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## CUSTOMER BASED BRAND TOLERANCE (CBBT): SCALE DEVELOPMENT AND VALIDATION

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### ABSTRACT

*In today's markets, which are characterized with the strong competitive environment, successful customer retention is the ultimate target for all brands to survive. A strong Customer Based Brand Equity (CBBE) is an important competitive enabler which helps brands to generate satisfactory returns on their marketing investment and get them closer to their customer retention targets. However, this does not assure the unconditional retention and loyalty of consumers since the relationship is subject to continuous interactions between the brand and consumers which may eventually result in satisfactory as well as unsatisfactory customer experiences. This study contributes to the marketing literature by conceptualizing the Customer Based Brand Tolerance (CBBT) construct and develop and validate a scale which measures the CBBT strength of brands in a retailing context. In line with this target, the scale was developed and validated by following a three step procedure borrowed by the existing literature. Results confirm the three sub-dimensions of CBBT scale as Performance, Price and Communication Tolerance.*

**Keywords:** Customer Based Brand Tolerance, Customer Based Brand Equity, Customer Commitment

**JEL Codes:** M30, M31

## TÜKETİCİ BAZLI MARKA TOLERANSI (TBMT): ÖLÇEK GELİŞTİRME VE DOĞRULAMA

### ÖZ

*Güçlü rekabet ortamı ile tanımlanan günümüz pazarlarında, başarılı bir müşteri tutundurma tüm markalar için hayatta kalabilmek adına nihai hedeftir. Güçlü bir Tüketici Bazlı Marka Değeri (CBBE), markaların pazarlama yatırımlarında tatmin edici geri dönüşler elde etmelerine ve müşteri tutma hedeflerine yaklaşımlarına yardımcı olan önemli bir rekabet sağlayıcıdır. Bununla birlikte, bu durum tüketicinin koşulsuz olarak ilişkiyi sürdürmesini ve sadakatini garanti etmemektedir. Marka ve tüketici arasındaki ilişki sürekli etkileşimlere maruz kalmakta olup, bu süreçte tatmin edici deneyimlerin yanı sıra tatmin edici olmayan müşteri deneyimleri de gerçekleşebilmektedir. Bu çalışma, Tüketici Bazlı Marka Toleransı (CBBT) yapısını kavramsallaştırarak ve perakende bağlamında CBBT'nin gücünü ölçen bir ölçeği geliştirip, doğrulayarak pazarlama literatürüne katkıda bulunmaktadır. Bu hedef ile uyumlu olarak, mevcut literatürde kullanılan üç aşamalı bir prosedürden yararlanılarak söz konusu ölçek geliştirilmiş ve doğrulanmıştır. Sonuçlar, CBBT ölçeğinin üç ana boyutunu Performans, Fiyat ve İletişim Toleransı olarak teyit etmektedir.*

**Anahtar Kelimeler:** Tüketici Bazlı Marka Toleransı, Tüketici Bazlı Marka Değeri, Müşteri Taahhüdü

**JEL Kodları:** M30, M31

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## **1. INTRODUCTION**

The critical success factor which ultimately leads to competitive advantage in today's markets is the development, retention and growing of loyal customer base. Although it is difficult to succeed in such competitive markets with demanding customers, once a brand reaches that level of relationship with their customer base, many advantages of being a strong brand are brought in. Strong brands benefit from the positive perception of product quality and performance, less vulnerability to competitor attacks, elastic demand towards price decreases, higher margins, trade support and effectiveness in marketing communications (Keller, 2013). Strong brands are characterized with positive Customer Based Brand Equity (CBBE) which is defined as the differential effect of brand knowledge on consumer reactions towards the marketing stimuli and activities of the brand (Kotler and Keller, 2016). Sustained positive CBBE is expected to yield satisfactory returns on marketing investment and bottom-line results. Thus, one of the important goals of marketers should be to sustain the positive CBBE and consequently grow the brand. However, even a brand is a strong one with positive CBBE, this does not assure the unconditional retention and loyalty of consumers since the relationship is subject to continuous interactions between the brand and consumer which may eventually result in satisfactory as well as unsatisfactory customer experiences. These experiences are defined as customer's cognitive, emotional and behavioral responses to a brand's offering during the customers' overall journey (Lemon and Verhoef, 2016). A satisfactory experience may empower the CBBE and boost loyalty while an unsatisfactory one may weaken the relationship as well as loyalty of consumers with the brand through dissatisfaction (Brakus et al. 2009). There are vast number of studies in the literature which focused on the antecedents of customer satisfaction or dissatisfaction in several context and industries. Whatever is the factor which leads to the dissatisfaction of consumers, is normally expected to damage the relationship. The critical point here is the degree of tolerance consumers show towards the brand in case of such failures or negative perceptions so that it will not eventually cause to the churn of the customers.

This study targets to contribute to the marketing literature by conceptualizing the Customer Based Brand Tolerance (CBBT) construct and develop and validate a scale which will measure the CBBT strength of brands in a retailing context. The study is structured to review the three inter-related concepts, namely Customer Based Brand Tolerance (CBBT), Customer Based Brand Equity (CBBE) and Customer Commitment (CC), in the following two consecutive sections. In section two, customer tolerance concept was reviewed and CBBT construct is defined and proposed. In the third section of the study, the two concept which are

closely related with the CBBT, namely Customer Based Brand Equity (CBBE) and Customer Commitment (CC) are reviewed. Following the reviews, four hypothesis related to the expected relationships between the constructs are proposed in order to be tested in the validation stage of the CBBT scale. In the fourth section, CBBT scale is developed and validated in three consecutive studies. In Study 1, an exploratory qualitative research is conducted to understand what brand tolerance means for consumers and how they differentiate the brands in terms of their tolerance to these entities. In Study 2, a confirmatory factor analysis is conducted to establish the factorial structure and set the dimensionality of the scale. In the final study, CBBT scale is validated with testing of a model which measures the relationship between CBBE, CC and the CBBT constructs. In the fifth section of the study, namely the discussion section, contributions, implications and limitations of the study are discussed.

## **2. CUSTOMER BASED BRAND TOLERANCE (CBBT)**

When somebody accepts anything which disagrees, disapproves or dislikes, this behavior is defined as the tolerance (Schuyt, 2001). When this behavior is transferred into the context of customer and brand relationship, we can define it as the acceptance of undesirable/unexpected tangible and intangible costs for the customers in their journey with the brand. This application of tolerance concept in the marketing discipline can be coined as Customer Based Brand Tolerance (CBBT). Review of the previous studies which focus on the tolerance concept shows that tolerance towards the price level is the dominant subject under investigation and there is a clear lack of studies which focus on the conceptualization of the CBBT and development of a more holistic scale for its measurement. As the CBBT is expected to be multi-dimensional construct, this holistic approach to the tolerance concept will result in better understanding the real strength of the brand which cannot be totally explained by CBBE concept. In turn, the utilization of CBBE and CBBT measurements together, will eventually lead to better understanding of the competitive power of the brands.

Tolerance is a widely used concept almost in all fields of science and several definitions of this concept are provided depending on the field of study. Indeed, in the social sciences, mostly it is associated with an internal paradox of accepting something which is not preferred or even rejected (Doorn, 2012). Thus, in order tolerance to be existed, one needs to dislike or disagree with something in a determined way which should address important differences between two parties (Vogt, 1997). Tolerance can be viewed as one type of an attitude, which is composed of three interacting and contradicting dimensions including cognitive beliefs, affective evaluations, and behavioral orientations (Sullivan et al. 1982). When we tolerate

something, we engage into an action which contradicts with our cognitive or affective positions towards that object. Whether we are talking about moral, social, political or commercial tolerance, the contradiction of these three types of attitudinal sub-dimensions are inherent in all situations. The experience of tolerance generates some stress and burden on the individual and his/her ability to cope with this difficulty sets the tolerance level. This view is supported with the definition of tolerance which is employed by the dictionary of psychology as “the ability to bear stress, burden, pain and pressure without suffering in general” (Budak, 2003).

Marketing, as one of the disciplines in social sciences, borrows frequently from the fields of economy, psychology as well as sociology. The application of tolerance concept in the marketing discipline, which is proposed to be coined as Customer Based Brand Tolerance (CBBT), involves the tolerance of customers towards the practices of companies. Although there are several studies which deal with the antecedents and consequences of such type of tolerance, these studies are restricted in terms of their coverage for different marketing mix dimensions. One of the mostly focused marketing mix element in tolerance studies is the price. Price tolerance is related with the willingness of customers to pay for a product or brand without objecting to it (Howard and Selin, 1987). In other words, it can be explained as the level which customers agree to pay before switching the brand and this level is represented with some boundaries where the customer shows no change in the behavior and decides to stay with the brand (Anderson, 1996). A high level of price tolerance can be established with a positive attitude towards the brand and a strong brand loyalty (Zeithaml, et al. 1996). Studies which focused on the determinants of price tolerance identified several factors which individually and collectively contribute to the increasing tolerance level towards the price offered. Customer satisfaction, which involves an evaluation of performance based on the initial expectation and experiences with the company (Bitner and Hubbert, 1994), is one of the factors mostly cited as a determinant of price tolerance. Several studies which employed customer satisfaction as one of the determinants of price toleration, confirmed a positive association between the increase in satisfaction levels and the price tolerance level of consumers (Hermann et al. 2004; Homburg et al. 2005). Another determinant offered in several studies was the existence of switching barriers. Switching barriers are the factors which make difficult to change the company or brand who offers products or services (Jones et al. 2000). Customer perceive switching costs as time, money or any physical effort incurs in case of changing the brand (Burnham et al. 2003). Similarly, a vast number of studies, which employed switching barriers as one of the determinants of price toleration, confirmed a positive association between the existence of

switching barriers and the price tolerance level of consumers (García-Acebrón, et al. 2010; Vazquez-Casielles, et al. 2009). Another proposed determinant of price tolerance is customer loyalty, which is expected to empower the price tolerance of consumers. Increasing loyalty of consumers bring many advantages to the company including greater market share, efficiency in marketing activities as well larger margins (Chaudhuri and Holbrook, 2001; Bowen and Chen, 2001). Studies who focused on the relationship between customer loyalty and price tolerance of consumers confirmed the significant effect of loyalty on the level of price tolerance (Kabadayı and Aygün, 2007). When consumers are loyal to the brand, they accept to pay for a premium which transforms into higher level of price tolerance in favor of the brand.

Although price is an important dimension of customer tolerance towards the brand, the relationship between customer and the brand is expected to include also other marketing mix dimensions such as the product (perceived performance) and communication (message receptivity). On the product dimension, the tolerance which customer shows towards the performance failures of the brand can be termed as the performance tolerance. When consumers purchase a product, they make some predictions related to the future performance of the product they buy (Engel et al. 1973). When they actually use the product and the product performs in line with their predictions, customers become satisfied (Swan & Combs, 1976). The confirmation/disconfirmation paradigm defines customer satisfaction as the result of comparison between initial expectations and the final performance outcome (Bassi & Guido, 2006). Thus, a positive relationship is expected between performance and customer satisfaction. Previous studies in the marketing literature confirmed this positive and significant relationship between perceived performance and customer satisfaction (Anderson, 1973; Cadotte et al. 1987; Fornell, 1992). As confirmed by many studies in the marketing literature, the satisfaction level of customer is expected to influence the strength of the relationship between the customer and brand (Hallowell, 1996; Bontis et al. 2007; Leninkumar, 2017). The theoretical framework as well as the findings of the existing studies lead us to name product performance as an important determinant of customer-brand relationship and consequently define it as a natural part of CBBT since tolerance is closely related to the strength of this relationship.

Another important dimension of any relationship, whether it is a personal, social or commercial one, is the communication between the parties. In case of customer-brand relationship, marketing communications is the tool which is used by the companies to inform, persuade to buy and remind customers about their products or services. However, the communication clutter, which is defined as a condition of confusion and disorder in a medium

(Shimp, 2008), becomes higher and higher every single day. Consequently, brands' communication efforts are continuously interrupted by the competitors in this cluttered marketing communications environment. This information overload in the market imposes a big risk on the marketers when we take into consideration the limited resources available and their accountability to generate satisfactory returns of advertisement dollars invested (Muda et al. 2012). Previous studies in the literature report significant negative effects of communication clutter on the effectiveness of advertising (Hammer et al. 2009; Zhao, 1997; Pillai, 1990). As a response to this challenge, companies try to find creative and effective ways to break through the clutter and reach their target consumers. Whatever creative way the brand managers find and implement, the most successful factor which leads to a sustainable effective marketing communications is to be a strong brand. Strong brands benefit from the advantage of selective attention, along other advantages provided to them (Tellis, 1988). It is also proposed by Kent and Allen (1994) that consumers will pay more attention to the messages of strong brands which will lead to the effectiveness of marketing communications. The influence of being a strong brand on the effectiveness of marketing communications leads us to conclude that one another natural dimension of CBBT is the tolerance level of consumers towards the marketing messages of such brands.

### **3. CUSTOMER BASED BRAND EQUITY AND CUSTOMER COMMITMENT**

The two important enablers of being a strong brand and consequently possessing a competitive power in contemporary markets are the Customer Based Brand Equity (CBBE) and Customer Commitment (CC). Both enablers are critical since interactively influence consumer responses and generate the basis of competitive advantage for the brand. The following sections of the study provides a literature review of these two constructs and targets to shed light into the relationship between CBBE, CC and CBBT.

#### **3.1. Customer Based Brand Equity (CBBE)**

As one of the important competitive enablers, Customer Based Brand Equity (CBBE), is the customer perspective applied version of brand equity which is introduced during 1980's and was the subject of many studies in the literature. Contrary to the financial perspective, CBBE is related with the response of consumer behavior towards the marketing stimuli as a result of the consumer brand knowledge structure and does not represent any financial value. Parallel to this approach, Keller (1993) defined CBBE as the "differential effect that the brand knowledge has on consumer response to the marketing of that brand". Thus, it represents the positive discrimination made towards the brand as a result of the perception related to the

overall superiority of the brand and the formation of strong, favorable and unique brand associations (Kamakura and Russel, 1993). Several studies in the literature proposed a multidimensional perspective to the concept. Aaker (1991) proposed a four-dimension structure including brand awareness, brand associations, perceived quality and brand loyalty. The author defined CBBE as the value associated with the brand and its reflection in these four dimensions. There are also other dimensions proposed in other studies including performance, social image, value, trustworthiness and attachment, brand leadership and personality (Martin and Brown, 1991; Lassar et al., 1995; Aaker, 1996; Feldwick, 1996). Taking reference, the four dimensions proposed by Keller (1993), namely brand awareness, perceived quality, brand associations and brand loyalty, each dimension plays an important role on the creation of a positive CBBE and consequently in the development of a strong relationship with customers. A brand benefits from a strong brand awareness when consumers easily recognize or recall a brand and it is also a pre-requisite for developing the required brand associations (Keller, 2003; Washburn and Plank, 2002). These brand associations can be anything linked in the memory to the brand in the tangible as well as intangible format including product attributes, perceptions, feelings, beliefs, attitudes or image related associations (Pitta and Katsanis, 1995; Kotler and Keller, 2006). Perceived quality is regarded as a separate dimension of the CBBE construct (Aaker, 1991), which is defined as a judgment of customers about the superiority of the product compared to other products in the same category (Zeithaml, 1988), and composed of intrinsic and extrinsic attributes (Steenkamp, 1997). Intrinsic attributes are composed of physical features of the product and extrinsic attributes are composed of features which are not related to the inner features of the product. These features include price, quality, package and related features (Berneu's et al. 2003). Finally, brand loyalty, the last but an important dimension of CBBE construct, is composed of cognitive and behavioral loyalty (Grembler and Brown, 1996). Cognitive loyalty is related to the strength of the brand awareness in consumers' memory and it is measured as the ability of customer to recall the brand as the first one in that category when the customer considers buying a product from that category (Chieng and Lee, 2011). On the other hand, behavioral loyalty is related with the repeated purchase of the same brand by the customer (Keller, 1998).

There are many studies in the literature which focused on the effects of brand equity on consumer behavior as well as brand performance. Taylor et al. (2004) focused on the relationship between brand equity and customer loyalty in the heavy equipment manufacturers industry and reported a strong and significant positive effect of brand equity on the customer

loyalty in the business to business context. Jalilvand et al. (2011) investigated the relationship between CBBE dimensions and purchase intentions in the automobile industry and reported a significant effect on purchase intentions. Kim and Kim (2005) focused on the relationship between CBBE dimensions and company performance in the luxury hotels and chain restaurants. Authors reported a positive and significant effect of brand equity dimensions on the performance of firms. Horsfall and Mac-Kingsley (2018) investigated the effect of brand equity on the market performance of food and beverage firms. Authors reported a significant and positive effect of brand equity on market performance of companies. Similarly, Castro et al. (2008) focused on the effect of CBBE on the brand performance across fifteen product categories and reported significant effect in most of the categories. These findings in the literature confirm the customer equity generation effect of brand equity which can be regarded as the outcome of having a strong brand (Leone et al. 2006). In this perspective, we can expect that a positive and strong brand equity will result in positive discrimination of brand by the customer compared to the competitor brands. Thus, customers may commit to their relationship with the brand which will result in a strong and continuous bond with the brand. This continuous and strong bond generated as a result of strong brand equity is termed as the customers' commitment towards the brand for the continuation of their relationship.

### **3.2. Customer Commitment (CC)**

Retaining customers as long as possible is the key success factor for boosting the lifetime value of individual customers and consequently increase the customer equity of the portfolio. Brand managers face customer churn challenge as the main obstacle to increase the retention rate and grow their customers base. Customer Retention involves customers to make repeat purchases. Although customer satisfaction is an important factor contributing to the retention of consumers, it does not guarantee the repeat purchase. A more powerful bond with the brand is required to the continuation of such relationship and this bond is termed as Customer Commitment in the marketing literature. Several definitions of Customer Commitment are provided in the literature. Moorman et al. (1992) defined customer commitment as the “enduring desire to maintain a valued relationship”. One another definition is provided by Rauyruen and Miller (2007) as the “psychological sentiment of the mind which leads to the formation of an attitude concerning the continuation of a relationship”. Thus, customer commitment is the main predictor of repeat purchases and the continuation of the relationship (İbrahim & Najjar, 2008; Liang & Wang, 2005). Marketing literature introduced a three-component model of customer commitment, which is derived from organizational



psychology (Allen and Meyer, 1990). The model includes three dimensions, namely, affective, normative and calculative commitment (Evanschitzky et al. 2006). The affective commitment is the psychological and emotional outcome of the relationship. On the other hand, normative commitment is the social dimension of the construct and involves the obligatory outcome for the customer to comply with the existing norms. Finally, calculative commitment is the outcome of the perceived economic investments made (Keiningham et al. 2015).

Previous studies in the literature focused on the influence of customer commitment on several dimensions of consumer behavior. Vuuren et al. (2012) focused the effect of customer commitment on the brand loyalty in the optometric practice environment and reported its significant positive influence together with satisfaction and trust. Similarly, but in different context, Bricci et al. (2015) reported the significant effect of customer commitment on brand loyalty in the distribution sector in Portugal and Almana et al. (2018) investigated this relationship in the finance sector in Indonesia and reported the significant effect of customer commitment on brand loyalty. Marshall (2010) compared the effect of two commitment dimensions, namely affective and calculative commitment on brand loyalty in the business to business context. Both dimensions are found to be significantly effective on brand loyalty and affective commitment is found to have a stronger influence on brand loyalty compared to calculative commitment. Taking into consideration the significant and positive influence of customer commitment on loyalty and retention, we can conclude that customer commitment can be regarded as a very strong attachment to the brand where it creates a strong bond that keeps consumers loyal to the brand even in case of low levels of satisfaction (Gustafsson et al. 2005). This links customer commitment with the CBBT concept since customers generate a level of tolerance towards the brand when they have strong commitment to the brand. Thus, we believe that customer who are committed to their relationship with the brand will show a tolerance towards performance failures, will tolerate to pay higher levels of prices compared to market averages and finally, they will tolerate to receive and process the messages sent by the brand without filtering out, as a result of their strong affective bond with the brand.

In the light of the conceptual review, theoretical framework and the findings in the existing literature, this study proposes the following hypothesis related to the relationship between Customer Based Brand Equity (CBBE), Customer Commitment (CC) and Customer Based Brand Tolerance (CBBT) to be tested in the scale validation study (Study 3) of the following section.

***H<sub>1</sub>: Customer Based Brand Equity will have a positive effect on Customer Commitment.***

*H<sub>2</sub>: Customer Commitment will have a positive effect on Performance Tolerance.*

*H<sub>3</sub>: Customer Commitment will have a positive effect on Price Tolerance.*

*H<sub>4</sub>: Customer Commitment will have a positive effect on Communication Tolerance.*

#### **4. RESEARCH METHODOLOGY**

This study targets to develop and validate the Customer Based Brand Tolerance (CBBT) scale through a process composed of four stages which is implemented in line with the literature and the requirements of this study. The procedure employed was borrowed from Hollebeek et al. (2014) who followed the procedures proposed by other studies for the different stages of the scale development process.

The process of scale development started with Study 1 which targeted the conceptual development of the Customer Based Brand Tolerance (CBBT) construct. This stage consisted of two parts. At the first part, an exploratory qualitative research is conducted to provide an understanding about the meaning of tolerance concept for the consumers and to identify possible tolerance dimensions for scale development. A group of 20 subjects were identified through convenience sampling in this part of the study. The second part of Study 1 dealt with the organization of definitions under the dimensions identified to generate the scale items. Following the generation of scale items, content validity was checked through a consumer panel study of 10 participants composed of professionals, academicians and students who were the participants of previous research studies.

Following the conceptual development stage, CBBT scale was developed and assessed in terms of dimensionality in Study 2. A Confirmatory Factor Analysis (CFA) was conducted to test and confirm the construct validity of the scale (Anderson & Gerbing, 1988). The statistical analysis was made by employing IBM SPSS AMOS version 26 software program.

In the following study, Study 3, based on the theoretical background and findings in the existing literature, a conceptual model and associated hypothesis were proposed. The model and proposed hypothesis were tested to confirm and validate the scale. A group of participants from the three largest cities of Turkey were selected as the sample of this study. The total number of subjects were 210, aged between 15-64 and their gender distribution was in line with Turkey's overall gender distribution in that age category. The hypotheses of the conceptual model were tested by structural equation modelling method which is a multi-variable statistical method. The statistical analysis for the validation of the scale as well testing of the hypothesis was made by employing IBM SPSS statistics and IBM SPSS AMOS programs.

## **5. CONCEPTUAL DEVELOPMENT OF CBBT CONSTRUCT**

The conceptual development of CBBT construct was the main focus of the first stage of CBBT scale development and validation process. At the first part of Study 1, an exploratory qualitative research was conducted to develop an overall understanding of what brand tolerance means for consumers and how they differentiate the brands in terms of their tolerance to these entities. In order to determine the sample, an invitation e-mail was sent to a mailing list of consumers from previous research studies and a total of 24 respondents accepted to join the study and 20 respondents were selected with equal distribution of gender and different age groups. In-depth interviews were conducted with all respondents in the study by first examining how they define the tolerance towards a brand. Their approach to tolerance concept was questioned by asking the question of “How you can define your tolerance towards a brand?” to the participants of the study. The interviews were conducted with an open-end approach as the tolerance concept was not a wide or complex phenomenon in the branding context. The second question was asked to understand and confirm how consumers differentiate the brands in terms of their tolerance towards these entities. Respondents were first asked to mention the brand name they prefer in consumer goods category and requested to compare their brand tolerance towards this brand (My Brand) with competitive brands in that category (Your Brands) which is shown to them by the interviewer. Table 1 includes selected consumers’ definitions of brand tolerance and their approach to alternative brands in terms of brand tolerance.

**Table 1.** Consumer Definitions and Reactions of Brand Tolerance

Respondent	Brand Tolerance Definition	Preferred Brand vs Unknown Brand
1	My tolerance towards a brand consists of my mercy against the product failures.	I can tolerate [My Brand] for product failures if they fix it but I will show no mercy for [Your Brands] in case of failure in my first usage.
2	If I pay a higher price for a brand or products, this means I tolerate it. Of course, there should be a limit for this tolerance.	I can pay up to 10% higher price for [My Brand] compared to [Your Brands] which I do not prefer.
3	When the brand is expensive and I still buy it, this means I tolerate it, may be for quality or any other reason.	I can pay more for [My Brand] if I need to make a choice between [My Brand] and [Your Brands].
4	When I keep buying the products of the brand even they are more expensive compared to other brands or they have some performance issues.	I can tolerate [My Brand] for a slightly higher price but I will not tolerate performance failures which are not compensated. If compensated, I will not consider shifting to [Your Brands].
5	If I don't shift to any other brand in case of better features of the competitive brand and products, or a lower prices offered, this means I tolerate this brand.	I will not shift to [Your Brand] for a better price up to discount of 10 %. If the features of [My Brand] are satisfactory, I will not shift to [Your Brands].
6	When I keep buying the brand with higher level of price and also pay attention to the messages received from this brand, this means I tolerate it.	I can tolerate [My Brand] for up to 20 % higher prices. I also pay attention and read all messages coming from it. I do not want to receive the messages of [Your Brands].
7	I tolerate the brand when its products do not meet my expectations, but I do not shift to any other brand.	In case of compensation as a product replacement or money-back, I will keep buying [My Brand]. I do not shift to [Your Brands] for one-time issue.
8	High price and pop-up ads while reading internet content, are the two things which I can tolerate for a brand.	[My Brand] deserves a higher price to be paid since its quality and performance is better than others. I can even tolerate its instant messages while I am busy.
9	If I do not delete the messages of a brand and I read them, or I keep buying the product even they ask for a higher price, this means that I tolerate the brand.	I am open for the all messages of [My Brand]. I do not want to receive messages from [Your Brands]. I already pay higher price for [My Brand].
10	Giving the brand a second chance to correct the product or service performance, this means that I tolerate the brand.	I can keep buying [My Brand] if my problem with the performance of the product is solved. I will not consider [Your Brands] in this case.

Careful analysis of consumers' definitions and reactions towards the brand they prefer and competitor brands, shows that consumer tolerance towards the brand was defined by consumers having three dimensions including performance, price and communication tolerance. All consumers participated in this exploratory qualitative study defined the brand tolerance as their continuous positive valence in case of unsatisfactory or unexpected experiences with the brand in terms of performance, price and communication. They also confirmed their commitment with their preferred brands in case of such occurrences against competitor claims. Referring to our previous proposed definition of Customer Based Brand

Tolerance (CBBT) as the acceptance of undesirable/unexpected tangible and intangible costs for the customers in their journey with the brand, we can conclude that the results of the analysis confirm the matching between the customers' definitions and our proposed definition of brand tolerance.

In the next phase of Study 1, in line with the procedure followed by Brakus et al. (2009), consumer definitions were screened and organized to develop scale items to assure the face validity. The definitions of consumers are classified under three groups of items which represent the three dimensions of CBBT, namely performance, price and communication. The number of items in each group was four in performance dimension, three in pricing dimension, and four in communication dimension. The items were developed based on the results of the exploratory research and related literature. Performance tolerance items were developed to express the positive valence and expectation of customers towards the expected performance of the brand offerings as well as their tolerance for performance failures and their commitment to the brand in case of compensation of their costs. The items of product performance or effectiveness scales which were used in several studies were also taken as reference while developing the items for performance dimension (Bolton et al., 2008; Chae et al. 2013). Price tolerance were developed to express the commitment of consumers to the brand due to their positive perception as well as features and benefits provided, even the brand charges higher prices for the offerings. Previous studies in the literature employed one item direct measurements of price tolerance (Hermann et al. 2004; Ballester and Aleman, 2001) as well as multiple items (Zeithaml, 1996). The items which were used in these previous studies were also taken as a reference while developing the items for price tolerance dimension. Finally, in line with the results of the exploratory research and relevant literature, communication tolerance items were developed to express the positive discrimination towards the brand compared to other brands in terms of acceptance and involvement into the messages of the brand. The items of message involvement scales which were used in several studies were also taken as reference while developing the items for communication dimension (Shiv et al. 2004; Bruner et al. 2000).

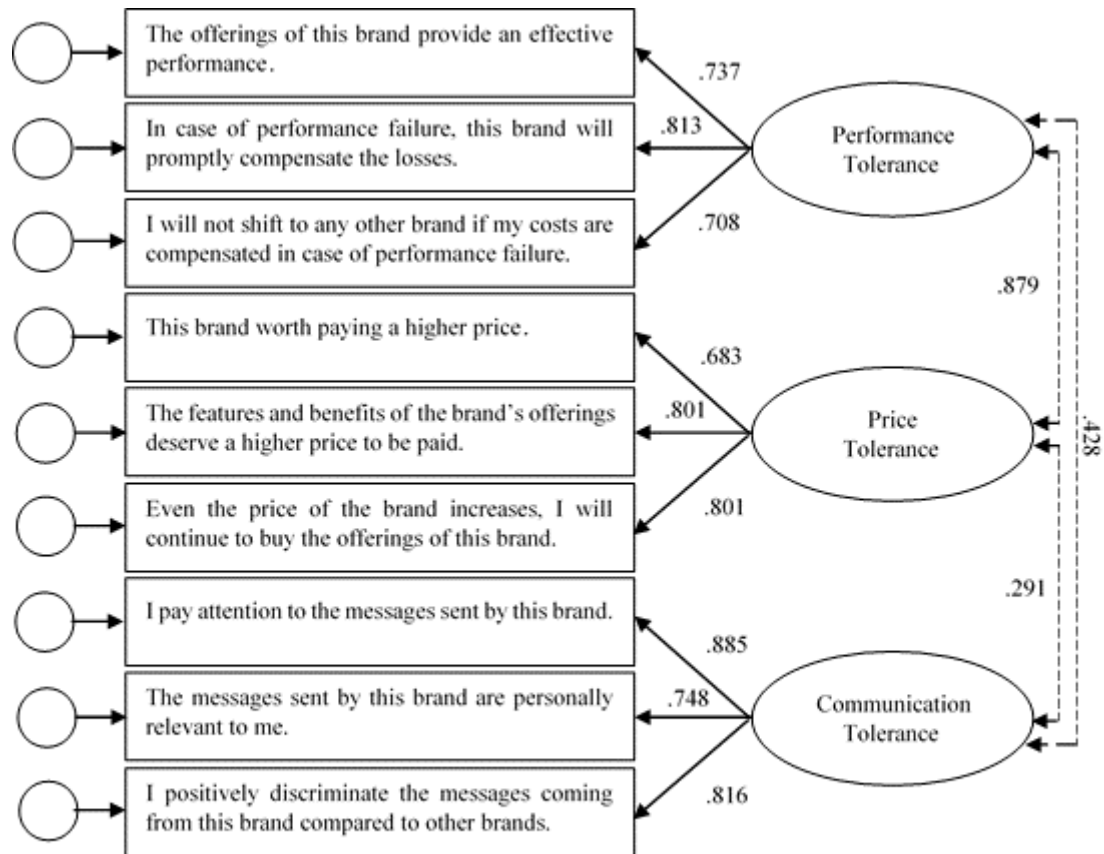
As a part of the procedure which is implemented by Brakus et al. (2009) and followed by Hollebeek et al. (2014), the scale items for three dimensions were tested in terms of content validity. In order to complete this task, a panel of consumers with convenience sampling were formed, the concept of CBBT was explained to participants and they were asked to evaluate all items based on their tolerance towards their preferred brands. The panel, which was composed of 10 participants, was composed of three professionals, four MBA students, and three

academicians. As a result of in-depth interviews with the panel participants, some items were excluded from the item list and some items were revised. In the performance tolerance dimension, one item of the performance dimension was found as the duplication of another item in that group of items. In addition to this, one item was rephrased in order to increase the linguistic clarity. In the price tolerance dimension, two items were rephrased again for the same purposes of linguistic clarity. Finally, in the communication tolerance dimension, one item was excluded from the item group since it was reported by participants as not relevant and applicable in the CBBT context. Before making the final decision of the scale items, the feedback of panel participants was re-evaluated, all accepted and a final list of 9 items were decided with three items in performance dimension, three items in pricing dimension, and three items in communication dimension.

## **6. ASSESSMENT OF CBBT SCALE**

The next stage, Study 2, targeted to assess the CBBT scale and consequently confirm the structure of dimensions as well as the distribution of items in performance, price and communication dimensions. In order to realize these targets, a questionnaire was prepared and distributed to the participants of the study who were selected from the undergraduate and graduate students of a private university in Turkey. A total of 165 questionnaires were distributed and 150 questionnaires were returned with complete answers. The questionnaire included 9 items generated as a result of exploratory research and following screening stages. Likert-type scales with five points was employed as the rating tool of the scale items ranging from Strongly Disagree (1) to Strongly Agree (5).

A Confirmatory Factor Analysis (CFA) was conducted to test and confirm the construct validity of the scale (Anderson & Gerbing, 1988). All factor items were included in the study and IBM SPSS AMOS 26 software was used as the tool of analysis. The results of the test confirmed the construct validity by yielding satisfactory levels of fit indices ( $\chi^2/DF = 1.508$ , CFI=0.980, IFI=0.981, RMSEA= 0.058). Previous studies confirm that CMIN/DF ratio below the threshold level of 3, CFI and IFI are above 0.9 level and RMSEA below 0.10 are satisfactory levels (Bagozzi & Yi, 1990). Figure 1 presents the dimensions as well as intra factor loadings of the proposed CBBT scale. All standardized items are found to be above the threshold of .50 resulting the formation of the scale without any pruning in the scale items.



<sup>1</sup>The reported standardized coefficients are significant at  $p < 0.01$  level.  
<sup>2</sup>The dotted lines represent the correlations between the dimensions of CBBT scale.

**Figure 1.** Results of the Confirmatory Factor Analysis

In order to test the convergent validity of the CBBT scale Average Variance Extracted (AVE) scores were calculated. In order to confirm the convergent validity, all AVE scores should be reported above the minimum .50 thresholds (Byrne, 2010). Calculated AVE scores confirmed the convergent validity since all item scores were above the minimum threshold required. In addition to the validity checks, the scale was also evaluated in terms of composite and internal reliability which is evaluated by calculating Cronbach  $\alpha$  scores. Composite reliability and Cronbach  $\alpha$  scores were found above the minimum acceptable thresholds (Fornell & Larcker, 1981). Overall, the validity and reliability of the scale was confirmed as a results of these calculations. Table 2 includes the results of convergent validity, discriminant validity and all reliability checks.

**Table 2.** CBBT Scale Validity and Reliability Checks

Dimensions	1	2	3
Performance Tolerance	(.754)		
Price Tolerance	0.695**	(.764)	
Communication Tolerance	0.358**	0.258**	(.819)
Composite Reliability	.798	.807	.858
Average Variance Extracted (AVE)	.568	.583	.670
Cronbach $\alpha$	.796	.804	.843

\*\*Correlation is significant at the 0.01 level (2-tailed).  
Diagonals show the square roots of AVE scores.

## 7. THE VALIDATION OF CBBT SCALE

The final study targeted to validate the CBBT scale by testing the conceptual relationships between the Customer Based Brand Equity (CBBE), Customer Commitment (CC) and Customer Based Brand Tolerance (CBBT) in the framework of the four-hypothesis proposed in section two, which were based on the findings of the existing studies in the literature. The conceptual model and the associated hypothesis proposed are presented in Figure 2.

**Figure 2.** Conceptual Model and Hypothesis Proposed

In order to test these relationships, a questionnaire was prepared and distributed to the participants of the study who were selected from the citizens of three large cities of Turkey. The sample included those citizens between age 15-64 and with a gender distribution of 51% male to 49% female, in line with Turkey's overall gender distribution in that age category. A total of 210 questionnaires were distributed and 190 questionnaires were returned with complete answers. Respondents were asked to think about the first brand that comes to their mind in the consumer electronics category and answer the questionnaire thinking about this brand. The questionnaire included the 16 items which measured Customer Based Brand Equity (CBBE), Customer Commitment (CC) and Customer Based Brand Tolerance (CBBT) performance of the brand. Except CBBT scale, other two scale were borrowed from the studies



in the existing literature. CC scale was borrowed from the study of Fullerton (2005) who drawn several items from the organizational commitment scale of Allen and Meyer (1990). Authors validated the scale and reported a Cronbach alpha score of .97. The second scale was borrowed from the study of Dolbec (2013) which drawn several items from the Yoo and Donthu's (2001) original CBBE scale and validated this adopted version. The author employed a four item seven-point Likert Type scale in the study.

For the purpose of this this study, five-points Likert-type scale was employed as the rating tool of the scale items, ranging from Strongly Disagree (1) to Strongly Agree (5). Although borrowed scales were validated by the respective authors, due to the translation into Turkish language as well as the reduction in item points, validity and reliability of all scales were checked via Confirmatory Factor Analysis (CFA). All factor items were included in the study and IBM SPSS AMOS 26 software was used as the tool of analysis. The results of the test confirmed the construct validity by yielding satisfactory levels of fit indices ( $\chi^2/DF = 2.018$ , CFI=0.937, IFI=0.938, RMSEA= 0.073). Previous studies confirm that CMIN/DF ratio below the threshold level of 3, CFI and IFI are above 0.9 level and RMSEA below 0.10 are satisfactory levels (Bagozzi & Yi, 1990). Table 3 presents the intra factor loadings of the scale items for each scale. All standardized items are found to be above the threshold of .50 resulting the formation of the scale without any pruning in the scale items.

**Table 3.** Factor Loadings of Scale Items

Scale	Items	Standardized Factor Loads	Unstandardized Factor Loads
Brand Equity	BEQ1	0.826	1.110
	BEQ2	0.824	1.177
	BEQ3	0.619	1.036
	BEQ4	0.699	1.000
Customer Commitment	COT1	0.769	0.987
	COT2	0.723	1.046
	COT3	0.767	1.000
Performance Tolerance	PER1	0.855	0.949
	PER2	0.924	1.026
	PER3	0.919	1.000
Price Tolerance	PRI1	0.730	0.746
	PRI2	0.528	0.576
	PRI3	0.871	1.000
Communication Tolerance	COM1	0.855	0.997
	COM2	0.838	1.086
	COM3	0.855	1.000

p<0.01 for all items

In order to test the convergent validity of the scales Average Variance Extracted (AVE) scores were calculated. In order to confirm the convergent validity, all AVE scores should be reported above the minimum .50 thresholds (Byrne, 2010). Calculated AVE scores confirmed

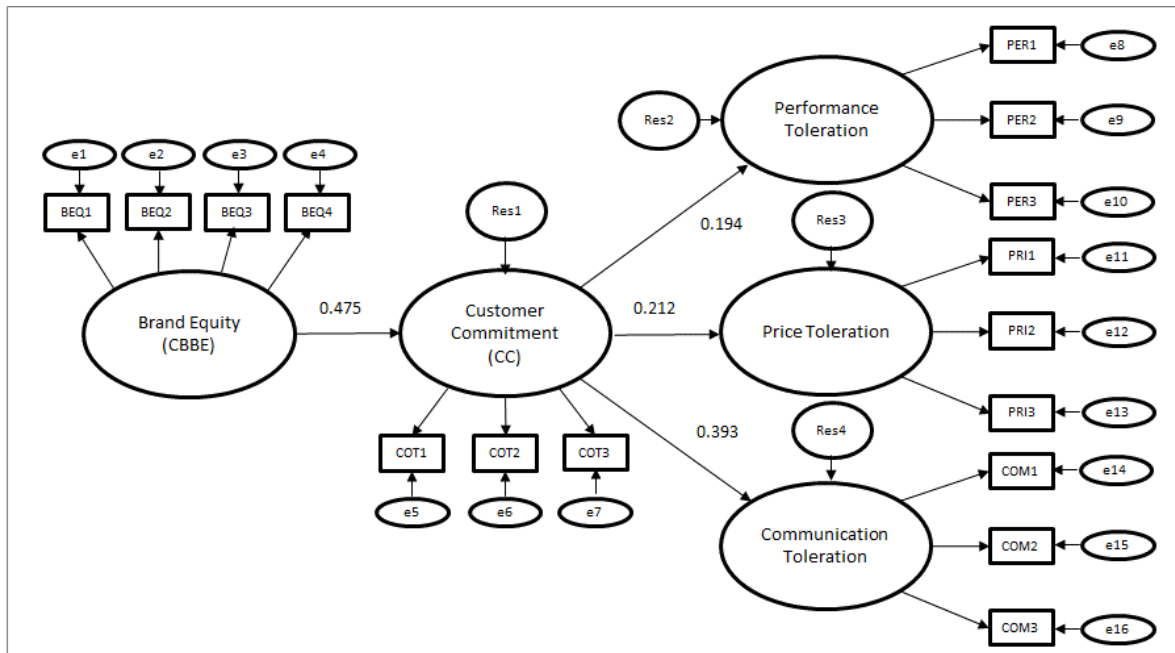
the convergent validity since all item scores were above the minimum threshold required. In addition to the validity checks, the scales were also evaluated in terms of composite and internal reliability which is evaluated by calculating Cronbach  $\alpha$  scores. Composite reliability and Cronbach  $\alpha$  scores were found above the minimum acceptable thresholds (Fornell & Larcker, 1981). Overall, the validity and reliability of the scale was confirmed as a results of these calculations. Table 4 includes the results of convergent validity, discriminant validity and all reliability checks.

**Table 4.** Validity and Reliability Checks for CBBE, CC and CBBT Scales

Dimensions	1	2	3	4	5
Brand Equity	(.747)				
Performance Tolerance	0.173*	(.900)			
Price Tolerance	0.275**	0.099	(.723)		
Communication Tolerance	0.284**	0.210**	0.218**	(.849)	
Customer Commitment	0.375**	0.148*	0.136	0.304	(.753)
Composite Reliability	.833	.927	.760	.886	.797
Average Variance Extracted (AVE)	.558	.810	.523	.721	.567
Cronbach $\alpha$	.817	.926	.743	.884	.793

\*\*Correlation is significant at the 0.01 level (2-tailed).  
Diagonals show the square roots of AVE scores.

Following the CFA results, the structural model was tested with maximum likelihood estimation methods. The testing of the hypothesis was made by using the covariance matrix of the items. The goodness of fit indices, the root-mean square error of approximation (RMSEA) and the  $\chi^2$  goodness of fit statistic, were used to evaluate the structural model. The results of the test confirmed the construct validity by yielding satisfactory levels of fit indices ( $\chi^2/DF = 2.108$ , CFI=0.927, IFI=0.928, RMSEA= 0.077). Previous studies confirm that CMIN/DF ratio below the threshold level of 3, CFI and IFI are above 0.9 level and RMSEA below 0.10 are satisfactory levels (Bagozzi & Yi, 1990). Figure 3 presents the structural model as well as the relationship between the variables in the model.



Notes:  $\chi^2/DF = 2.108$ , CFI = 0.927, IFI = 0.928, RMSEA = 0.077

**Figure 3.** Test Results of the Structural Model

The results of the analysis confirmed the positive and significant effect of Customer Based Brand Equity (CBBT) on the Customer Commitment (CC). On the other hand, CBBE was found to be significantly effective on Customer Commitment (CC). Finally, CC was found also effective on all three dimensions of CBBT, namely performance tolerance, price tolerance and communication tolerance. As shown in Table 5, all hypotheses have been accepted and these results indicate a positive and significant relationship between the constructs.

**Table 5.** Results of the Hypothesis Testing

#	Relationships	Standardized Coefficients	Unstandardized Coefficients	Result
H1	Brand Equity → Customer Commitment	0.475**	0.416**	Accepted
H2	Customer Commitment → Performance Toleration	0.194*	0.355*	Accepted
H3	Customer Commitment → Price Toleration	0.212*	0.283*	Accepted
H4	Customer Commitment → Communication Toleration	0.393**	0.580**	Accepted

\*\*Significant at the 0.01 level; \* Significant at the 0.05 level

## 8. CONCLUSIONS AND RECOMMENDATIONS

This study realized several targets related to the development and validation of the CBBT scale in order to contribute to the marketing literature. First, Customer Based Brand Tolerance (CBBT) construct is conceptualized and a scale of CBBT is developed. The study is the first one in the literature which targeted to develop and validate a CBBT scale composed of performance, price and communication dimensions. The study is structured to review the three inter-related concepts, namely Customer Based Brand Tolerance (CBBT), Customer Based

Brand Equity (CBBE) and Customer Commitment (CC), in the following two consecutive sections. In section two, customer tolerance concept was reviewed and CBBT construct is defined and proposed. In the third section of the study, the two concept which are closely related with the CBBT, namely Customer Based Brand Equity (CBBE) and Customer Commitment (CC) are reviewed. Following the reviews, four hypothesis related to the expected relationships between the constructs are proposed in order to be tested in the validation stage of the CBBT scale. In the fourth section, CBBT scale is developed and validated in three consecutive studies. In Study 1, an exploratory qualitative research is conducted to understand what brand tolerance means for consumers and how they differentiate the brands in terms of their tolerance to these entities. In Study 2, a confirmatory factor analysis is conducted to establish the factorial structure and set the dimensionality of the scale. In the final study, CBBT scale is validated with testing of a model which measures the relationship between CBBE, CC and the CBBT constructs. Thus, CBBT scale was developed and validated in section four with two different studies which confirmed the validity of both measurement and structural models. In both studies, findings confirmed a good model fit for the CBBT scale. As an important contribution, CBBT scale provides a holistic framework for the tolerance concept in the marketing literature and presents a wider perspective for the exploration of the relationship marketing concept. Moreover, it exhibits a very strong and significant association with other constructs of the marketing literature, such as Customer Based Brand Equity (CBBE) and Customer Commitment (CC). Thus, it can be an important tool for predicting consumer behavior in future studies.

In addition to academic implications mentioned, there are important managerial implications which needs to be addressed as the outcome of this study. First of all, the conceptualization of CBBT construct and its underlying dimensions, provides managers the opportunity to include this concept into their relationship marketing focused strategies. Secondly, brand managers may use the CBBT scale as a tool to score and evaluate the strength of their relationship with their customers and use this information to adjust their strategies and tactics. Finally, the findings of this study confirm that, a strong brand, defined as having a strong CBBE score, benefit from the CC and if that commitment is strong enough, the brand eventually reaches at the level of strong CBBT as the ultimate outcome of the relationship. Thus, every brand manager should design and manage their relationship with their customers taking into consideration the generation of strong CBBT score as the ultimate target. Thus, CBBE, CC and CBBT path is a critical one to follow for generating and sustaining the competitive strength.

CBBT is composed of three dimensions, performance, price and communication, which are all found to be influenced positively by CC. Brand managers should look at the scores for each dimension and target to align their strategies to optimize all CBBT dimensions in order to reach at the maximum tolerance level for their brands.

### **9. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH**

In addition to academic contributions and managerial recommendations, it is imperative to mention also some limitations of the study and suggestions for further research. A limitation of this study is that the validation of the scale was made only in one product category, consumer electronics, which leads to the generalizability issue. Further research can be conducted in other retail product categories and different context such as business to business and e-commerce settings. Moreover, the relationship of CBBT construct with other concepts such as customer satisfaction, purchase intention and customer experience can be also examined in the future studies.

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