is determined by how frequently they exhibit the same behavior in a stable setting. For instance, if someone consistently turns on their TV after getting into their home, over time they will unconsciously do that behavior. In time the individual would automatically turn on their TV whenever they enter the same environment (in this case, their home). While unintentionally creating a habit, performing a specific action in a particular situation also disables alternative reactions (Wood and Neal, 2009). This eliminates other habits from forming in that environment. In the context of consumer behavior, this may culminate in consumers making the same purchase decisions in the same retail locations (Seetharaman, 2004), spending the same amount of money in store (Vogel, Evanschitzky, and Ramaseshan, 2008) or even eating the same meal items everyday (Wood and Neal, 2009).

Most studies agree that habits usually form when pursuing objectives because people are prone to repeating actions that are enjoyable or provide desirable outcomes. In order to motivate or direct behavior, goals must identify the desired outcome (Neal et al., 2011). Moreover, researchers like Wood and Neal (2009) recognized the complexity of habits and the factors that influence them in their study. They stressed that purchasing patterns that are repeated might reveal a variety of factors, including conscious decision-making, goal pursuit, and brand loyalty. Furthermore, consumer habits are usually considered one and the same with “repeat purchase,” however, frequency cannot tell real habitual consumers apart from attitudinally committed consumers who frequently make purchases because of emotive or evaluative grounds.

In similar fashion with habitual behavior, brand loyalty plays an immense role in shaping the purchase decisions of consumers. Loyalty is oftentimes viewed by

marketers as a way to keep ahead of the competition and increase household penetration as well as market share (Kumar and Shah, 2004). But more importantly, loyalty is a firmly held commitment by the consumer to consistently repeat the purchase of a brand in the long-term (Oliver, 1997). According to Mellens, Dekimpe and Steenkamp (1996) having loyalty to a brand entails the consumer to be biased towards that brand. Customers who are loyal to a brand are committed to it and are not enticed to its competitors' goods or services (So et al., 2013). According to research by Evanschitzky et al. (2012) and Kandampully, Zhang, and Bilgihan (2015), loyal consumers also have greater spending limits, are willing to pay more, and will not switch to the goods of other companies. Moreover, satisfaction is also a determinant factor in one's loyalty or commitment towards a brand, however, it alone cannot guarantee a consumer's loyalty (Oliver, 1999).

Attitudinal and behavioral customer loyalty are classified as distinct categories in the literature. When analyzing behavioral loyalty, the frequency, likelihood, and rate of repeat purchases are typically taken into account (Yi and Jeon, 2003; Kandampully, Zhang, and Bilgihan, 2015). Attitudinal loyalty, on the other hand, according to one definition of the term "attitude" states that it refers to an inner propensity that is expressed by assessing a specific entity with a certain amount of favor or disfavor (Eagly and Chaiken, 1997; Kumar and Shah, 2004). Initial signs of attitudinal loyalty include a strong desire to purchase the product, which eventually results in repeat purchase behavior (Oliver, 1999).

It is crucial to comprehend these ideas of consumer habitual behavior and brand-related attitudinal loyalty as a whole and recognize how they interact with one another. The constructs have been studied in the literature as separate entities (e.g. Wood and Neal, 2009; Kumar and Shah, 2004), however, a deeper investigation into

the relationships and distinctions between habitual consumption and attitudinal loyalty are required to understand the purchase decisions of consumers.

In order to do this, the fast moving consumer goods (FMCG) sector has been chosen, as it is one of the sectors which has close interactions with the consumers. Specifically, the personal care category has been selected to assess the relationship between habits and loyalty, due to the fact that it is an expanding category which increased by 88% in value in 2022 (NIQ FMCG Track, Dec 2022). Personal care consists of body care, grooming, hair care, oral care, and paper products. There are a multitude of brands operating within this ecosystem and most consumers purchase the items within the category regularly.

The purpose of this study is to examine the variations between Turkish consumers' habitual behavior and brand loyalty toward fast-moving consumer goods (FMCG) that provide personal care products and understand which one most closely represents consumers' purchasing decisions currently. The current research paper aims to determine answers to the following research questions:

- What are the main factors that influence brand loyalty towards personal care brands in Turkey?
- How do consumer habits determine purchase decisions of personal care brands in Turkey?
- What are the primary motivations for consumers to switch from one personal care brand to another in Turkey?
- What impact do brand image, new product innovations, and marketing/advertising efforts have on shaping customer loyalty and habitual behavior for personal care brands in Turkey?

- What is the level of emotional attachment that customers have towards personal care brands in Turkey, and how does it influence their loyalty and habitual behavior?

The research is studied through a qualitative approach by utilizing in-depth interviews as well as a survey to analyze demographic information and to comprehend the determinants of consumer habitual behavior and attitudinal loyalty.

Following is how the rest of the thesis is structured: firstly, a review of the literature regarding consumption habits and brand loyalty are discussed. Then, the gaps within the literature are identified as a continuation of the literature review. Secondly, the research context of the personal care category is explored in detail. Next, the research design, sampling, data collection tools and methods, and data analysis are described in the research methodologies chapter. After the research context is set and the methodologies are depicted, the findings are presented under the two sections of questionnaire findings and in-depth interview findings. Later, the findings are discussed and conclusions are made. Lastly, the thesis is concluded with an overview of the future research and limitations of the current research.

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CHAPTER 2

LITERATURE REVIEW

This literature review presents the concepts of habits and brand loyalty in two sections. In the first section, habits are identified as replicating previous behavior (Neal et al., 2011), and the main factors influencing them, namely contextual cues, goal pursuit and conscious intentions, are examined. In the second section, the review considers how brand loyalty connects to consumer behavior and distinguishes between attitudinally and behaviorally loyal consumers. Continuously, the many dimensions of brand loyalty are explored, and customer satisfaction's influence on the ensuing loyalty is discussed. The review explores the advantages of brand loyalty for companies and the concept's relation to customer satisfaction and customer relationship management (CRM). Lastly, the overview captures the links between the two concepts of habits and brand loyalty within the literature, and identifies intersections as well as gaps in the research. Overall, the review presents a comprehensive exploration of the topic of habits and loyalty, and lays the foundation for further discussion in the subsequent sections.

2.1 Habits

Habits as a subject is widely discussed across a multitude of disciplines including social psychology, neuroscience, and marketing (e.g. Aarts and Dijksterhuis, 2000; Marchette et al., 2011; Wood and Neal, 2007). Habits are defined as psychological tendencies to replicate previous behavior (Neal et al., 2011). The initial research on habits dates back to James (1890) and aims to understand the reasoning as to why people are recurrent in their behavior (Shah et al., 2014). People build habits as they behave frequently in a predictable setting, forming direct linkages in their memories between that response and cues in the performance setting (Wood and Neal, 2009).

Daily demands such as time pressures and distractions can limit the capacity or prevent acting on the triggered habitual reaction (Wood and Neal, 2009).

Early studies such as Hull (1943) investigated the associative learning and stimulus-response mechanism of habit formation. This paradigm views habitual behavior as a reflex-like reaction controlled by automaticity and needing little to no cognitive attention (Shah et al., 2014). The increased interest in the formation of habits led researchers to study contextual cues which accelerate and create the fundamental conditions for repetitive behavior. Some previous research suggests that objectives automatically activate habits (e.g., Aarts and Dijksterhuis, 2000). However, other research argues that context signals directly activate habits with little to no influence from goals (e.g., Neal et al., 2011).

Researchers such as Shah et al. (2014) established the significance of "a stable and recurring context" or in other words "context cues" for building habits. According to them, the frequency as to which a person repeats the same behavior in an unchanging and constant environment establishes their behavior thereafter. For example, if a person repeatedly engages in a particular activity such as fastening a seatbelt after getting into a car, over a period of time they will unconsciously carry out that behavior or fastening a seatbelt anytime they come into the same environment (e.g., getting into a car) (Shah, et al., 2014). Other researchers (e.g. Ha, 1998; Shimp and Kavas, 1984; Fishbein and Ajzen, 1975) argue that given that people are more likely to repeat acts that are gratifying or provide desired results, habits are frequently the result of "goal pursuit" and "conscious intention." Moreover, those who continuously carry out a specific behavior in a specific circumstance yielding a satisfying result, over time develop "cognitive hardwiring"

to repeat that behavior repeatedly in the same or a similar circumstance (Muraven and Baumeister, 2000; Marchette et al., 2011).

It is additionally imperative to point that consumer habits within the context of consumer behavior is regularly used simultaneously with “repeat purchase” or “purchase frequency” by marketing managers. In example, Breivik and Thorbjørnsen (2008) develop their habit persistence loyalty model based on the frequency of which products in the UK are consumed. It is evident that improvements in a brand's market share, customer lifetime value, and share of wallet are all correlated with increases in recurrent purchase and consumption (Wood and Neal, 2009). However, as Liu-Thompkins and Tam (2013) argue, frequency alone is unable to distinguish true habitual consumers from attitudinally loyal consumers who regularly make purchases due to affective or evaluative factors. Therefore, this paper will distinguish repeat purchase or purchase frequency from persistent habits within the behavioral context.

The next sections will elaborate on the differing literature surrounding habit formation by firstly overviewing contextual cues, and then exploring goal pursuit and conscious intentions.

2.1.1 Contextual cues

Almost 45% of human behavior is repeated daily, often in the same situation or context (Wood and Neal, 2009; Wood, Quinn, and Kashy, 2002). Neal, Wood, and Quinn (2006) argue that when a response is used repeatedly in a given situation, the setting can start to straightforwardly initiate the response, meaning that establishing intentions and goals are not necessary. For instance, seeing a refrigerator while hurrying through the grocery store late at night can prompt the purchase of a regular basic like milk (Wood and Neal, 2009). While performing a specific action in a

specific context inadvertently develops a habit, it simultaneously deactivates alternative responses. Therefore, eliminating separate habits to form in the same constant setting. Consumers frequently create context-response associations in their memories when repetition occurs in predictable circumstances, which directly prompts future habitual responding. This direct cuing method demonstrates "a slow-to-learn memory trace" that identifies similarities among previous experiences (Wood and Neal, 2009).

The associative aspect of habit is now being acknowledged in marketing literature, which also looks at specific contextual factors that can cause it (Khare and Inman, 2006). The literature on behavior automaticity and habit formation suggests four types of contextual cues or triggers (Liu-Thompkins and Tam, 2013; Wood and Neal, 2009). Firstly, 'time' is associated with forming repetitive behavior, indicating that time of the day can create a tendency for one to repeat past behavior. Secondly, 'location' or physical setting can affect a behavior to sustain (i.e. home, supermarket). Thirdly, 'social setting' or specifically the person or people one is accompanied by. Lastly, 'preceding or ensuing events' can create lasting effects on behavioral habits (i.e. before going home, after the gym) (Liu-Thompkins and Tam, 2013). These four cues hold a significant role in not only forming but also continuance of a habit over time. The presence of one or more of these right triggers represents an ease of application without the necessity of intentional interference from the consumer. However, the persistence of habitual behavior is lost when one or more of these contextual factors change (Wood, Tam, and Witt, 2005).

Strong habits may even take precedence over goals or objectives. Ji and Wood (2007), discovered that despite declaring intentions to behave differently, a particular group of participants continuously repeated their habituated behavior. A

cognitive connection between the environment and the accompanying reaction is established by repeatedly engaging in the same behavior in the same situation. Studies in neuroscience show that these correlations intensify with repeated activity over time (Yin and Knowlton 2006). As an illustration, Assael (1987) exemplifies a habituated behavior of purchase model where a consumer's previous satisfaction with the purchase of a specific brand is used as a heuristic aimed to streamline the decision-making. As a result, the buyer gives little thought to other brands while selecting whether to purchase the same brand in the future based on their prior happiness (Shah et al., 2014).

2.1.2 Goal pursuit and conscious intentions

People are inclined to replicate acts that are pleasurable or result in desired outcomes, thus the majority of studies concur that habits frequently develop during the pursuit of goals. Goals are states of motivation that specify a desired result that inspire or guide an action (Neal et al., 2011). For instance, the desired result of acquiring a high score from a test could motivate a student to stay up late the night prior. Same could be suggested in the marketing context, for example, the prior satisfaction derived from the purchase of a chocolate bar could motivate a child to make that purchase another or more times thereafter. Furthermore, many modern marketing decision models and methods (e.g., Ha, 1998; Shimp and Kavas, 1984) are built on the core tenet that customers' attitudes and intentions determine behavior (e.g., Fishbein and Ajzen, 1975). The basis for this revived interest in literature is recognizing how a person's goals, motivations, and dispositions, such as attitudes and character, govern habit development and influence cognitive connections that cause "temporal consistency" of repetitive action (Shah et al., 2014; Wood and Neal, 2007).

While this belief does not attest that contextual cues have effects on behavior automaticity, it argues that there is more that guides people's behavior. This logic concludes that people's innate tendency to seek rewards and pleasurable outcomes create the need for goals and conscious intentions to guide their behavior. Assuming that there is adequate incentive and pleasurable outcome, the action may be repeated again and become habitual.

In contrast, there have been opposing studies that suggest otherwise. Researchers such as Aarts, Verplanken, and Knippenberg (1997) and Verplanken et al. (1998) have executed longitudinal field experiments on the effects of intention (Shah et al., 2014). Their studies have concluded that even though intentions are significant in the initial phases of habit development, their influence on driving behavior is little to nonexistent once a habit has been established. Moreover, there are additional factors that enable the creation of habits or slow down the process. For instance, Drolet, Suppes, and Bodapati (2017) consider giving unusual answers in word association tests to be an indication to one's inclination to purchase habitually or not. They suppose that individuals who make unusual selections, such as answering "flower" rather than the word "hot" when presented with the word "cold," in word-association tasks may be making less frequent habitual purchase decisions (Wood and Neal, 2009). Furthermore, one's age may also determine their inclination towards habitual actions or consumption decisions. Yoon et al. (2009) find that older consumers, for example, given their propensity for impaired inhibitory control and increased susceptibility to time constraints and confirmatory search processes may be more likely to adopt and rely on habitual purchase habits (Wood and Neal, 2009). By the same token, one's sensitivity to deals and discounts may be influencing their purchase decisions. Shah et al. (2014) and Bawa and Shoemaker (1987) found that

“deal-prone customers” make repetitive purchase decisions only when certain products are on sale or discounted and stop purchase if the promotion is halted.

Lastly, researchers such as Wood and Neal (2009) acknowledged the multifaceted nature of habits and their drivers in their studies. They emphasized that repetitive behaviors in terms of purchase may indicate many things such as conscious decision-making, “explicit and implicit goals”, and brand loyalty. For that reason, the next section will discuss the literature and developments in the studies of brand loyalty.

2.2 Loyalty

Loyalty is a term used for centuries albeit with different connotations. In Ancient Greece, for example, it was widely used by generals as a claim to power. While in recent times, congressmen and political party leaders strive to maximize their loyal following and increase their votes. In the context of management and marketing, however, loyalty is used by marketers to capture market share and household penetration to stay ahead of competition (Kumar and Shah, 2004). The term loyalty is described by Oliver (1997, p. 392) as “a deeply held commitment to rebuy or re-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.” This paper utilizes Oliver’s (1999) definition of the term “brand” in the wider context relating to both goods and services brands.

Brand loyalty is characterized by the continuous purchasing behavior of a decision-making entity and as stated by Mellens, Dekimpe and Steenkamp (1996), loyalty is a biased reaction towards a brand or product demonstrated over time. The

consistency of repurchase over time is an outcome of positive affection towards a product or brand (Ishak and Ghani, 2013). According to Jacoby and Chestnut (1978), dedication is a crucial component of loyalty. They also made a distinction between loyalty and recurring business, which is the result of inertia or the tendency to do nothing. Brands that have garnered the loyalty of consumers enjoy specific advantages in the marketplace. Mellens, DeKimpe and Steenkamp (1996) indicate that brands with a loyal following are less sensitive to price raises and able to remain in a higher price range than those which do not. Additionally, Reichfeld (1996) argues loyalty could service the brand with enhanced negotiating power with "distribution channels," lower costs, and a formidable obstacle to potential new entrants into the good or service in the same area. According to Pan et al. (2012), cultivating and keeping customer loyalty has a significant role in helping businesses build long-lasting, mutually advantageous exchanges with consumers. Loyal consumers show devotion and dedication to the organization and are not attracted to the products or services of rivals (So et al., 2013). Additionally, devoted customers have higher spending plans, are ready to pay more, and will not switch to other brands (Evanschitzky et al., 2012; Kandampully, Zhang, Bilgihan, 2015). There is also a distinctive multidimensionality of brand loyalty which consists of three key dimensions. As Sheth and Park (1974) demonstrate, these dimensions are the evaluative tendency of consumers in regards to the brand, the emotive tendency, and the behavioral tendency. They pointed out that in situations where brand loyalty is evident, each of these dimensions are existent.

Aaker (1991) is amongst the most prominent researchers in the field of brand equity with his work defining and conceptualizing brand loyalty in a five-tiered pyramid (see Figure 1). Brand loyalty, according to Aaker, is the measure of

connection that a customer has to a brand. Aaker suggests that customers are on a spectrum in terms of their loyalty towards brands. On the bottom layer of the pyramid lie “non-loyal customers” who are indifferent to the brand and their communications, are price sensitive, and may switch between brands. On the second layer are those who are “satisfied buyers,” who are habitual in their purchase behavior but do not have current reasoning to switch to a rival’s brand. Next, are “satisfied buyers with switching costs” who consider brand switching a risk. Fourthly, “loyal buyers” are those who are affectionate towards the brand and consider it a friend. And lastly, “committed buyers” have extreme loyalty and would recommend the brand to friends and family voluntarily. He claims that brand loyalty cannot exist without previous buy and use experience, thus, is linked to user experience. However, he claims that other main aspects of brand equity, such as associations, perceived quality, and awareness of the brand have an impact on loyalty. Moreover, as the nature of the connection is uncertain, he believes that in many cases, devotion towards a brand may be unrelated to other variables such as observed quality or attribute associations (Aaker,1991; Ishak and Ghani, 2013).

Many researchers argued that brand loyalty consists of either attitudinal or behavioral loyalty (Fishbein and Aizen, 1975; Dick and Basu, 1994; Oliver, 1997; Yi and Jeon, 2003) or both (Jacoby and Chestnut, 1978). Meanwhile, others put forth “satisfaction” research in the core of loyalty (Oliver, 1997; Oliver, 1999). Currently, significant strides have been made towards unlocking the potential of previous loyalty and equity research to implement customer relationship management (CRM) initiatives. The following sections will elaborate on the concepts of attitudinal and behavioral loyalty, customer satisfaction, and CRM.

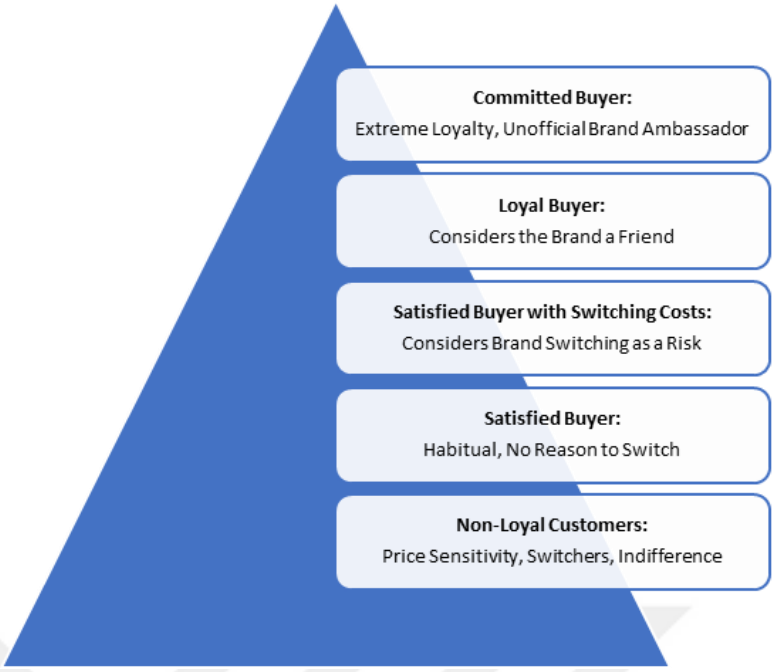

Figure 1. Pyramid of brand loyalty, David A. Aaker (1991)

2.2.1 Customer satisfaction

Satisfaction is a concept often connected to brand loyalty by researchers and practitioners alike. Oliver (1999) notes that research acknowledges that the relationship between the two are "asymmetric." The author and most other researchers would argue that while loyal consumers are most definitely satisfied, satisfaction alone does not immediately imply brand loyalty. According to Oliver (1997) satisfaction is defined as "pleasurable fulfillment." In other words, the buyer senses that their consumption of a brand satisfies some need, wish, or aim, and that this fulfillment is enjoyable. Therefore, satisfaction is the perception of the customer that their acts yield results pleasurable compared to displeasurable. This definition implies that a customer must feel that a company's goods continue to be the best option in order for them to become and stay faithful to the brand. This also aligns with Aaker's (1991) satisfied buyers who derive satisfaction from the brand and do not feel a need to switch to an alternative. In fact, satisfied buyers will see brand-

switching as a risky option that will cost them money. This logic means that in order for a customer to become and stay loyal, their opinion must be that a company's goods are the finest option available in the marketplace. Meanwhile, they must willfully ignore messages from rival brands which claim that the brand is no longer the most effective, least expensive, or of the greatest quality (Oliver, 1999).

Oliver (1999) describes the relationship between satisfaction and loyalty with the analogy of a caterpillar and butterfly (see Figure 2). As a caterpillar transforms into a butterfly, within the right environment for the transformation, satisfaction also becomes loyalty. The author suggests that for satisfaction to turn into ultimate loyalty, "product, personal, and social forces" as well as the consumer's "logical, personal, and communal loyalty sustainers" must exist (Oliver, 1999). Without these necessary ingredients, a satisfied consumer would not move past the state of pleasure. To conclude, despite the fact that fulfilled customers are more likely to be loyal, the aforementioned research demonstrates that satisfaction is not a dependable indicator of lasting loyalty.

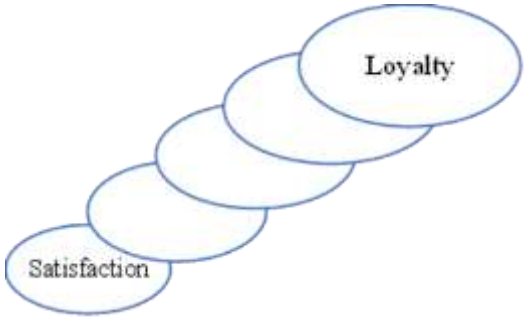

Figure 2. Representation of satisfaction and loyalty, Richard L. Oliver (1999)

2.2.2 Attitudinal loyalty and behavioral loyalty

The literature identifies two types of consumer loyalty; attitudinal and behavioral. Behavioral loyalty is typically considered in terms of frequency of purchase,

possibility of purchase, and repeat purchase rate (Yi and Jeon, 2003; Kandampully, Zhang, and Bilgihan, 2015). Therefore, it is possible to remark that behavioral loyalty is measurable. Kandampully, Zhang, and Bilgihan (2015) argue that defining loyalty in terms of a measurable device is condemned for being too limiting when differentiating between “commitment and convenience”. However, according to one definition of the word “attitude,” it is "a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor" (Eagly and Chaiken, 1997, p. 1; Kumar and Shah, 2004). In fact, researchers such as Oliver (1997; 1999) and Jacoby and Chestnut (1978) acknowledge that behavioral loyalty comes in the later steps of the loyalty process, after attitudinal loyalty. Initial manifestations of attitudinal loyalty include a strong desire to acquire the brand, which leads to later recurrent purchase behavior (Oliver, 1999). Dick and Basu (1994) and Liu-Thompkins and Tam (2013) concur that attitudinal loyalty can result in repeated purchase, however, that it is not its only reason. In this regard, this perspective is comparable to that of Dick and Basu (1994), who label behavioral loyalty without attitudinal loyalty as a falsely assumed loyalty (Liu-Thompkins and Tam, 2013). Meanwhile Jacoby and Chestnut (1978) classified brand loyalty into four categories, such as; 1. Brand-focused attitude changes (determined by examining the likelihood that buyers will make the same purchase the next time), 2. Individual-focused attitudinal interventions, 3. Brand-focused behavioral interventions, 4. Individualized behavioral interventions. Thus, it is evident that the researchers placed attitudinal loyalty as a separate entity to behavioral measures of loyalty.

To separate loyalty from behavioral definitions, such as recurring purchases, Jacoby and Chestnut (1978) identified the psychological meaning of loyalty.

According to their investigation, consumers who were multi-brand loyal may conceal devotion by making inconsistent purchases, rendering consistent purchasing as an indicator of loyalty insignificant due to haphazard buying or a preference for convenience. The authors draw the conclusion that it would be dangerous to draw conclusions about loyalty or disloyalty based merely on repeated purchasing patterns without further investigation because of these potential outcomes (Jacoby and Chestnut, 1978; Reinartz and Kumar, 2002). Reinartz and Kumar (2002) have additionally researched four separate firms in four different industries to investigate the affiliation between behavioral loyalty and profitability, and contradicted many mainstream views about behavioral loyalty. What they came to acknowledge was that: 1. The 'real' measure of customer loyalty cannot be determined by behavioral loyalty alone. 2. Customer profitability might be difficult to anticipate using behavioral loyalty. Meanwhile, they and other researchers such as Shankar, Smith, and Rangaswamy (2000) concluded that attitude loyalty is a superior and longer-lasting commitment of a consumer to the business that cannot be deduced from simply looking at customer repeat purchase behavior. Therefore, this paper will examine the attitudinal commitments that consumers pay towards brands and particularly aim to understand their individual opinions.

2.2.3 Customer relationship management (CRM)

Firstly, relationship management has been defined by Frow and Payne (2009, p. 5) as the “strategic management of relationships with customers, involving appropriate use of technology.” This definition also includes the concept of “customer management,” which is the “implementation and tactical management of customer interactions” (Frow and Payne, 2009, p. 5). The use of these management systems is a result of the

fact that the proportional costs of retaining customers are significantly lower than those of acquiring new ones (Fornell and Wernerfelt, 1987; Oliver, 1999). Thus, marketers can find individual customer-level variations by utilizing the available data and analytics, allowing them to create relationship management programs that are pertinent and highly valued by the customers (Reinartz and Kumar, 2002).

CRM is nowadays highly regarded in the literature and in practice. Dominici and Guzzo (2010) remark that garnering the trust and loyalty of consumers must be achieved through putting creative tactics into practice. There are several strategies researched in-depth and there are three main types of CRM systems: operational, analytical, and collaborative (Khodakarami and Chan, 2014). Firstly, operational CRM systems aspire to automate CRM procedures to raise their effectiveness and output. This group includes systems for customer assistance and support (such as contact centers), sales force automation (like point of sale (POS) systems), and marketing automation. Secondly, analytical CRM systems are those which define, describe, and predict each customer's need states and behaviors. Nowadays customers frequently sign up for reward and loyalty programs (Passingham, 1998), which act as procedures which acquire consumer data to be used in their predictive analyses. Customer loyalty programs are well-liked by customers because they offer incentives and added value to those who become members (Liebermann, 1999). Due to this, businesses operating in the same retail sector are becoming more and more aggressive as they compete for the same group of clients. For instance, it is typical for customers to bring 'club cards' from several different food shops (Kumar and Shah, 2004). However, because of the cutthroat competition in the marketplace, loyalty programs have failed to win over consumers' long-term devotion (Kandampully, Zhang and Bilgihan, 2015). Therefore, the third CRM system has

proven more and more popular. Lastly, collaborative CRM systems manage and integrate communication channels and client engagement touch points. Collaborative CRM includes possible consumer touchpoints such as email, client portals, company web pages, and web and video conferencing (Khodakarami and Chan, 2014). Moreover, building brand communities and adopting a co-creation strategy are ways which forge meaningful connections with current or prospective consumers (Füller, 2010). For instance, Kandampully, Zhang and Bilgihan (2015) note that, in the service industry Marriott's Travel Brilliantly encouraged users to "shape the future of travel" by contributing innovative propositions for improving the modern travel experience, whether through design, food, health, or technology. Thus, customers with a greater sense of affection towards a brand, acquire stronger levels of loyalty (Hwang and Kandampully, 2012); which Marriott was able to do so by adopting co-creation and customer participation (Eisingerich and Bell, 2006; Kandampully, Zhang and Bilgihan, 2015).

Finally, it is evident that since loyalty is ephemeral by nature (Helkkula et al., 2012), consumers anticipate businesses to provide them with more value at every touchpoint in which they encounter the brand, and CRM systems are a vital strategy to do so.

2.3 Summary of review and gaps in literature

In conclusion, this literature review covered the subjects of habits and brand loyalty. In contrast to the first section, which defined habits and examined their key drivers, the second portion examined brand loyalty, including its dimensions, phases, and link to customer satisfaction. The evaluation emphasized the advantages of brand loyalty

for companies. The overview set the stage for subsequent discussion by offering a detailed study of the issue.

In several academic disciplines, including social psychology, neurology, and marketing, habits are a topical issue. These tendencies, which are classified as psychological propensities to repeat past behavior, must be regularly reinforced in a consistent environment in order for them to develop. While some studies place more emphasis on contextual cues, others contend that goals and deliberate intentions also play a role in the development of habits. Even though in the context of consumer behavior recurring purchases are frequently linked to habits, this is insufficient to distinguish between truly habitual customers and attitudinally loyal consumers.

Brand loyalty is a determination to consistently buy a preferred item or service in the future, in defiance of outside forces or marketing campaigns by competitor brands designed to promote switching behavior. Long-term displays of loyalty are influenced by bias and positive connection to a brand or product. In the marketplace, brand loyalty has advantages including stronger negotiating position, resistance to price rises, and loyal customers. Brand loyalty is complex and includes elements of behavior, affect, and evaluation. User experience and brand loyalty are connected, yet brand equity has many different components. Customer satisfaction, CRM, as well as attitude and behavioral loyalty, are important subjects in brand loyalty study.

Habitual consumer behavior and attitudinal loyalty are closely related. While attitudinal loyalty refers to the customer's emotional commitment to or favorable attitude toward a brand, habits relate to the recurring behavior of customers in purchasing a certain good or service. When customers develop habits around a particular brand, higher levels of attitudinal loyalty might be the result. This is due to

the fact that a consumer is more likely to form positive opinions of a brand the more frequently they use and buy a product or service from it. Additionally, habits may create a sense of inertia that makes it more difficult for customers to switch to a different brand, increasing attitudinal loyalty. Marketers regularly strive to cultivate their customers' attitudes in order to promote attitude loyalty and retain consumers over the long run.

Although they are closely related, the two concepts are very different in other ways. For instance, a customer could frequently buy a particular brand of toothpaste because it is simple to get at their local retailer, establishing this as a regular purchase. On the other side, attitudinal loyalty, or the emotional connection or affinity that a customer feels with a business or a product, is founded on the customer's positive ideas, feelings, and perceptions of the brand. A customer with a strong brand loyalty, for instance, could believe that a certain brand of shaving cream is of the greatest standard, stylish, and presents a great value. Therefore, elements like cost, accessibility, and convenience, or in other words contextual cues, influence consumer behavior. However, the customer's emotional attachment to the business determines attitude-based loyalty. When rivals try to persuade customers to switch, they may encounter strong resistance from both habitual and attitudinally loyal customers (Klemperer, 1987; Desai and Raju, 2007; Liu-Thompkins and Tam, 2013).

According to Liu-Thompkins and Tam (2013), there are four significant distinctions between the ideas of habit and attitudinal loyalty in the literature. The first distinction is in how they arise; although habit formation requires repetition and consistency, attitudinal loyalty depends on conscious decision and preferences. Second, while both of these “triggering mechanisms” result in recurrent purchases, attitudinal loyalty is acquired through customer affinities for the brand, whereas

habits are triggered by contextual signals like time and location. Thirdly, recurring purchases brought on by attitudinal loyalty are more adaptable since they are long-term and unaffected by social or environmental stimuli (Liu-Thompkins and Tam, 2013). On the other hand, regular repeat purchases may only happen under particular context signals, which makes them more fixed. Last but not least, they vary in terms of "persistence and change." Both are "resistant to change," but whereas attitudinal loyalty is more stable in the face of various social changes but is susceptible to negative brand experiences (Oliver, 1999), habits are more likely to change as a result of shifting cues or the unpredictability of the purchase environment (Neal et al., 2011).

Nevertheless, the literature lacks further research on the association and differences between attitudinal loyalty and habitual consumption. The two have been investigated within the literature as separate constructs, however there is a need to understand these concepts as a whole and acknowledge how they interact with one another. For instance, can increasing loyalty lead to stronger habits being formed, or can stronger habits be formed from higher loyalty? Moreover, geographies can have significant impacts on consumer behavior. The literature does not identify country-specific behaviors concerning loyalty and habits. By the same token, specific industries or categories may have different dynamics, which the literature currently lacks. Furthermore, while research has identified the role of satisfaction (Oliver, 1999) in habits and loyalty, there is still a need to understand how emotions such as excitement, joy, enthusiasm and so on interact with these concepts. And lastly, there is a need to determine how the connection between habits and loyalty transform with the developments of technology and online-shopping becoming mainstream. In

conclusion, the current paper aims to provide a succinct and specific point of view to these gaps identified.

CHAPTER 3

METHODOLOGY

To reiterate, the purpose of this research study is to explore the differences between customer loyalty and habitual behavior of Turkish customers towards personal care fast moving consumer goods (FMCG) brands and understand which one most closely represents consumers' purchasing decisions currently. For this study, a qualitative research approach, consisting of open-ended question in-depth interviews as well as a short survey, was used since it will enable a thorough understanding of the participants' opinions and experiences with relation to their loyalty and routine behavior towards their choice of personal care brands. This chapter comprises four sections. Firstly, the research context and focus towards personal care as a category within FMCG is elaborated in depth. Next, the research design of qualitative nature and sample selection is reviewed and the role of the researcher is explained. Finally, the data collection and analysis section demonstrates how the research addresses each research question in depth.

3.1 Research context

Fast moving consumer goods (FMCG) is the general term used for goods that are affordable and sell rapidly, also known as "consumer packaged goods" (Kenton, 2023). These goods have a relatively shorter shelf-life due to their perishable nature or high demand. Turkey is an emerging economy which is home to numerous local, multinational, and global FMCG companies. According to the research company NielsenIQ's (NIQ) FMCG Track Report (December, 2022) total Turkey FMCG trade value in the year 2022 grew by 86%, showing a rapid growth that nearly doubled in

size. The personal care category within FMCG makes up 8% of the total FMCG market in Turkey, and 13% of the market excluding tobacco and alcohol (NIQ FMCG Track, Dec 2022). The category grew by 88% in value in 2022 and increased total prices by 91%, thus decreasing in volume by -1.6% compared to 2021. Personal care consists of body care (e.g. creams and shower gels), grooming (e.g. shaving blades and creams), hair care (e.g. shampoos and conditioners), oral care (e.g. toothpastes and toothbrushes), and paper products (e.g. baby diapers and toilet paper).

The personal care category's growth (88%) is in line with the total FMCG growth (86%) and therefore the category is amongst those which are contributing to the sector's growth. The category also has a multitude of brands highly advertised in the media and a high level of brand awareness by the Turkish consumer. Additionally, personal care is a category that is rigorously being innovated and changed, many new product developments (NPDs) are launched every year. And yet, the category has not been well-researched in marketing and management literature. Thus, the category creates grounds for a vast and fruitful research in regards to consumer loyalty and habits.

3.2 Research design

A qualitative design was used to determine the views of consumers in Turkey in relation to their purchases of personal care brands. In order to collect demographic data, a short questionnaire consisting of 10 questions was presented to the participants prior to the qualitative interviews. Secondly, to collect data, in-depth interviews were preferred to obtain a clear understanding of each participant's experience with purchasing. The role of the researcher was to encourage extensive

discussions around the presented topics and questions without leading the participants or interrupting. The research used themes to organize the collection, recognition, and description of both qualitative and quantitative data. These themes were then subjected to a thematic analysis (Braun and Clarke, 2012) where the identified themes from a qualitative analysis are separated into identified themes and analyzed one by one.

3.2.1 Sampling

The 12 participants in this study were chosen using a judgmental sampling method. In order to join the study, certain requirements were put into place for participants. These requirements were that participants must be residents of Turkey, be 18 years of age or older, and have purchased personal care items at least once within the previous month in order to qualify. To guarantee geographic variety, participants were chosen from various parts of Turkey. Participants were selected through social media sites, email databases, and personal contacts. A brief summary of the study was given to prospective volunteers, and they were asked to indicate their interest in taking part. Those who indicated interest and fulfilled the requirements for inclusion were contacted to arrange an interview. The interviews were organized according to the participants' availability.

3.2.2 Data collection tools

A questionnaire and an interviewing approach created by the researcher were used to collect the data. The questionnaire and interview questions were presented to experts in the field and have been approved. In the first section, the demographic and household information of participants were recorded. This section also aimed to

understand each participant's personal care consumption. In the second section, in-depth interviews were carried out by presenting open-ended questions and regularly asking participants to clarify their experiences.

The first section obtains information such as the age, gender, level of education, occupation, household size, personal care consumption frequency, whether they are the primary shopper in their household, and preferred shopping method of the participant. This section consists of 10 survey questions.

The second section, the interview, consists of 10 open-ended interview questions to collect detailed explanations and information about the participant's experience. These questions include, but are not limited to, the following: Can you describe your experience with purchasing personal care products? In your opinion, what are the key factors that influence your loyalty towards personal care brands? Can you describe the emotional connection you have with certain personal care brands? How important is habitual behavior when it comes to purchasing personal care brands? Can you give an example of a personal care brand that you are loyal to and explain why? How do you feel about switching from this brand to another?

Participants were provided with the questions in advance for their consideration. The interviewees were made comfortable by conversation and 'ice breakers' prior to the interviews. Individual discussions took place in a quiet setting where participants felt at ease. The participants' consent was obtained both verbally and in writing before the interviews were recorded.

3.3 Data collection

The 12 individuals selected participated in semi-structured interviews to gather the data for this study. Depending on the participants' preferences, the interviews took

place either in person or online. With their permission, the interviews were also audio-recorded and later transcribed into text. As the study aims to collect data of Turkish consumers, the participants' native language of Turkish was used in the interviews and then translated into English. Each interview consisted of 45 minutes to an hour within a period of 20 days in March 2023. The purpose of the researcher was to elicit the participants' opinions and experiences about consumer loyalty and habitual behavior regarding personal care brands. Participants were made aware that the data collected during the interview would only be utilized for the purpose of this study and would not be made available to anyone else. Volunteers received the interview questions beforehand for review. The interviews were completed in a setting that would ensure their quality and that the participants' attention would not be diverted. The accuracy of the information participants provided was confirmed verbally.

3.4 Data analysis

The frequency values of the responses to the questionnaire used to collect the data were determined for the research. The information from the interview was organized for descriptive analysis. Within the frame of the questions, participants' personal care purchase frequencies, preferred shopping methods (ie. online/in-store), experiences with the category, key factors which influence their loyalty, emotional connections to certain brands or indifference, habitual behaviors during purchase, and brands which they are loyal to whether knowingly or unknowingly have been determined. Moreover, participants' switching behavior, balance between loyalty and habituality especially during promotion periods, the effect new product developments or packagings and marketing and advertising efforts have on their consumption

behavior, promotions and pricing impacts on purchases in the category, negative experiences with brands, and the outlook of each participant's view on the future of the personal care category in terms of loyalty and habits was ascertained. Themes were developed depending on each participant's responses. The responses were compiled under the themes and quotations have been provided in detail.

CHAPTER 4

RESEARCH FINDINGS

4.1 Questionnaire findings

In the first section of the interviews, participants were presented with a survey to determine their demographic information and general consumption of the personal care category. First and foremost, the personal care category was identified and explained according to the definition in the research context. Then, each question in the survey was asked and the response was recorded.

The age group of the participants varied to add depth to the research. As shown in Table 1, out of the 12 participants which participated, 2 were aged 18-24, 4 were aged 25-34, 2 were aged 34-45, and 4 participants were aged above 45. Thus, the research findings are tied mostly between 25-34 year olds and above 45 year olds.

Table 1. Age Groups of Participants From Which Research Data Were Collected

Age Group	f
18-24	2
25-34	4
34-45	2
Above 45	4

Out of the 12 participants from which research data has been collected (Table 2), 7 were females and 5 were males. Even though a 'prefer no to say' option was provided, the participants chose to provide this information. Therefore, the research was skewed towards females with a slight difference.

Table 2. Genders of Participants From Which Research Data Were Collected

Gender	f
Female	7
Male	5

The education levels of the participants were also recorded (Table 3). Considering 12 participants, the highest level of education most participants had was a bachelor's degree with a number of 8. Next, 2 people recorded having a postgraduate degree. Additionally, 1 person recorded having a primary school diploma, and 1 person recorded having a high school diploma.

The participants were asked to indicate their working status to the researcher (Table 4). The majority of participants, 7 people, recorded working and the rest recorded currently not having an occupation. Of the 7 who are working currently, a variety of occupations were recorded. Some of these occupations include lawyer, regulatory affairs specialist, business analyst, and textiler. Of the 5 who recorded not working, most are retired.

Table 3. Education Levels of Participants From Which Research Data Were Collected

Education Level	f
Primary	1
High School	1
Bachelor's Degree	8
Postgraduate Degree	2

Table 4. Education Levels of Participants From Which Research Data Were Collected

Occupation	f
Working	7
Not working	5

From the participants which participated in the research (Table 5), 8 have a household size of 3-4 people, 2 live alone, 1 lives with one other person, and 1 has more than 5 people living in the household. It is evident that most participants in the research live in a household of 3 to 4 people, including themselves.

The frequencies of personal care shopping of participants were recorded (Table 6). 5 people recorded their frequency as 1-2 times per week, 6 people recorded

1-2 times per month, and one has recorded they rarely shop for the items. Meanwhile, none have recorded they never shop for personal care items.

Table 5. Household Sizes of Participants From Which Research Data Were Collected

Household Size	f
1	2
2	1
3-4	8
5+	1

Table 6. Personal Care Shopping Frequencies of Participants From Which Research Data Were Collected

Personal Care Shopping Frequency	f
1-2 times per week	5
1-2 times per month	6
Rarely	1
Never	0

When asked whether they are the primary shoppers in their households, 10 have responded 'yes' and only 2 have responded with 'no' (Table 7). The people who responded with a 'no' were asked to elaborate, and it was discovered that either their

parent or partner was the primary shopper. However, they recorded that they did shop for personal care items occasionally, hence, qualifying for this research.

Table 7. Whether Participants From Which Research Data Were Collected Are Primary Shoppers in Their Households

Primary Shopper	f
Yes	10
No	2

The mainly preferred shopping method of participants was in-store (7 people) (Table 8). Only 1 person recorded to hop online for their personal care products. While, 4 people recorded 'other', which some have clarified as frequenting both in-store and online, and 2 participants have responded that they first search online and then buy in-store or vice-versa.

Table 8. Preferred Shopping Method of Participants From Which Research Data Were Collected

Preferred Method of Shopping	f
In-store	7
Online	1
Other	4

The participants were then asked whether they agree, disagree or neither agree nor disagree with the statement, “I have certain go-to personal care brands which I choose when faced with the decision.” 7 participants indicated that they agree to the statement (Table 8). While 3 people remarked that they neither agree nor disagree, and disclosed that they did not hold a significant brand preference in the category and mainly looked at promotions, pricing, or functionality.

Table 9. Self-Estimated Brand Loyalties of Participants From Which Research Data Were Collected

I have certain go-to personal care brands which I choose when faced with the decision.	f
Agree	7
Neither agree nor disagree	3
Disagree	2

Lastly, the participants were asked whether they agree, disagree or neither agree nor disagree with the statement, “I have certain criteria and habits when shopping for personal care items.” Out of the 12 participants who were involved in the study, all have remarked that they agree with the statement, showing that the participants were aware of certain habits that they were performing when shopping.

Table 10. Self-Estimated Habitual Behavior of Participants From Which Research Data Were Collected

I have certain criteria and habits when shopping for personal care items.	f
Agree	12
Neither agree nor disagree	0
Disagree	0

4.2 In-depth interview findings

In the second section of the interviews, open-ended questions were presented to the participants and they were asked to think of their own experiences with shopping for and consuming personal care brands. Their answers will be presented in this section by identifying 10 themes and including quotations from the participants' own experiences with personal care brands. Quotations of each participant are cited according to the order in which they were interviewed and are labeled with a 'P'.

Theme 1. Purchase and consumption experiences

Participants identified their purchase and consumption experiences of personal care brands by drawing on their personal stories. These stories and commentaries included various aspects of their shopping journeys, including preferred means of shopping such as online, offline or both, shopping for familiar brands as opposed to new or untested brands, ingredients and descriptions on the packaging, and their price-

related tendencies. Firstly, most consumers mentioned that they preferred shopping offline.

> I like to buy [personal care products] offline by trying and because I like smelling [the items] in the store. I have curly hair, so I need to be very careful about the products I choose. And this can only be done in store. (P.11)

However, others remarked that buying online had many advantages which included reading comments to gather an in-depth understanding of the qualities of the products.

> ...when I buy skincare products, I pay attention to comments and such. I don't easily buy until I'm 100% sure. That's why I don't prefer buying from a store, because I believe I can change my mind there. If I'm going to buy something, I need to be sure of it. (P6)

It was evident that in the personal care category consumers tended to want certainty of what they are buying and did not want to take chances. Additionally, there are stores in Turkey which carry personal care and cosmetics items exclusively, and some participants liked that all possible brands could be found together in these stores since they aided in decision-making. For instance, P9 remarked, “I usually do my shopping at stores that only sell personal care products.” While some participants even took the process of buying new products to a higher level by first looking online for reviews, comments, and prices; later, driving to the store and searching for the product to see the physical item, and making their ultimate decision.

> When buying cosmetic products from a physical store, I always do my research online beforehand. It is important to me that the product is suitable for my skin. I don't have something like "Oh, I heard this is really good for me." I try to choose things that will be good for me. I am a little obsessed with [the process of purchasing] in these matters. Products that are too cheap don't seem like they will give me good results. If, for example, it is related to the face, I always look at the comments of people online who have felt the need to use it, and their results. After that, when I go to the store, I probably know what I want and just buy that and leave. (P4)

Secondly, many of the interviewed participants regarded familiarity with a brand as a defining feature in their shopping journeys. “I usually give priority to products that I have used before. If I haven't had a bad experience, I prefer them. I don't show too much of a change…” (P6). It was almost as if buying an unfamiliar brand which they have not previously tested was like entering uncharted territories, which caused many consumers a great deal of anxiety.

> I buy … for my skin and there's a cream called … for your feet, so I buy that. … So why do I turn to these brands? Because they're suitable for me, I've used them before and I'm satisfied. I didn't think about changing because I was happy with them. It terrifies me that if I try something I don’t know and it ruins my face. (P1)

On the other hand, some participants, while mentioning that they first glance at their preferred brands and actually refer to these brands as ‘my brand,’ they also tried competitor brands to see if they would measure up.

> I prefer to buy personal care products from the market I want first, and then look at brands later. If something else catches my attention, I occasionally buy my own brand, and I also try out a competitor's brand that I like. (P2)

> I try to prefer products that have been tried and tested. I have some prejudices when it comes to trying new products. I'm not very open to novelty, but I give them a chance occasionally when I cannot find the products I usually prefer. (P7)

Occasionally, consumers also had a “set of brands” in the category which they turn to when faced with the decision-making. In P11’s words, “I have a set of brands that I like, and I don't deviate from those brands in this list.”

Next, some participants emphasized the importance of the ingredients in products in the personal care category. It became clear that for certain segments within the category, especially skin creams, consumers tended to spend more time in-store or online searching these items and carefully reading the descriptions written on the packaging.

> When I go to the store, I first pay attention to the details that are suitable for my skin in the descriptions. Other than that, I try not to buy very new products. In other words, if the description of familiar products is suitable for me, I buy them. (P3)

Moreover, the nature of the ingredients were researched thoroughly. For example, P9 had a preference of using only organic products and this was a careful consideration which made up their purchase decision. “I choose organic products with fewer chemical ingredients” (P9).

Most consumers were in the habit of performing price comparisons between brands and frequently checking for promotions that could provide them with a good deal. With the discussion of price, most consumers brought up the term “price-performance ratio.” This term is a commonly used term in Turkey to identify those products which are low in price, however, will result in a necessary amount of satisfaction without coming short of one’s expectations and certainly not exceeding them either. P5 stated, “I don't worry too much about whether [a product] is branded or not, but I make sure it meets the criteria I want and has a good price-performance ratio.” Furthermore, P9 also demonstrated the term’s importance in making the right choice:

> I pay close attention to the price-performance ratio. I try different products frequently, and since I'm selective about what I buy, I'm usually satisfied with my purchases. (P9)

When it came to deal-proneness, some consumers indicated that promotions sparked their interest. However, most times these promotions disappointed them when they ended their shopping journeys.

> Since I usually do the shopping, I … choose promotional products from time to time. Recently, for example, I bought a toothpaste which was on promotion, with a certain discount for those who made a certain amount of purchase. I bought two of them, but when I got home, I realized that it was not the product I wanted. We can encounter these kinds of situations… (P7)

Lastly, being a primary shopper within a household of 2 or more showed certain considerations that one must face. These considerations significantly impacted the shopping journey and overall experience. P7 clearly identified this phenomenon by stating:

> When buying products, it is very important for me that they can meet [each] person's needs. For example, different hair types require different products, so I actually shop for each person individually. … My spouse prefers more natural products. Children's preferences can also vary, for example, they may need a shampoo that does not contain solvents or salt. Actually, in all types of products, personal preferences are important. For example, different toothpastes are used at home and there are products from different brands. In addition to this, different products are preferred for skin care. Generally, I prefer to shop based on people's needs. (P7)

In this sense, the consumer's shopping journey's success and ultimate satisfaction derived from the choice of each brand, depends on the household's view of the products once the shopping experience has ended.

Theme 2. Factors impacting brand loyalty of personal care brands

The majority of consumers indicated that their brand loyalty levels are impacted the most by the continuous satisfaction derived from the brand. "My satisfaction with the products I used in the past makes me repeat the same product if I was satisfied before" (P12). If the product continues to serve them well without complications, they have no problems buying it. As pointed out by P6: "If I like something, I continue to use it (P6)." Some have also defined that others in their generation might care too much about a brand's ethical or social responsibility, but that they are of the opinion that if a brand does its job, then they will continue to be loyal to it.

> I don't really care about the brand's attitude towards society unless it's a serious issue or something annoying. What's important for me is the effect it has on my skin or if it's a different product, whether it's good for me or not. If I think it's good, I'm the type of person who uses the same products for a long time. I don't mix them up too much because I'm not someone who likes to use something on my skin and get used to it. As much as possible, I use things that feel good to me at the moment. I don't know if this is the right approach, but it's a method I've found for myself. If I change too much, I realize that it

> doesn't work for me. That's why I'm a person who has a lot of brand loyalty. (P4)

The same participant (P4), also expressed that if they stop buying a certain brand they've been loyal to for years, it feels that they are being a traitor.

> … changing my brand would feel like I'm cheating! Like, for years, this [skin] cream put in a great effort for me! (P4)

Some participants, however, claimed that the functionality of a product is what influences them to continuously purchase and become brand loyal. They emphasized that regardless of price or availability, if a certain product is functional they will go to lengths to keep being loyal. For instance, P2 mentioned,

> If there's a brand I like and is really functional I'll keep buying it. If I can't find [the brand] in a certain store, I won't shop for another brand. I'll simply walk away from the store and go to another one. I'll buy [that brand] in the next store. (P2)

Moreover, some have also believed that they did not hold a brand loyalty, and that the main reason they will buy a brand comes down to only functionality. "I don't have any product that I'm loyal to as a brand. It's important for me that it's not too dry and that it's oily. There's no product that I can say is important to use" (P3). By the same token, functionality also comes hand in hand with ingredients when it comes to brands in the eyes of the consumer. "I research the ingredients of a brand that interests me. If it's an oil, I research whether it's beneficial for the body, and then I buy it. To be honest, I don't rely too much on well-known brands because there are so many brands out there, but what's really important is the ingredients" (P5).

Comparatively, price sensitivity played a significant role in determining an individual's loyalty. As P8 illustrated, "If there is another product with a lower price, I may choose that one." While some remarked that their brand loyalty is affected by pricing strategies, others mentioned that they continue to buy those brands but have switched to different buying channels, such as e-commerce.

> My husband used to use a shampoo that I could buy at a very reasonable price, and I had bought a lot of it from the market and had been using it for a long time. When I went to buy shampoo last week, I saw that the price was almost three times higher in the same market. I researched the prices online and ended up buying it online. There are also skincare products that [my] children use, and they prefer to buy them online because the prices are more affordable. So I think the price balance here is important for us. We try to balance price and quality when choosing products. (P7)

Furthermore, there were certain participants who identified recommendations from people they trust and value the opinions of in determining which personal care brands to buy. “I don't have much luck with products that my acquaintances haven't tried or heard of” (P10). Moreover, as participant 12 points out:

> Recommendations from [my] satisfied friends are important. I was looking for a deodorant some years ago and then my close friend recommended a brand she’s used for a long time. I couldn’t believe how good she smelled! I started using the same brand and haven’t stopped using it… (P12)

On the other hand, another participant claimed that these recommendations could be unreliable.

> I am not influenced by influencers … because I believe they have lost their credibility. For me, price is the number one factor. If I have had a good experience with a particular brand, I will continue to use their products. However, I don't trust friend recommendations too much because they can be subjective… (P11)

Theme 3. Emotional attachments of consumers with personal care brands

A greater number of participants admitted that they do not have emotional attachments to personal care brands. “... I don't have an emotional connection with brands because I don't care much about them” (P6). Additionally, participant 11 has pointed out:

> I don't have an emotional connection with [personal care] brands. I don't have it with things like toothpaste [or skincare] either. I just focus on functionality, so I sometimes choose a brand that is more functional over one that I have an emotional connection to. There are products that I used when I was younger that could bring me nostalgia when I see them, but it's not enough to make me buy them again. (P11)

Furthermore, some have suggested the aforementioned functionality aspect for their loyalty, however, emotional connections are not evident for this category in their opinion. “No, I don't have such a connection. I just choose what suits my skin” (P1). “I don't have a personal connection with brands, but I use the body moisturizers, face moisturizers, and eye creams that I need. However, I am not loyal to them” (P3). Participant 4 also reveals:

> I don't develop emotional connections, so there's nothing specific here. If a brand works well for me, I will continue to use it until they change the product's ingredients without my knowledge, and I notice a change in my skin. I'm a loyal customer. (P4)

As a different point, some participants highlighted a “sensitivity” towards certain brands, however, that this sensitivity does not show itself as an emotional connection. “I have a sensitivity towards organic brands that do not test on animals, but other than that, I don't have an emotional connection to brands” (P9).

In contrast, only one participant stated that they have an emotional connection so strong that it could be described as an addiction: “I have a long-term addiction to some brands. I definitely use them if I like them and identify with their values for a long time. This product from then on is a must-have” (P2). Further, another participant mentioned that they used to hold such emotional connections however, it has faded over time as they got older. “I used to have an emotional connection, but it has decreased. But, it still exists partially, such as with shampoo, but not as much as before” (P5).

Theme 4. Importance of habitual behavior for consumers

In terms of importance and positively impacting purchase decisions, habits were deemed the most important amongst the majority of participants involved in the study. “If I had to give a percentage, I would say 80-90% according to habit,” (P2). “Habits are important because we already lead a fast-paced life, so sometimes we

tend to buy something quickly without thinking about it. Therefore, familiarity with brands is actually an important thing, and it cuts [my] shopping time shorter" (P10). Indeed, the habit most mentioned was 'familiarity'. As Participant 8 illustrated, "Habits are important because, if you have tried something and liked it, you will continue to buy the same personal care product, and your satisfaction will be met" (P8). On the other hand, one participant explained that their main problem with buying unfamiliar products was hesitation. However, once they did decide to give it a chance they would occasionally buy into the unfamiliarity.

> I think everyone would agree, there are automatically products that we buy. We know them, and trying something else can create hesitation. But sometimes, I am curious and interested in trying other products, especially if I am not too busy. I usually look at the things I have used before and know, and then I also check out other things. (P4)

By the same token, moods have also proven to direct certain consumers during their purchase experience. The habit of familiarity may sometimes be partially abandoned depending on mood, during which time other habits such as price sensitivity or convenience may take its place.

> It changes according to my mood. Sometimes I am in the mood to look for new things, but sometimes I just want to buy and leave, and then I look more at the price and buy accordingly. But it is not a completely unknown product. I have a certain set of brands, and I choose among these brands. This brand selection is already shaped by my habits. Price directs me, but I still choose from my list of preferred brands. Sometimes, when I want to try new things, I buy something just because it's a new color of a product I already know. (P11)

However, others have a certain set of habits which they consider each time they shop, instead of hanging on to one habit. For example, one might tend to search for a familiar brand which holds their price-sensitivity standards. As participant 7 demonstrates:

> The established behavior when buying is very important. When buying such products, the price-performance evaluation is very important to me. Sometimes, well-known brands can offer different quality products. For example, we can come across two-ply, three-ply, or lower-weight paper products. I always consider the balance of these when shopping, such as how the unit price comes out. Price is not the only factor for me; I must always

> establish a balance between price and quality. I choose one product for one need, not multiple products for one need. I am not in favor of too much diversity, and I have a simple consumption habit. I do not buy products out of curiosity. (P7)

Similarly, other consumers have argued the merit of unit-weight versus price calculations and have implemented this into their purchasing as a habit.

> When I go to the aisle, my hand goes directly to the products that I know, but if I encounter a new brand, especially with new packaging, I go for it. But the brand is not that important anymore. I also give a chance to unbranded or store-owned brands which prove well once I do unit-weight calculations. (P5)

Ultimately, only one participant argued that habits are not deemed especially important in their opinion. “Habits are moderately important, not that much, because many new products come out all the time, and I try not to develop habits” (P9).

Theme 5. Brand loyalty experiences of consumers

Almost all of the participants identified one or more brands from the personal care category that they are loyal to. Although they had numerous different reasonings for being loyal to their chosen brand, a common consensus was around familiarity, price, and derived satisfaction. “I love [the brand] … because it's simple, functional, and affordable. I don't like to think too much about it” (P11).

> I use … most frequently, especially during the summer months. It's very effective for moisturizing and preventing irritation. I've been using … shampoo [brand] since high school. Actually, it doesn't have an excellent smell or anything, but I started with it, and I've been using it since then. If I had used another brand in high school, I would have continued with that. (P12)

> I've been using the same serum for a long time, maybe for about five years. Even though I buy other serums, I always end up using this one. I think the brand is excellent, and the products are of high quality. That's why I can't give it up. Also, the performance is always improving without being too expensive, which makes it indispensable for me. (P4)

However, frequently, a consumer is loyal to brands which suit their needs while not being particularly affordable. P11 demonstrates this for instance, “There's … a hair

spray for curly hair that's suitable for me, and I'm extremely loyal to that brand. I buy it no matter how much it costs" (P11).

Uniquely, some consumers may also consider certain infrequently observed reasonings for their loyalty towards a brand. As participant 2 points out:

> I really like the double-bladed razors of the brand … . When the triple-bladed razors came out, I got those too and became super loyal. Then, I saw [the same brand's] five-blade version and I got the one with five blades, but I couldn't use it comfortably, so I just returned to triple-blades. I think I'm loyal to this brand because I'm satisfied with its technology. It's a leading technological and [innovation-led] company, and I can't get enough of it. (P2)

Theme 6. The connection between brands and brand-switching behavior

Consumers switching from one brand to the other could be significant in a brand's performance. Therefore, this aspect was also researched. Most participants agreed that there have been instances in their lives where they have switched brands within the personal care category. "Sometimes my expectations can change or a product should be used differently. For example, I changed my daily cleaning products, so I don't always stick to the same brand" (P6). Moreover, participant 7 points out, "I have switched from one brand to another in the personal care category. Sometimes there are products that I said I would never use, but I can see that they work well when I try them out" (P7). Most frequently observed reason for switching was price. For instance, participant 8 stated, "I used to use … toothpaste [brand], but then I saw that [another brand] was cheaper. So, I decided to buy [that brand], and I still use it because I don't think there is much difference." "If I have used a product for a long time, I stick with it. I only changed my deodorant recently because I wanted to try something different due to the price, but it wouldn't have caused me to switch to something else" (P5). In fact, when the perceived difference between two products in the same category is insignificant, then consumers were more likely to switch according to price. "I have switched brands because of the reasons like the skincare

products I have used or their recommendations, or because a cheaper second choice was on sale" (P10). Furthermore, participants 11 and 4 illustrate this point using shampoo brands and admits that they switch due to price but still ensuring that the familiarity is there.

> For shampoo, if [a shampoo brand's] price is cheaper than [another shampoo brand] during my shopping, I go and buy [the cheaper one]. If the opposite is true, I buy the other one. Sometimes, I get lazy to go to stores that only sell personal care products and just go to the supermarket downstairs, where I buy whatever product they have. But I never buy a brand that I have never tried before because my appearance is important to me. (P11)

> I have switched from brand to brand over the years because I couldn't get the price performance I wanted. For example, I used to like a product and then changed it, but the price had increased and the product no longer worked well for me. That's why my confidence in that brand decreased, and I wanted to try something else or a new brand that worked well for me had emerged. (P4)

At the same time, there were also brand-switching behaviors noted to be due to undesirable performance of the brand. Additionally, switches due to unpleasurable experiences also meant that the consumer would not be returning to the same brand, and that the consumer is lost forever.

> Of course, I have switched from one brand to another because it caused a reaction on my body or the ingredients were not suitable for me. For these reasons, I have switched to different products and never bought that same product again. (P9)

Theme 7. The balance between brand loyalty and habits with factors such as promotions, price, and availability

When it comes to choosing brands, participants tended to harmonize on price and availability, however, they have mixed feelings about promotions. First of all, some believed that promotions came in handy when shopping on a budget. "These are already the most important factors that influence my decision, and all of them can cause me to not choose a product" (P9).

> … price is important right now, and I look at the weight, but if there is a branded item that is 200ml and an unbranded item that is 500ml at the same

> price, I prefer the unbranded one. I did the same thing when choosing my deodorant. If there is a campaign price that attracts me today, I will order it. (P5)

However, the participants who clearly stated that price plays a significant role in their decision making, also mentioned that if their preferred brand is significantly higher than the competitor brands, they will still choose their familiar brand. “Generally, if there is a significant price difference, I prefer discount or [products on promotion], but if I have brand loyalty, I still purchase the product from that brand” (P12).

> I always consider the price performance of the same or similar products, and try to choose the one that is suitable for my needs rather than the one with the affordable price. If both are suitable for my needs, and I'm undecided between two choices, I continue with the product I have tried before. If there is a difference between the price and quality of new products, then I can give them a chance. (P7)

Furthermore, some participants did not believe that products on promotion ended up not functioning well, thus, not impacting their decision making.

> The price is important, but it comes second. I don't prefer products with extremely high prices, but I can buy them if they fit my budget. If there's a promotion for a product that I use and if I need more than what I have, I buy it. If the rival brand has a promotion, and if I have tried and liked it before, I buy it, but I don't buy it just because of the promotion. If I haven't tried a product before, I don't buy it just because of the promotion. Even if you give me a product for free, I [won't] buy it if I haven't tried it. I don't want to spoil my mood! (P2)

> We try to look at both sides first when we see promotions, and our suitable choice is usually our first preference, but during the usage phase [of a product purchased on promotion], we realize that we are actually losing money. This is what especially happens with toilet paper. You end up needing to use way more of it than if you just buy an expensive, better quality one. That's why I buy known brands and known products that I use. (P1)

Moreover, some participants remarked that they ignored promotions altogether. “[Promotion] does not affect me too much because my priority is my habits and the products I am used to. So, it’s not very effective” (P10).

Availability also plays an important role in shaping one’s consumption habits. If a certain product they are looking for is not in the store where they are shopping at,

consumers tend to behave differently. Participant 8 pointed out, “First, I look for availability, then I look at the price.” “...availability is also important. Apart from two brands I am loyal to, when I need a product, I purchase whatever is available” (P11).

> ... easy accessibility is also essential for me. If the product has excellent features, but it is difficult to find, I may not prefer it. Availability and [continuous use] are extremely important. As for the market, I need to be close to the product I will use, and it must have widespread availability. (P7)

Theme 8. The role of new products, new packagings, marketing efforts, and advertising play on shaping brand loyalty and habits

Consumers have differing opinions about the effect new products in the category and marketing efforts have on their consumption and purchase decisions. Firstly, some are of the opinion that seeing new products in the category would persuade them to trial that certain product. “I bought a product from a brand and used it, but I can switch to another brand if they have a new product. I get affected by a lot of the new product ads, I buy them occasionally” (P2). However, some would only trial that new product if their friends and family are using it or if sufficient advertisements are encountered..

> When a new product comes out everyone wants to try it. But if I don't need it, I won't try it. But, if the price is low and everyone is using it, meaning the product is popular, I might try it. (P8)

> … if a new feature is advertised, I have a better chance of purchasing it. In other words, I want to try it out. If a new product comes out and I see an ad with its features listed or see a promotion all over social media, it affects me more. (P10)

However, others pointed out that a new product is ineffective in causing them to switch their familiar brand. In participant 6’s words, “It doesn't affect me excessively because I'm used to my habits and products. My priority is what I'm accustomed to, so it's not very effective” (P6). Moreover, new packaging in familiar products or their

marketing efforts did not affect some participants, while some other factors such as product placement in the store, did.

> …products placed in more visible places next to cash registers in big markets attract more attention [than new product or packagings]. Since I often shop quickly, shelves at eye level are more noticeable and act as reminders. Back shelves and lower shelves have more detail, so they are less visible. Having products in easily accessible areas sometimes prompts me to buy things that I don't need, or reminds me of things I forgot. Actually, packaging doesn't affect me. The colors used in packaging and such have no effect on me. (P7)

On the other hand, there were also mixed views on the role advertising plays in their purchase decisions. Some viewed advertisements positively while others viewed them as making no difference in their decision or even negatively. On the positive side, participant 3 points out, "Good marketing can change my opinion, so with a persuasive style of speech, they can convince me that a product may suit my skin type, and my opinion may change" (P3). "In … products, packaging, marketing, and advertising play an important role. Because there may be details that I haven't noticed before, and I can see their features in ads. Even if the ads aren't very good, I follow them closely" (P12). However, most other participants mentioned that advertising either does not play a role in their ultimate decision or even that it affects their views on that brand negatively if advertised too much. "I know their ads are misleading in no way and they don't affect me much" (P1).

> …when a product is advertised too much or when [the company works] with influencers, I get bored of seeing that product and approach it with prejudice. Overmarketing always has a negative impact on me. I rely on my own experience by going and looking at [the product] at that moment. (P11)

> [Advertising's] not important at all, and I even try not to choose products that are advertised excessively. I especially don't prefer products that influencers recommend because if they are tested and liked, people will buy them anyway. (P10)

Theme 9. Effects of negative experiences with brands on consumers' brand loyalty and habits

All of the participants have experienced problems or dissatisfactions with certain products or brands, which for every participant has caused a negative emotion. All of the consumers have reported never using that brand's product from that period onwards. "I bought a toothpaste from a brand, and I didn't like it at all. I was upset the entire time to finish it, but I never bought it again" (P2). For some participants, the experience not only dissuaded them from buying that brand again, but it also changed their decision-making methods when it comes to shopping for personal care brands. Participants 4 and 7 have illustrated this point by explaining:

> For example, I bought a skincare product from the internet, and that was probably my first and last experience in this area. It was something that was claimed to be highly appreciated, and when I tried it, it caused redness and burning on my skin since my skin is sensitive. I contacted the brand, but it didn't go away. It was not a brand that I always used, and I bought it out of curiosity. After that, I threw it away, and it became a product that I only experienced once. Then I always did my research, saying things like "I have knowledge about it." (P4)

> I had … [an] experience with paper products. It was usually a three-layer product I bought, but without paying attention and just sticking to the brand, I did not analyze it, [I bought it]. When I was placing it on the shelves at home, I realized that it was two-layered and had a lower weight. After that, it became a lesson for me, and I started paying more attention to the specifications of the product I bought. Even well-known brands can try different marketing strategies, which can be a disadvantage for us. We should not trust the brand and must analyze the characteristics of the product we buy, even if it is a product we regularly use because companies can sometimes make changes. (P7)

Meanwhile, some participants who have purchased a brand relying on word of mouth and had a negative experience, have later refrained from purchasing according to recommendations. "I have tried a product recommended by an influencer, but when I realized that it was not the product advertised, I started shopping without paying attention to that kind of advertisement" (P10).

Theme 10. Forecasting the future balance between brand loyalty and habits in Turkey

Participants recorded varying opinions regarding the future of personal care brands in Turkey and whether the habit and brand loyalty balances will change. Two participants were of the opinion that their brand loyalty levels increased as they grew older and remarked that people living in Turkey will continue to see the value in holding such brand loyalties in the future. Participant 2 explains:

> If I were to give an example from my past, I didn't have much brand loyalty in the past. As I grow older, I value personal care and clothing brands I trust. Brand is important to me because it is not just a product, but also the act of taking care and owning the product. Brand is a long-term commitment that implies quality. If a brand is high quality, it has value to me. Brand loyalty is a long-term commitment, not something that comes and goes quickly. … There are too many options in the market. People are easily swayed by the choices they have. But, people will sustain their love with a brand in the long term. (P2)

Further, Participant 4 mentions that age ranges could be a determinant in brand loyalty behavior and people could easily be persuaded by word of mouth:

> I can’t speak for everyone in Turkey right now, but generally, I think people in a certain age range show loyalty to brands, not because of advertising, but because of word-of-mouth. They follow a brand and stick to it because they heard it was good from their neighbor or aunt. A new version of this is now on the internet … I see a certain audience following what they [see on the internet] without questioning, and I think it will continue in a more digital environment. People like us will be fewer. They will only use what they really need. (P4)

However, the majority of participants also brought attention to the economic factors in Turkey, which in their opinions if it continues to worsen, could significantly impact brand loyalty, in favor of only habits. “Due to Turkey's economic conditions, I generally think that the majority will shop based on price” (P10). “I see that brand loyalty has decreased. Price is more prominent. I am someone who invests in things like my hair, yet I still think that price is very prominent” (P11). Moreover,

participants 8 and 9 argue that the price aspect will determine which brands people buy and cause habits rather than any kind of loyalty:

> I expect this difference [between brand loyalty and habits] to increase in the future because people cannot maintain brand loyalty in the face of rising prices, which creates allocative inefficiency and causes people not to be able to buy the brand they want. (P8)

> I think habits will determine the economy in the future, and the economy will come before brand loyalty. If the economy improves, we can return to good brands, but if the economic situation continues the same in the future, I think they will only make choices based on price and performance. (P9)

Lastly, all participants believe that the personal care industry will continue to grow in the long term.

> I think that self-care in Turkey will progress much more than in the past. There is a big difference between individuals and their self-care practices in the past and now. People care much more about their appearance, and therefore, I believe there will be much more consumption. (P3)

Similarly, while they believe that the industry will grow, participants believe that the channels in which we consume will change and most consumption will occur online and trust will be an important issue. Participant 7 illustrates this point:

> Due to my age, our generation got acquainted with online shopping quite late. I think we are a group trying to adapt to this slowly. The younger generation prefers to meet many of their needs through online platforms. I think in the future people will meet all kinds of needs through these kinds of platforms… . Many new products will come out. Companies should not create fraudulent situations … , for example, they should not play with usual weights or colors or the contents of products, this will … decrease trust. A realistic marketing policy should be followed. It should not be forgotten that trust is difficult to gain and very easy to lose. The increase in online shopping and the expansion of the logistics network will enable products to reach a wider market and ensure that people shop with confidence. (P7)

Chapter 4 has represented the findings from the qualitative methodology research by first providing the findings from the quantitative research, followed by the qualitative research results. The findings were presented in 10 themes which addressed the 5 main research questions of the current study. The subsequent chapter

will present conclusions and discussions related to research findings and the present literature.

CHAPTER 5

CONCLUSION AND DISCUSSIONS

Chapter 5 provides discussions and conclusions based on the research findings regarding the exploration of consumers' brand loyalty and habitual behavior for the personal care FMCG brands in Turkey. This chapter provides an overview of the study, the research questions, research purpose, and provides a review of the literature based on the findings. It will then provide final remarks on the subject.

This study aims to investigate the variations between Turkish consumers' loyalty to brands and their habitual behavior of fast-moving consumer goods (FMCG) for the personal care category and understand which one most closely represents consumers' purchasing decisions currently. The research aimed to discover the answers for the following questions:

- What are the main factors that influence brand loyalty towards personal care brands in Turkey?
- How do consumer habits determine purchase decisions of personal care brands in Turkey?
- What are the primary motivations for consumers to switch from one personal care brand to another in Turkey?
- What impact do brand image, new product innovations, and marketing/advertising efforts have on shaping customer loyalty and habitual behavior for personal care brands in Turkey?
- What is the level of emotional attachment that customers have towards personal care brands in Turkey, and how does it influence their loyalty and habitual behavior?

A qualitative research technique was chosen for this study because it would provide for a complete knowledge of the 12 participants' thoughts and experiences in connection to their brand loyalty and habits. Additionally, the questionnaire prior to the interviews provided a clear understanding of the demographic characteristics of each participant and provided an introduction to participants' beliefs surrounding personal care brands, consumer loyalty, and habits. Later, the qualitative approach of in-depth interviews provided a broad view of the experiences of participants with well-identified examples strengthening the arguments.

5.1 Discussions

The analysis revealed that consumer brand loyalty and habits are much more complex than mere "repeat purchase," which is in line with previous research streams (Dick and Basu,1994; Oliver, 1997; Shankar, Smith, and Rangaswamy, 2000; Liu-Thompkins and Tam, 2013). It was observed that a majority of the participants held attitudinal loyalty (Oliver, 1997; Eagly and Chaiken, 1997; Kumar and Shah, 2004; Jacoby and Chestnut, 1978; Dick and Basu,1994; Liu-Thompkins and Tam, 2013; Shankar, Smith, and Rangaswamy, 2000) towards specific brands or specific sets of brands which aided their decision-making within the limits of the personal care category. While it was acknowledged that attitudinal loyalty towards brands is a more significant and enduring customer commitment that increases the customer's tendency to continue their consumption and brand-switching is indeed averted to a certain degree, it is however susceptible to external forces. This opposes Oliver's (1997, p. 392) definition of attitudinal loyalty which is "a strongly held commitment to repeatedly purchase or use a preferred good or service, despite external factors and marketing initiatives that might encourage switching behavior."

In fact, many of the participants did hold the characteristics of Aaker's (1991) pyramid by being "committed buyers" and "loyal buyers," the highest levels in the pyramid concerning loyalty. However, considering the current economic atmosphere in Turkey, the personal care category's 91% price increase in the last year, and the fact that the category is considered unessential compared to other categories such as essential food items, consumers' decisions are for the most part being led by habits. These habits cut the average consumer's decision-making time and thereby their shopping journey, by making them reach the decision-faster and ensuring that they will be satisfied (Assael, 1987; Oliver, 1997; 1999; Neal et al., 2011) immediately after their purchase. Ultimately, five main habitual behaviors were observed from the study: 1. Familiarity, 2. Price sensitivity, 3. Ease of accessibility, 4. Prior research, 5. Advertising and marketing efforts. The subsequent sections will explain these habits in detail and in relation to the concept of brand loyalty.

5.1.1 Familiarity

It was observed that consumers tend to have a pattern of familiarity when it comes to the consumption of personal care brands in Turkey. In other words, when a certain brand is tried and the consumer is sufficiently satisfied by this initial (and the ensuing) trials, the consumer becomes familiarized with the brand and habitually continues to purchase that brand. This finding is parallel to Oliver's (1999) satisfaction research. Moreover, consumers may have a set of brands which they have become familiar with and proceed to purchase whichever brand from that set is available at that time according to their decision-making criteria. Further, satisfaction plays an important role in shaping familiarity as one of the highest regarded habits. As most consumers have experienced displeasure or complications from trying a

brand they are unfamiliar with, their instinct is to refrain from “buyers remorse”. In fact, the straightforward way to avoid buyers remorse has been found to continue consuming brands which have been “tried and tested”. Familiarity, while implying ensuing satisfaction from the brand, also implies functionality. If a consumer is convinced that the functionality of a certain personal care brand is to their liking, meaning that “it does what it says”, then they will continue using it. Notably, consumers may rarely deviate from the brands within their set of familiarized brands. However, this goes without saying that the consumer does not become curious and try new products, in fact, quite the opposite. Consumers indeed test products which catch their eye and are willing to develop their own opinions. Although, more often than not, these trials are of brands they have heard of or known for some time. Thus, unknown personal care brands are rarely entering shopping baskets without prior research. Indeed most consumers suggested a level of reluctance or hesitation to purchase brands they have not used before, if it was not a direct recommendation from trusted sources. The main reason for this is due to the propensity for goal-pursuit and conscious intentions of the consumer to repeat pleasurable results (Neal et al., 2011).

5.1.2 Price sensitivity

Price sensitivity and price-related discussions arose in each participant interview as a determining factor for the consumption of personal care brands. Price of a certain item becomes a context cue for consumers (Liu-Thompkins and Tam, 2013; Wood and Neal, 2009). According to Vogel, Evanschitzky, and Ramaseshan (2008) consumers spend the same amounts each time they visit a specific retail location. This has proved true for consumers’ spending habits of personal care brands in

Turkey. As the price of items become higher, consumers believe there is less room for risks or taking chances. Thus, we see a correlation between consumers' habits of price sensitivity and familiarity. Moreover, the majority of consumers are inclined to compare prices between brands in the category and often check for deals by looking for promotions. Most consumers brought up the phrase "price-performance ratio" when talking about prices, indicating that they are in search of value for money to counteract the rising prices.

Price as a determining factor of one's consumption habits is demonstrated by consumers searching for the product which is most functional for their needs as well as one that fits with their budget. After entering a toothpaste aisle, for instance, consumers make a distinction between each brand and their price ranges. Once they identify their familiar brands, they acknowledge the prices and if the price of their usual brand seems higher, they even engage in brand-switching behavior (Aaker, 1991). These consumers have been defined by Aaker (1991) as "non-loyal customers" who see indifference between different brands and are especially price sensitive. However, it was observed throughout the interviews that even "committed buyers" who once had extreme loyalty for certain brands for many years, such as skin creams, are unable to maintain paying the recent high prices in Turkey, hence, have since made the switch to different, less-expensive brands which they were already familiar with.

The current study also included findings that explain how promotions affect consumer habits. A person's sensitivity to offers and discounts have encouraged Shah et al. (2014) as well as Bawa and Shoemaker (1987) in their research of "deal-prone customers" who only choose to make repeat purchases when specific goods are on sale or reduced and cease buying once the campaign is discontinued. It was found

that promotions caught the consumer's attention and increased the chances of trial for new product innovations, since there is a lesser cost of purchasing on promotion. On the other hand, many consumers felt disappointed by the functionality and usage of products on promotion if it is a brand they are trying for the first time. Therefore, even though promotions are important for brands from time to time to capture deal-prone consumers, if the consumer is unfamiliar with the brand, there is a high chance they will not purchase it.

Price-sensitivity has also led consumers to research products and brands before they make the purchase. The average consumer nowadays utilizes a combination of online retailers, e-commerce sites, and various social media platforms before they make their decisions. Especially in a category such as personal care which consumers use on their skin and body, consumers feel the need to know what they are "getting themselves into". Their research allows them to understand the benefits and function of the product, read reviews from previous users, and compare prices of brands with ease. If they are persuaded by all of these factors, they may make their purchase either directly online or in-store.

Although, certain consumers also remain brand loyal to specific brands and consider brand-switching a risk (Aaker, 1991). Especially with specific needs such as hair care products for curly hair or toothpaste for sensitive teeth, some consumers in Turkey are still spending the big bucks to make sure that their requirements are met. These consumers are less price sensitive compared to others. Promotions would affect them only if their preferred brand is on promotion, in which case they sometimes "stock up" on these products and buy more than they need in order to utilize later. These consumers are those who have remained in the top layers of Aaker's (1991) brand loyalty pyramid as "committed buyers" and "loyal buyers."

5.1.3 Ease of accessibility

Ease of accessibility refers to the convenience with which the consumers are able to reach or find a specific personal care brand whether in their preferred retail store or on online shopping retailers. Availability is amongst the contextual cues identified within the research (Wood and Neal, 2009; Khare and Inman, 2006; Liu-Thompkins and Tam, 2013). There are a multitude of retailers which the consumers can visit to shop and make their ultimate purchase decisions. For personal care items in Turkey, places such as physical or online pharmacies, stores that only carry personal care items, and e-commerce sites may be visited. Additionally, each consumer may have one or more preference of channel. However, the convenience with which familiar brands can be accessed, influences their ultimate decision positively. As most consumers shopping for personal care in Turkey consume habitually, if they can access the brand they are looking for conveniently they will purchase it. However, if the consumer is unable to find the brand they searched for in the store (online or offline) they will in most cases purchase another brand which they are able to access at that time. This causes brand-switching. Whereas those "committed buyers" may behave differently. In fact if a consumer is loyal to a specific brand to the extent to which they are unofficial brand ambassadors to the product, they will not buy another brand and even go to different stores where they can find their preferred brand. This behavior was mostly seen in older consumers. This finding contrasts with Yoon et al.'s (2009) discovery that elderly customers may be more susceptible to developing and relying on habitual purchasing patterns.

Ultimately, function and benefits of a product or brand are unable to be enjoyed by consumers if it is difficult to find. For a consumer to continue habitually

purchasing a brand and even reach a committed buyer status, the brand being available at all times is a significant characteristic they are searching for.

5.1.4 Prior research

In the personal care category, consumers tend to carry out their research of a potential buy prior to the actual purchase. This prior research can be carried out online through reading product descriptions, product reviews or comments of previous buyers on e-commerce sites, and even through blog posts and so on. They can also be researched by asking family and friends for recommendations. The tendency to research beforehand has created a new shopping journey specific to the 21st century. Consumers nowadays use the aforementioned platforms of discovering a new brand or identifying between brands they are familiar with, and they do not take this process lightly. This process admittedly takes a longer time to purchase an item, however, it ensures in their eyes the satisfaction they will derive from the product. In Oliver's (1999) satisfaction research, the researcher remarks that only within the right conditions and circumstances does a satisfied consumer become a loyal one. By engaging in thorough research before buying a specific product the consumer refrains from dealing with buyer's remorse and reaches a satisfied state more easily. As most online reviews consist of positive and negative comments as well as mixed reviews of people with different skin and hair types, the consumers know, to a certain extent, what to expect. Hence, they are able to reach a purchase decision more easily and surely.

Thus, this added prior research process of the shopping journey has become a frequent habit of consumers shopping for personal care products in Turkey.

5.1.5 Advertising and marketing efforts

Advertising and marketing efforts have also proven to play a significant role in shaping one's habits of purchase. Packaging and design, new product innovations, advertisements, partnerships with prominent individuals could all influence the consumer's habitual behavior and following these marketing efforts could become a habit in itself.

Firstly, consumers come across various advertisements from the personal care category for a multitude of products and brands. Advertising plays a significant role in a consumer's purchase decisions, whether positively or negatively. We distinguish traditional and digital media from online celebrity and influencer partnerships. The former significantly influences an older generation of consumers positively. Consumers believe that persuasive advertising with elements which explain the functions and benefits of the brand clearly, may increase their chances of consuming or continue consuming the brand. They acknowledge that simply by looking at a product they may not understand the product's quality or details, and these ads may aid in their understanding of the product. Therefore, they follow ads closely. However, one negative side effect of ads comes if they are advertised "too frequently". When consumers see excessive advertisements of a brand, their opinions change, and they become of the opinion that the ad may be misleading. Thus, there is a balance that needs to be met. Additionally, some consumers are also of the belief that they are indifferent to these advertising attempts, and they are neither positively nor negatively affected. By the same token, partnerships with celebrities or influencers on social media have impacts on an individual's ultimate purchase decision. Celebrities are credible sources who can aid in the decision-making and help consumers become aware of the product. While some consumers are influenced

positively by these types of ads, others hold a prejudice. Similar to traditional and digital ads, consumers believe that if a brand is “pushed” by influencers it may not be too reliable. In fact, most consumers have argued that they have ceased to believe influencers in recent years. However, most consumers may still be influenced by these influencer marketing efforts consciously or subconsciously.

Furthermore, new product innovations and new packaging designs are also considered amongst marketing efforts which may impact consumer decisions. Most consumers respond well to new products from familiar brands and consider innovations refreshing. Some consumers have also made it a habit to trial these new products of their preferred brands to see if they will like them better. So, switching between products within the same brand range is possible in the consumer’s eyes, because they believe they may find specific benefits that may be a better fit for them. Moreover, consumers also mention that switching to a competitor brand only due to seeing a new product from this competitor is not an option. Thus, we see clearly that familiarity still plays a critical role in the consumer’s decision when faced with a new product. Additionally, consumers respond positively to advertisements concerning a new innovation of a familiar brand.

To conclude, advertisements and marketing efforts have become part of a consumer’s habitual behavior when deciding during their purchase of personal car brands.

Lastly, emotional attachment to brands operating within the personal care industry was not observed. Consumers in Turkey do not particularly hold an emotional connection to personal care brands and instead direct their focus towards elements such as functionality and the satisfaction derived from the products used.

This emotional distance from personal care brands, may be due to the category being viewed as somewhat of a commodity.

5.2 Conclusion

This dissertation contributes to several subjects within the field of marketing. Firstly, this paper addresses the research gap in habitual behavior and brand loyalty with a specific focus on attitudinal loyalty literature by analyzing previous research works. When reviewed, the literature covers habit formations, goals and conscious decisions, contextual cues, brand loyalty, customer satisfaction, attitudinal and behavioral loyalty, and customer relationship management. However, all of these subjects and concepts which have a significant impact on consumer behavior are researched separately. The associations between contextual cues, habitual behavior, and attitudinal loyalty remains understudied. Therefore, the current study aimed to focus on addressing this gap identified in the literature by identifying habitual behavior research (Aaker, 1991; Wood and Neal, 2009; Ha, 1998; Shimp and Kavas, 1984; Fishbein and Ajzen, 1975; Liu-Thompkins and Tam, 2013; Shah et al., 2014) and brand loyalty research (Kumar and Shah, 2004; Aaker,1991; Oliver, 1997; Oliver, 1999; Yi and Jeon, 2003; Kandampully, Zhang, and Bilgihan, 2015; Dick and Basu, 1994; Liu-Thompkins and Tam, 2013) as well as their associations.

Secondly, by utilizing a qualitative research method to ascertain Turkish consumers' opinions in regard to the brands of personal care products they choose to purchase, a depth of comprehension was ensured. Moreover, flexibility in the data collecting approach was guaranteed. Ultimately, the demographic information and in-depth opinions of each participant was able to be gathered. The selected themes from

the qualitative analysis were then divided into identified themes and investigated individually in a thematic analysis (Braun and Clarke, 2012).

Lastly, the specific focus on the personal care category ensured a fresh perspective on the literature by explaining habitual behavior and brand loyalty through the lens of a widely used category. The category has increased significantly both in value and in price, and at the same time has certain products which can be deemed commodity, such as toilet paper and toothpaste. Therefore, it provides an interesting environment to understand consumer opinions and behavior for both the researcher and the participants. The literature review also showed that the specific interest in this category has not been studied and therefore provided a research gap that was aimed to be addressed.

In the research, the personal care purchase frequency, preferred shopping methods (online vs. in-store), experiences with the personal care category, key factors affecting loyalty, emotional connections to particular brands or indifference, habitual buying behaviors, and brands to which consumers are loyal—knowingly or unknowingly—have been identified. In addition, the switching patterns of participants, the harmony between habituality and loyalty, particularly during promotional periods, the impact of new product developments or packaging and marketing and advertising efforts on their consumption behavior, the effects of promotions and pricing on purchases in the category, negative brand experiences, and the outlook of each participant's view on the future of the personal care category in Turkey in terms of loyalty and habits were determined.

CHAPTER 6

FUTURE RESEARCH, LIMITATIONS, AND RECOMMENDATIONS

6.1 Future research and limitations

The research conducted for this dissertation uncovered insights into the buying behavior and brand loyalty exhibited by Turkish customers, yet there is still room for further investigation to build upon these findings. The effect of marketing initiatives on customer perception and pricing sensitivity is a subject that requires more in-depth investigation. Additionally, the impact of the COVID-19 pandemic has caused a shift in consumer behavior that has caused people to favor online purchasing, which has resulted in severe changes in their spending habits. More attention should be paid to understanding how consumer behavior has been influenced by the epidemic. Therefore, it's crucial to consider how Turkish consumers' preferences for personal care products have changed as a result of the epidemic.

There are certain restrictions with this study. Age and gender were taken into consideration while picking participants for the study, but it is not apparent if the information gained through sampling fully represents knowledge about consumer behavior throughout the Turkish personal care industry as a whole. As a result, we may learn more about customer behavior if we carry out a more thorough inquiry by increasing the sample size.

This study was solely focused on the Turkish personal care market, therefore its applicability to other countries or regions may be constrained. A future study should concentrate on evaluating consumer behavior in other nations pertaining to the personal care sector in order to create meaningful comparison and contrast. In

other places, customer behavior could vary based on the cultural and economic diversities as well as market circumstances.

The use of self-reported data is another limitation, as it forms the foundation of the data collected for this study's habits and viewpoints. Because social desirability biases might cause self-report measures to be inaccurate, further studies may use less sporadic indications of consumer behavior, such as prior purchases or sales data. Moreover, as places such as markets could be contextual cues for consumers, further research could utilize field research and travel with each consumer to their preferred retail channel and understand their habits and behavior in their natural environment while they shop.

6.2 Recommendations

The results of the current study provide managers working in the field of marketing with guidelines to follow. The aforementioned results and conversation sections lead to four primary recommendations. First and foremost, managers need to put an emphasis on popularizing their brands. Personal care companies should make an effort to constantly deliver positive experiences if they want to develop a sense of familiarity with their customers. It is crucial for brand managers to comprehend how familiarity fosters loyalty and ingrained buying habits. Therefore, establishing a solid reputation among customers should be a top concern.

Second, as price sensitivity is a key consideration in customers' decision-making processes nowadays, firms should concentrate on offering value for the money. Brands must offer a competitive price-performance ratio in order to live up to consumers' expectations. Brands may also provide specials and discounts to entice bargain-hunting customers, but they should be careful not to skimp on quality.

Thirdly, buyers often investigate items and brands before making a purchase. Brands should make sure that information about the product, such as its advantages, components, and usage guidelines, is simple to obtain. For companies, it is crucial to promote reviews and ratings from customers since it increases legitimacy and confidence.

Last but not least, despite the value of promotions and product improvements, firms should use prudence when launching new items. Despite incentives, repeat business is not always guaranteed since customers are sometimes wary of new businesses. Brands should give trial sizes of their new items and clear, succinct information about them to entice people to test them.

APPENDIX A

QUESTIONNAIRE AND INTERVIEW QUESTIONS

SECTION 1: PERSONAL INFORMATION
1. What is your age group? ( ) 18-24 ( ) 25-34 ( ) 35-45 ( ) Above 45
2. Which gender do you identify as? ( ) Female ( ) Male ( ) Prefer not to say
3. What is your level of education? ( ) Primary school ( ) High school ( ) Bachelor's degree ( ) Postgraduate
4. Are you currently working? If yes, please specify your occupation. ( ) Yes (Please specify) ( ) No
5. How many people does your household consist of? ( ) 1 ( ) 2 ( ) 3-4 ( ) 5+
6. Personal care consists of body care (e.g. creams and shower gels), grooming (e.g. shaving blades and creams), hair care (e.g. shampoos and conditioners), oral care (e.g. toothpastes and toothbrushes), and paper products (e.g. baby diapers and toilet paper). How often do you shop for personal care items? ( ) 1-2 times a week ( ) 1-2 times a month ( ) Rarely ( ) Never

7. Are you the primary shopper in your household who shops for personal care items? (If not, please specify who is.)

( ) Yes ( ) No (Please specify)

8. What is your preferred method of shopping for personal care items?

( ) In-store ( ) Online ( ) Other

9. Please indicate whether you agree/disagree with the following statement:
I have certain go-to personal care brands which I choose when faced with the decision.

( ) Agree ( ) Disagree ( ) Neither agree nor disagree

10. Please indicate whether you agree/disagree with the following statement:
I have certain criteria and habits when shopping for personal care items.

( ) Agree ( ) Disagree ( ) Neither agree nor disagree

SECTION 2: IN-DEPTH INTERVIEW
1. Can you describe your experience with purchasing personal care products? Please describe.
2. In your opinion, what are the key factors that influence your loyalty towards personal care brands? Please describe.
3. Can you describe the emotional connection you have with certain personal care brands? Please describe.
4. How important is habitual behavior when it comes to purchasing personal care brands? Please describe.
6. Have you switched from one brand to the other in the personal care category? Why? Please describe this experience.
7. How do you balance your loyalty or habitual behavior towards personal care brands with other factors, such as price, promotions, and availability? Please describe.
8. How do new products/packaging or marketing and advertising play a role in shaping your loyalty or habitual behavior for personal care brands? Please describe.
10. Can you describe a time when you had a negative experience with a personal care brand, and how did it affect your loyalty or habitual behavior towards that brand? Please describe.
11. How do you see the balance between brand loyalty and habitual behavior shifting in Turkey's personal care industry in the future, and why? Please describe.

APPENDIX B

QUESTIONNAIRE FINDINGS

Age Group	f
18-24	2
25-34	4
34-45	2
Above 45	4
Gender	f
Female	7
Male	5
Education	f
Primary	1
High School	1
Bachelor's Degree	8
Postgraduate Degree	2
Occupation	f
Working	7
Not working	5
Household Size	f

1	2
2	1
3-4	8
5+	1
Personal Care Shopping Frequency	f
1-2 times per week	5
1-2 times per month	6
Rarely	1
Never	0
Primary Shopper	f
Yes	10
No	2
Preferred Method of Shopping	f
In-store	7
Online	1
Other	4
I have certain go-to personal care brands which I choose when faced with the decision.	f
Agree	7
Neither agree nor disagree	3

Disagree	2
I have certain criteria and habits when shopping for personal care items.	f
Agree	12
Neither agree nor disagree	0
Disagree	0

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