AN EXAMINATION OF THE RELATIONSHIPS AND INTERACTIONS AMONG PRODUCT, BRAND, PERSONAL AND SERVICE PROVIDER LOYALTY

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ABSTRACT

The term "loyalty" does not have a universally accepted definition in the literature with respect to customer loyalty, and the distinctions between and relationships among product loyalty, brand loyalty, personal loyalty and service provider loyalty have rarely been addressed by scholars. Customer loyalty can take many different forms, and the interactions among the different types of customer loyalty may have important consequences for consumer purchase decisions.

This article addresses the relationships and interactions among the different types of loyalty, and includes a matrix for examining product offerings and loyalty for different degrees of product involvement and customization. Finally, the article discusses managerial implications for different service designs, in addition to future directions for research in this area.

INTRODUCTION

Customer loyalty has become very important to organizations as they strive to achieve high levels of product and service quality and customer satisfaction. The research on customer loyalty to a service provider, however, is underrepresented in the research literature, compared to product and brand loyalty (Bloemer, De Ruyter, and Wetzels 1999). This is surprising since increased customer loyalty is continually cited as the most important predictor of long-term profitability (e.g., Deming 1986; McCaslin 2001). In addition, the differences between, relationships and interactions among product, brand, personal and service provider loyalty have received very little attention by scholars. Product/brand loyalty and service provider loyalty have been for the most part addressed separately, with brand loyalty receiving most of the attention. In fact, in the majority of firms, the activities related to brand management are considered separately from the activities related to customer satisfaction or loyalty (Keiningham, Vavra, Aksoy, and Wallard 2005).

Within the area of brand loyalty, the focus has typically been on consumer goods (tangible products), as opposed to service brands. The term "product" refers to tangible consumer goods and intangible service offerings. However, unlike brand loyalty, which refers to service and product brands, the term "product loyalty" has primarily been used in the research literature with respect to tangible goods (e.g., product loyalty to Sony cameras). While a consumer may be loyal to a hair salon, or particular hairstylist, they are not said to be loyal to a haircut, the "product." When the product offering is purely intangible, it is best to think of "product" loyalty being synonymous with "personal" or "service provider" loyalty, since the person and/or organization is inseparable from the product/brand offering. For instance, customer loyalty to "Rightcut Hair Salon" haircuts is one in the same as loyalty to a person or the service provider, whereas, loyalty to Sony cameras is independent of the organization selling the camera.

One can have brand loyalty, in the absence of any emotional commitment to a seller, and therefore not have loyalty to a service provider. For example, consumers may be loyal to the Toyota brand, but not to a particular Toyota dealership either for product purchase or product servicing after purchase.

However, loyalty should not be viewed as an all or nothing concept, most consumers do not frequent just one restaurant (even among similar types of restaurants), or one type of retail store for a particular product, but given a choice customers may have a few predominant stores or restaurants that they frequent on a regular basis. The larger the pool of alternative choices, without a differentiating weight given to preference, the weaker the service loyalty.

A service provider herein represents an organization whose activities fall within the service sector, including health care services, financial services, professional services (e.g., legal), educational services, hospitality/travel/tourism services, sports/arts/entertainment services, telecommunications services, rental/leasing services, personal services (e.g., hairstyling), retail services, repair/maintenance services (e.g., lawn care, auto repair), governmental services (e.g., police service), and nonprofit services (e.g., religions, museums) (Fisk, Grove, and John 2004; Krajewski and Ritzman 2002). *In addition, service provider loyalty, as the term is used in this article, is limited to a particular service provider, and does not include all sellers of the same brand name.*

While there are some points of similarity between these two fields of loyalty-based research (product/brand and personal/service loyalty), the differences are significant and an examination of the different types of loyalty is warranted.

LOYALTY DEFINITIONS

The term loyalty does not have a universally accepted definition among scholars or practitioners. There is little consensus on what the definition and constructs of loyalty are in the customer loyalty research, or how to measure it (e.g., Grisaffe 2001). The majority of the early marketing studies defined loyalty as primarily a behavioral construct. The frequency of purchases, when given a choice, would be an indicator of a customer's loyalty to an organization. And, according to Oliver (1999, p.43), "Past researchers had assumed that loyalty could be described sufficiently by patterns of repeat purchase behavior. This notion was put to rest when multi-brand and attitude-based models were proposed, which led to the now popular cognitive-affective-conative representation of brand commitment." Meaning, a customer's evaluation of the experience (or cognitive satisfaction) leads to an emotional/feelings state leading to their commitment to repurchase, which in turn drives behavioral intent, leading to action to repurchase.

A widely accepted definition of brand loyalty was presented by Jacoby and Chestnut (1978, p.80-81) where they stated that six conditions must be met. Brand loyalty is defined as "(1) the biased (i.e., nonrandom), (2) behavioral response (i.e., purchase), (3) expressed over time, (4) by some decision-making unit, (5) with respect to one or more alternative brands out of a set of such brands, and (6) is a function of psychological (decision-making, evaluative) processes."

We embrace this point of view and, for the purposes of this article, define brand loyalty as including commitment, behavioral intent and behavior (action) to repurchase a particular brand. Product loyalty can be defined similarly, except that the loyalty exhibited applies to a particular product offering, but may not be generalizable to other product line offerings within the brand. As such, product loyalty and brand loyalty represent different concepts and warrant individual attention (Martisiute, Vilutyte, and Grundey 2010).

The concept of service provider loyalty (also referred to as service loyalty), a newer area of research that is gaining popularity, can be seen to have evolved into a multidimensional construct that includes cognitive, affective, and behavioral processes. The importance of emotions in relation to loyalty has been mentioned in the literature since the 1960s, but it has not been until fairly recently that scholars have incorporated the attitudinal constructs of loyalty, including the

cognitive and affective processes, into research studies on service provider loyalty (e.g., Bloemer et al. 1999; Fishbein and Ajzen 1975). If loyalty is defined as incorporating an attitudinal dimension, then the measurement of customer loyalty must include the likelihood that a customer will stay with an organization in the future, as opposed to measuring loyalty based solely on past customer patronage (e.g., see Dick and Basu 1994; Jones and Taylor 2007; Salegna and Goodwin 2005).

By extension, for true service loyalty to occur there must exist a psychological dimension that includes satisfaction and emotional commitment to an organization (Yu and Dean 2001). Remaining consistent with defining loyalty as a multidimensional construct, we use the following definition for service loyalty: "*True loyalty to a service provider is the consumer's strong desire to interact/do business with a particular service organization, resulting from high customer satisfaction, emotional commitment, and sustained repeat purchase behavior (demonstrating high exclusivity)*" (Salegna and Goodwin 2009, p.200). (See Salegna and Goodwin 2005 for additional perspective on this definition; see also Han, Kwortnik, and Wang 2008 for an extension of the conceptual model developed by Salegna and Goodwin 2005).

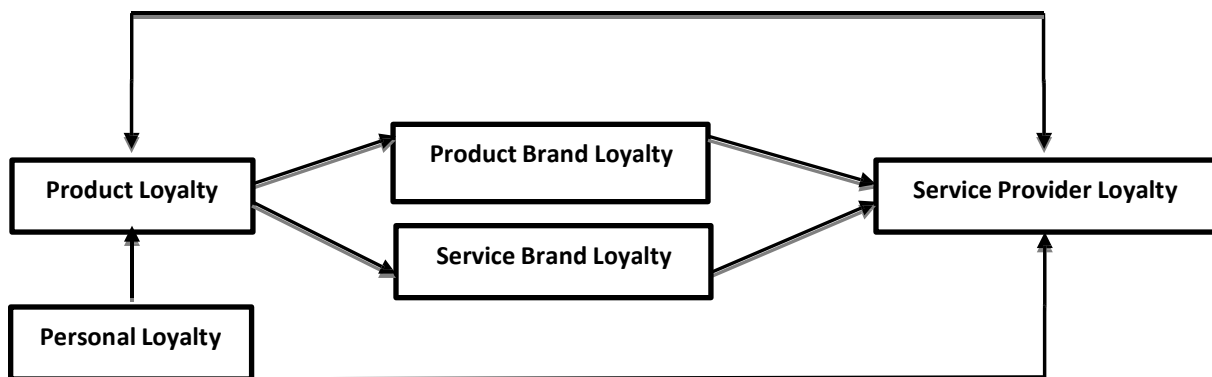Service brand loyalty is defined in a manner similar to service provider loyalty,

except that the loyalty exhibited pertains to any service providers of a brand, thus, service loyalty (to a particular service provider) may not exist. E.g., loyalty to a service provider measures the extent to which a consumer exhibits loyalty towards a particular McDonald's, as opposed to service brand loyalty, which measures a customer's loyalty to the McDonald's brand.

Personal loyalty represents a customer's commitment and desire to do business with an employee of the service organization. While on the surface this may sound the same as service provider loyalty, since an employee is an agent of the organization, he/she actually represents two very different psychological constructs, and very different implications for the target organization. A customer may be loyal to a person within the organization, but not the organization itself, should the service provider leave the organization.

LOYALTY RELATIONSHIPS

Figure 1 proposes a model, representing the relationships among product, brand, personal and service provider loyalty. Again, "product loyalty" here represents a customer's loyalty involving tangible consumer goods. First, the relationships are examined, and next the interactions among the different types of loyalty are discussed.

Figure 1
Relationships among Product, Brand, Personal and Service Provider Loyalty

Personal Loyalty to Service Provider Loyalty

Many customers are loyal to a service provider due to the personal relationships formed with the employee(s) of the organization. Because most service encounters involve some type of personal contact, what differentiates "truly loyal" customers from the rest is their degree of emotional commitment to the service provider (Salegna and Goodwin 2005). Studies have noted a positive relationship between loyalty to a person within an organization and loyalty to the organization (e.g., see Gwinner, Gremler and Bitner 1998). Newell, Belonax, McCardle, and Plank (2011) also found that trust in the salesperson resulted in a higher perceived customer loyalty to the relationship. The richer the personal connections with the customer, the more the customer tended to perceive a higher sense of loyalty to the relationship. Personal loyalty may also lead to product loyalty (e.g., see Brexendorf, Muhlmeier, Tomczak, and Eisend 2010).

Of course, to the extent that the employee is knowledgeable and competent, the organization benefits. For example, someone who trusts and has developed personal loyalty to an insurance agent may decide to extend their current portfolio of insurance products to include other insurance products. Hence, personal loyalty may not only result in increased service provider loyalty, but increased profits as well.

However, studies have also noted a risk when a customer develops strong loyalty to a person within an organization (e.g., see Arbore, Guenzi, and Ordanini 2009). Strong personal loyalty to a key employee can put the organization at risk, and thus represent a dilemma for organizations. Personal loyalty may not carry over to the organization, and in fact, may make the organization vulnerable if the employee leaves the organization. If the contact person within the organization moves to another department or leaves, the customer may take their business elsewhere, with the potential to also impact brand loyalty.

Perrien, Paradis, and Banting (1995) found that a customer can be loyal to a person within an organization, but this loyalty may not be transferable to the organization itself or to a new employee if the contact person within the organization is moved or leaves the organization. Indeed, Perrien et al. (1995) found that account manager turnover was the most frequent reason why businesses switched their commercial bank accounts. Arbore et al. (2009) also found that personal loyalty to a radio DJ did not result in loyalty to the radio station. And, Bove and Johnson (2009) reported that personal and service loyalties were consistent in a longitudinal study, that is, personal loyalty had a significant impact on service provider loyalty in a hair salon. They reported that among those customers that left and switched to a different salon, almost half reported doing so because their hairstylist left the salon. Therefore, while there is a positive relationship between personal loyalty and service provider loyalty, it only exists as an organizational benefit (enhancing service provider loyalty) as long as the key employee stays with the organization.

Marandi, Little, and Sekhon (2006) also found a correlation between the perception of service provider empathy and customer loyalty. When customer treatment is known to be the same, regardless of the individual contact person in the organization, the organization creates value that transcends individual employees. However, the opposite is true if the customer attributes their treatment (information, special consideration, etc.) and "product" offered to one employee, and believes they will not be provided by other employees in the organization. The lesson to be learned is that organizations must provide value that transcends the customer-employee relationship, and in the process make the value apparent to the customer. In doing so, the organization should build self-sustaining core competencies (technology, expertise, customer treatment, etc.) that extend beyond the domain and core capabilities of any individual employee.

Product Loyalty and Service Provider Loyalty: Direct and Indirect Relationships

Product loyalty can lead directly to service loyalty, assuming the presence of emotional commitment, even in the absence of brand loyalty. There may be a particular product and organization that a customer is loyal to; but their loyalty to a product is not generalizable to the brand (assuming more than one product line exists within the brand). Loyalty to a service provider also reinforces product loyalty, as long as emotional commitment remains, creating the continued desire to do business with a particular service provider. For example, as long as a person remains loyal to a hair salon, they may continue to buy products sold by that organization.

Brand loyalty is an important factor in the indirect relationship from product to service loyalty. Loyalty to a product may lead to product brand loyalty, or loyalty to different product line offerings within the brand (e.g., see Torres-Moraga, Vasquez-Parraga, and Zamora-Gonzalez 2008). Typically, product loyalty occurs before brand loyalty, but brand loyalty may also occur without product loyalty; one may buy any product offered within a brand (product or service) based on previous satisfaction with other products of that brand. There are studies reporting that satisfaction with store brands (referring to tangible consumer goods) leads to store loyalty. Huang and Huddleston (2009) suggest that brand loyalty, when it consists of an organization's brand, may result in increased store loyalty. Indeed, Yang and Wang (2008) found that low and medium priced store label products (constituting the store brand) were able to contribute to service brand and individual store loyalty. However, De Wulf, Odekerken-Schroder, and Ossel (2005) found that loyal customers buy store brands. Therefore, there exists the chicken and egg question, but the majority of the research supports the former

relationship (Huang and Huddleston 2009). Still, Huang and Huddleston (2009) state that further investigation is warranted concerning the direction of the relationship between service loyalty and product brand loyalty.

Brand loyalty strength is an extension of how satisfied customers are with an organization's products, so consistency in product quality is important across the product brand. Corstjens and Lal (2000) reported that supermarkets that carry their own high quality product labels benefit from greater brand and store (behavioral) loyalty. Therefore, organizations which carry exclusive brands (especially high quality ones), may benefit from increased customer loyalty and increased profits. The positive relationship reported between brand loyalty and store loyalty occurs for an organization's brands, or for brands exclusively carried by an organization, and may not be significant for brands that are not exclusive to the organization (e.g., Binninger 2008). These brands can be found at a number of service providers, and therefore do not represent a unique offering. Albeit, these brands are not unique, it has been found that customer expenditures on manufacturer brands (versus store brands) will benefit due to increased customer patronage and store loyalty. However, Pepe, Abratt, and Dion (2011) caution that reducing the presence of national brands from a store's product portfolio may reduce customer traffic and sales.

Hsieh and Li (2008) also found that a favorable service brand image for an insurance company increased the effectiveness of advertising campaigns. The public relations perception (PRP) of the organization's public relations practices had a stronger impact on customer loyalty for customers who had a positive brand image of the organization, and the impact of PRP on customer loyalty was negligible if brand image was unfavorable.

INTERACTIONS OF THE DIFFERENT TYPES OF LOYALTY WITH SERVICE PROVIDER LOYALTY

Table 1 displays the key interactions among personal, product and product brand loyalty with service provider loyalty. Note that only product brand (tangible consumer goods) loyalty is shown in this table. If service provider loyalty exists, service brand loyalty would primarily serve to reinforce existing customer loyalty behavior.

Table 1
Interactions of Product, Brand and Personal Loyalty with Service Provider Loyalty

Personal*Service Loyalty	Loyal to a Person and Service Provider
Product*Service Loyalty	Loyal to a Product and Service Provider
Product Brand*Service Loyalty	Loyal to a Product Brand and Service Provider
Product*Product Brand*Service Loyalty	Loyal to a Product, Product Brand and Service Provider
Product*Personal*Service Loyalty	Loyal to a Product, Person and Service Provider
Product*Personal*Product Brand*Service Loyalty	Loyal to a Product, Person, Product Brand and Service Provider

Personal and Service Loyalty

Personal loyalty and service loyalty occur when a customer has a strong emotional commitment to the person and organization. However, one may be loyal to a person, but not the organization where the person works. Referring to the hair salon example, if the hairstylist moves to a new company, or opens their own shop the customer may follow this person, and not continue to patronize the organization where they had previously worked. Indeed, this very situation was reported by Bove and Johnson (2009). Therefore, service provider loyalty cannot be automatically assumed when personal loyalty is present, and likewise, customers can be

loyal to a company without having loyalty to any specific employee.

Product and Service Loyalty

Situations where product loyalty and service loyalty both exist without product brand loyalty would be where customers buy a product at the same organization. For example, someone may always buy a Sony TV from a particular Best Buy, but loyalty to the Sony brand may be limited, and not generalizable to other Sony products.

Product Brand and Service Loyalty

Customers may be loyal to a brand and consistently purchase that brand at a specific store. Alternatively, customers may shop at any store with high exclusivity and frequency, but not be product brand loyal. For example, customers may be loyal to the Polo Brand (regardless of products), and they may buy them at any store selling this brand, or they may purchase Polo at any Bergner's (exhibiting service brand loyalty). If they typically purchase the Polo brand at a particular Bergner's store, then product brand loyalty and service loyalty both exist.

Product, Product Brand and Service Loyalty

Product, product brand and service loyalty all exist **w**hen a number of products are purchased from the same brand at the same service provider. An example of product, product brand and service loyalty would be a customer who consistently buys Sony products (e.g., LCD television, camera) at a particular Best Buy store.

Product, Personal and Service Loyalty

Product, personal, and service loyalty occurs when the product is frequently purchased from the same person at the same service provider. For example, a customer

uses the same salesperson to buy a Ford Taurus at a Ford dealership, or the same salesperson to purchase a Ralph Lauren suit at a particular Nordstrom's store.

Product, Personal, Product Brand and Service Loyalty

This situation represents the same as the last, with the exception that a number of products of the same brand are purchased from the same salesperson. For example, a customer may consistently purchase several products of the same brand (e.g., Ralph Lauren suit, tie and shirts) from the same salesperson at a particular Nordstrom's store, thus exhibiting product, product brand, personal and service loyalty. The personal loyalty present in these situations is essential to maintaining and building customer loyalty to the service provider, as well as loyalty to the products and brands offered by the organization.

PRODUCT INVOLVEMENT: LOYALTY AND SERVICE DESIGN CONSIDERATIONS

Product involvement refers to the perceived personal relevance of a product category, and involves an ongoing commitment of a consumer with regard to their thoughts, feelings and behavior to a product category (e.g., see Quester and Lim 2003; Suh and Yi 2006). Product involvement has been referred to as being a major moderator that affects loyalty and purchase decisions. The research literature suggests that consumers who are more involved with a brand are more likely to show commitment, and thus more loyalty to that brand (Quester and Lim 2003).

Kapferer and Laurent (1993) defined five major dimensions of product involvement: interest, pleasure, sign (degree to which it expresses the person's self), risk importance and risk probability. Consumers who were high on all dimensions represented a "total involvement" profile. Consumers tend

to exhibit high product involvement for higher priced items, where the risk of making a bad choice is much greater. Other product categories invoking high product involvement may include product categories that affect "sensory appeal" or a person's health and well-being (Martin 1998).
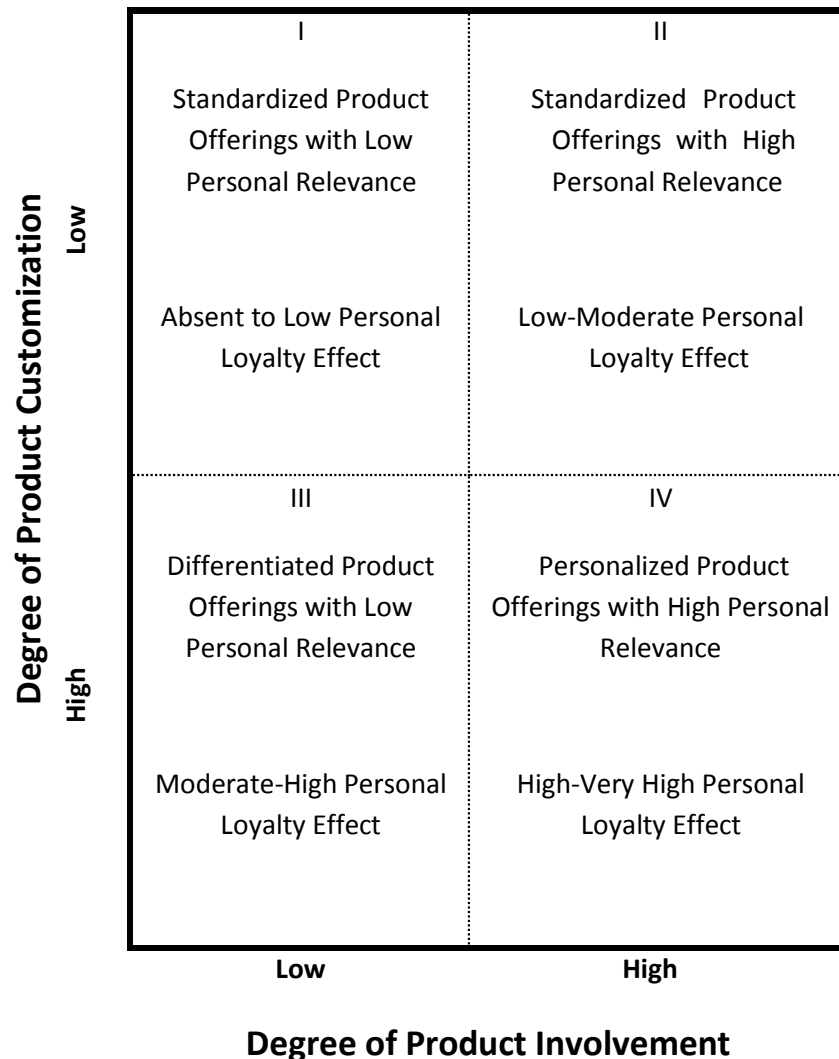
For high involvement items, the consumer is typically looking for a relationship (e.g., where they get a haircut, get a medical operation, or get their car repaired), and the product offerings, while important, do not create loyalty in the absence of trust and relationship involvement. For low involvement items (e.g., many products at Wal-Mart), the consumer may not be looking for a relationship with the service provider, but rather low prices. And if prices increased, it is unlikely that these same consumers would continue to frequent Wal-Mart. In other cases, the consumer may be looking for overall value in the product/service offerings, and if the perceived value changes they may take their business elsewhere. Most restaurants will fall under organizations offering low involvement product offerings, and the "value" of the product offerings is typically more important to customers than the development of personal relationships.

On an anecdotal note, one author knows a family who will not return to a particular restaurant due to a change in ownership. In this case, it had less to do with a strong personal relationship, than the fact that the cook changed and the food and service were no longer very good. When they asked about the change in ownership, they were told that the previous owners went out of business because the former cook/owner did everything like he was cooking for himself. The implication was that he was not business savvy, and while this may have been the case, the food portions, taste and service were very good. Therefore, while the new owners have attempted to reduce cost, they also lost some loyal customers, who otherwise

would have continued to patronize this restaurant. They obviously went too far in changing the product offering (and in the process the organizational culture), by reducing cost through sacrificing quality service and products, which resulted in customers defecting.

Figure 2 posits a framework for understanding the interactions between the degree of product involvement and product customization, a key service design consideration. Product customization and product involvement are viewed as occurring on a continuum, thus the four cells represented in this matrix would include portfolios of product offerings, which may overlap the artificial divisions found within this matrix. The potential for personal loyalty to impact service provider loyalty (referred to as "personal loyalty effect," and characterized from low to high), and the nature of product offerings are provided for each of the four cells in this matrix.

Consistent with the definition of "product" provided earlier, the term "product" found in Figure 2 refers to both tangible goods and intangible services. For example, a student can have high product involvement with an education at an Ivy League school such as Yale, but show little product involvement in an education at a community college. It is important to keep in mind that "product involvement," like "relationship involvement" is a consumer-based characteristic and not a product-based one. Therefore, for the same product category, different consumers can have very different degrees of product involvement (Martin 1998). This means that some consumers may present exceptions to the generalizations concerning the propensity for consumers to have low or high levels of product involvement for various product categories.

Figure 2

**Product Offerings and Personal Loyalty Effect for Different Degrees
of Product Involvement and Customization**

Degree of Product Involvement

Cell I. Standardized Product Offerings, Low Personal Relevance

These items will tend to be the ones purchased with some frequency, without invoking much thought or personal relevance. In general, these will consist of lower cost items that tend to be highly standardized (e.g., commodities). The majority of "product" categories at McDonalds and Wal-Mart tend to represent the ones in this cell. Service organizations that tend to typify this category are "mass services," products are highly standardized, and there is minimal opportunity on the part of employees to vary the product offerings. Therefore, there is little opportunity to build personal loyalty over time.

It is worth noting that the same service provider can offer products for which

consumers exhibit low and high product involvement. There are product categories found at Wal-Mart (e.g., LCDs or plasma televisions), which tend to be associated with high product involvement behavior in consumers. This category is discussed next.

Cell II. Standardized Product Offerings, High Personal Relevance

This category is similar to the one directly above, except that, the consumer has high product involvement with the product category. The service providers will still tend to be the ones that provide little service variation or flexibility, hence more standardized product offerings, but the consumer is involved in the purchase decision. Examples may include higher priced items such as electronics or automobiles, where personal relevance of the purchase decision, as well as price, is higher.

Cell III. Differentiated Product Offerings, Low Personal Relevance

Although product customization exists, the customer does not have a great deal of product involvement with the product offerings in this cell. Therefore, while customer contact may be high, the consumer is not seeking high relationship involvement, which would imply high product involvement. An example of this category may be a person who goes somewhere to get their hair cut, where price is more important than the person who cuts their hair. Same may be true for people who use a tax preparer such as H&R Block, rather than a CPA whom they use every time. Two other examples may include someone who goes to a "doc-shop" for a routine illness, or a sit-down restaurant where some flexibility is possible in the product offerings. Service brand loyalty (e.g., H&R Block) may be stronger than service provider or personal loyalty in these situations. It is still possible for personal loyalty to develop over time, but given the generic nature of the product

differentiation (e.g., mass customization strategies), and the fact that different contact people may be seen each time, high personal loyalty (or service loyalty) is not as likely to develop for product offerings in this cell, as in the one discussed next.

Cell IV. Personalized Product Offerings, High Personal Relevance

The product offerings in this cell are similar to the one just described, except that high personal loyalty is more likely due to the personal relevance of the product category. In these situations, the consumer is more likely to develop a relationship with a key person(s) of the service organization. Customization has been identified as a "relationship-building strategy" and "product uniqueness" has been discussed as a strategy to attract and create high product involvement in consumers (Martin 1998). Over time, the increased interaction may lead to the development of high personal and service provider loyalty.

Product offerings found in this cell would include professional services (e.g., doctors, lawyers, accountants), involving an "intangible product" where personal relevance is high. In matters concerning personal health, a person may spend a substantial amount of effort and time in researching what procedure to have, where to have a procedure done, and what doctor to use. Someone who has seen the same oncologist for years is likely to have high product involvement and personal loyalty. Another personalized product offering found in this cell, includes the previously mentioned hair salon where a person may use the same hairstylist over a long time.

MANAGERIAL IMPLICATIONS

Personal, product and brand loyalty are all important in building customer loyalty. Organizations that have "exclusive" products, which are differentiated from their competitors, may benefit from service

provider loyalty. Again, "product" as it has been used in this article, refers to intangible services and tangible consumer goods. A hospital that specializes in heart operations may acquire customers through their unique product offerings, resulting in high brand image. Same may be true for an insurance company, if their product offerings are uniquely differentiated from their competitors. In these situations, brand image is important in creating differentiation and the perception of high value. For retail organizations, creating product loyalty, leading to product brand and service brand loyalty, may result in service provider loyalty. The most important determinant of customer relationship involvement that leads to emotional commitment to an organization, however, is personal loyalty.

Personal loyalty represents both a competitive advantage and a risk for service organizations. Organizations must provide value, and their product offerings need to go beyond the capabilities of any individual employee, so if one person leaves, customers will still stay. Personal loyalty is important in creating service provider loyalty, and the rewards outweigh the organizational risk, if customers perceive the value they receive is attributed to the organization, and not just one individual. Organizations that have done a good job creating a brand image, which is broader than any one individual, include the Mayo Clinic and Harvard University. Unfortunately, without an understanding of their thoughts and feelings, an organization may not know whether their current customers are displaying a combination of personal loyalty and loyalty to their organization, or just personal loyalty.

Personal loyalty may be altogether absent in service designs consisting of low customization, interaction and product involvement, such as mass services (e.g., McDonalds, Wal-Mart), found in cell I of Figure 2. Furthermore, customers may not be looking for a relationship with a service provider for product offerings found in cell I

of this matrix. Therefore, an important implication of this matrix is that an organization should focus on increasing customer loyalty to their products and brands (product and service), especially with regard to the organization's product/brand, when product involvement is low and there exists little opportunity to increase customer loyalty through relationship involvement or personal loyalty. Service brand loyalty, in itself, may greatly influence customer patronage to a particular organization (e.g., a specific Wal-Mart) based on location, price, selection and availability of products in stock. Hence, as long as the consumer remains loyal to the service brand the organization benefits. It should be noted, however, that although the potential for building personal loyalty in these types of organizations is low, there is a potential to alienate customers due to poor employee behavior or attitude.

Even in the absence of product customization, when product involvement is high (cell II in Figure 2), organizations may have the opportunity to build customer relations through increased customer interaction. This may take the form of providing information and assurance to customers concerning product transactions. Even in mass services (e.g., retailing) repeat interactions with a salesperson (or similar type of company employee) may reinforce brand loyalty and lead to customer loyalty to the service provider for product offerings invoking high product involvement (e.g., see Brexendorf et al. 2010).

When customers are not looking for a relationship, but do encounter high contact with an organization's employees (cell III in Figure 2), there is an opportunity to provide "value" to customers that goes beyond a mass customization strategy. While efficiency is typically an important part of the competitive strategies for these types of product offerings, it may still be possible to develop a personal relationship with customers over time, since face-to-face contact is usually high. In addition, since there is generally some flexibility in the product/service

specifications for these product offerings, there is the likelihood that personal and service loyalty may result. However, organizations should still focus on enhancing customer loyalty through ways that create product and brand loyalty in situations where customers are not looking for a relationship with the service organization.

Most service encounters involve some degree of personal contact and "truly loyal" customers possess emotional commitment to the service provider. Personal loyalty is most likely to be high for product offerings found in cell IV of Figure 2, where there is high product involvement and high product personalization. Having "truly loyal" customers represents the ideal situation for service providers, and is primarily found in service designs consisting of professional services. Therefore, in these situations employees play a crucial role in affecting customers' emotional attachment to the organization that leads to true loyalty.

CONCLUSION

Most past research on loyalty has focused on brand loyalty, with the brand being associated with consumer goods. There is much less emphasis in the research literature on other types of loyalty, especially involving service organizations, where service brand and service provider loyalty are important. Even in research that addresses service loyalty, or product and product brand loyalty, they usually are not addressed in the same work, but rather are treated as different research streams. This article takes a step towards filling this gap in the literature, and includes an examination of the relationships and interactions among product, brand, personal and service provider loyalty.

In addition, a matrix is presented for categorizing the nature of product offerings, and for evaluating the potential impact of personal loyalty on service provider loyalty associated with different levels of product involvement and customization. Within this matrix different service designs are implied,

which affect the degree to which personal loyalty is likely, and can be expected to have an influence on service provider loyalty. Service provider loyalty, as defined in this article, includes affective commitment, a high order emotion that occurs through relationships, and can be said to transcend the "commitment" demonstrated for "product" or "brand" loyalty.

For some product offerings (and related service designs), the most that an organization may hope for is to create customer "loyalty" through their products and brands (product and service), rather than through relationship involvement or "true service loyalty." Ideally, though, organizations that can build and sustain a combination of personal, product and brand loyalty, leading to service provider loyalty, have the greatest chance of attracting and maintaining loyal customers.

The potential for different types of loyalty to affect customer loyalty to service providers, for different service designs and product portfolios, warrants further reflection and investigation. Finally, the degree to which a consumer displays commitment to a brand (product or service) and service provider, has implications for how customers can be expected to respond to different loyalty incentives implemented by an organization. Studies integrating effective customer loyalty programs with different service designs are lacking in the literature, and this is another area ripe for research in the future.

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