



**CONSUMER CULTURE MODERATING EFFECT ON CUSTOMER DISPOSITIONS, ENABLERS ON TOOTHPASTE BRAND LOYALTY AMONG MILLENNIALS IN KENYAN PRIVATE UNIVERSITIES**

**Thaisaiyi Zephania Opati, Dr. Paul Gesimba, PhD & Dr. Lily Njanja, PhD**

**CONSUMER CULTURE MODERATING EFFECT ON CUSTOMER DISPOSITIONS, ENABLERS ON TOOTHPASTE BRAND LOYALTY AMONG MILLENNIALS IN KENYAN PRIVATE UNIVERSITIES**

<sup>1\*</sup> Thaisaiyi, Z. O., <sup>2</sup> Gesimba, P., & <sup>3</sup> Njanja, L.

<sup>1\*</sup> PhD Candidate, St. Paul's University [SPU], Kenya

<sup>2</sup> Senior Lecturer, St. Paul's University [SPU], Kenya

<sup>3</sup> Associate Professor and Senior Lecturer, St. Paul's University [SPU], Kenya

Accepted: October 3, 2023

DOI: <http://dx.doi.org/10.61426/sjbcm.v10i4.2742>

**ABSTRACT**

*Millennials are avid users of technology giving them a platform to transition from local to global buyers via social media use therefore blurring boundary between consumer private life and marketing. While dispositions and consumers capabilities have an influence on brand loyalty few studies have positioned culture as moderator among the millennials. This study examined the moderation effect on the relationship between customer dispositions and enablers influencing brand loyalty among the millennials in the Kenyan private universities. Studies indicate that culture influences brand loyalty but its moderating effect is not known among millennials given their attitudes and capabilities. A descriptive research design using Hofstede Cultural Dimension was adopted to anchor the study. 399 millennials aged 23 to 43 studying at 19 chartered private universities students were targeted using a multi-stage sampling method via a self-administered Likert scale questionnaire. Additionally, Hierarchical Structural Equation Modeling Regression Analysis and Hayes PROCESS used to analyze the data. Results showed that consumer culture does not moderate the relationship between customer dispositions, enablers and toothpaste brand loyalty among millennials. They have a youth culture, avoid have perceived high-quality brands and opt for relevant cheaper one. They revere emotional connected brands which have built high switching costs. Managers should understand youth culture to formulate effective strategies for optimizing the millennials brand loyalty. Future research should explore the influence of culture and social media impact on shaping loyalty tendencies not only among millennials.*

**Keywords;** *Customer Dispositions, Customer Enablers, Toothpaste, Brand Loyalty, Millennials and Consumer Socialization.*

**CITATION:** Thaisaiyi, Z. O., Gesimba, P., & Njanja, L. (2023). Consumer culture moderating effect on customer dispositions, enablers on toothpaste brand loyalty among millennials in Kenyan Private Universities. *The Strategic Journal of Business & Change Management*, 10 (4), 174 – 188. <http://dx.doi.org/10.61426/sjbcm.v10i4.2742>.

## INTRODUCTION

Millennials are known for their enthusiastic adoption and consumption of technology, which exposes their tastes and preferences, marking a departure from previous generations (Moreno et al., 2017). They extensively use of social media, integrating into every aspect of their lives, leading to the emergence of new cultural dynamics that demand an elevated marketing approach. This shift has blurred the boundary between consumers' private lives and marketing, providing marketers with a unique opportunity to engage with these consumers in innovative ways.

Cultural embedded attitudes are crucial drivers of behavioral adoption, forming the core of human behavior (Brousseau et al., 2016). These dispositions shape perceptions and reaction to various stimuli (Sreen et al., 2021). They encapsulate an individual's cultural evaluation of an entity exerting a significant impact on their actions and include brand affect, relevance, trust, perceived quality, performance, and brand satisfaction. They shape brand choice within societal norms and expectations serving as predictive indicators of behavior (Nystrand & Olsen, 2020) and brand's performance tool (Molinillo et al., 2019).

Customer enablers include customer switching costs, commitment, involvement and relationship proneness which shapes brand allegiance. The innate self-preservation instincts guide customers' decision-making processes (Yin, 2018) fanning the ability to build loyalty. In Kenya, parking fees as switching costs drive supermarket patrons to explore alternatives. In Malaysia competitors' innovativeness, the availability of substitute products, lower prices, quick delivery options, are deterring consumer preference for competitors' brands (Chuah et al., 2017).

Furthermore, in Taiwan, emotional commitment links customers to the brand. However, this commitment is not correlated to behavioral commitment (Hwang et al., 2021). Therefore, inducing commitment requires brands to align themselves with customer culture at an individual

level. In Indonesia, Hidayat et al., (2018) identified brand-loyal committed customers and price-loyal individuals as distinguishing traits among consumers while Menidjel et al., (2020) in Algeria found that customer relationship proneness (CRP) impacts purchase intention and word-of-mouth communication. Lastly Kenya's Ali (2018) observed that a brand's activities, such as soliciting feedback, engaging in co-creation initiatives, or offering interactive experiences, contribute to the development of a stronger sense of attachment and loyalty among customers towards the brand.

### Objectives of the Study

The objective of this study was to examine the consumer culture moderating effect on customer dispositions, enablers on toothpaste brand loyalty among millennials in Kenyan Private Universities. In pursuit of this objective, the following hypotheses were investigated:

- H<sub>0</sub>1: There is no statistically significant relationship between customer dispositions, and brand loyalty among millennials in the Kenyan private universities.
- H<sub>0</sub>2: There is no statistically significant relationship between customer enablers and brand loyalty among millennials in the Kenyan private universities.
- H<sub>0</sub>3: There is no statistically significant moderating influence of culture on the relationship between customer dispositions, enablers and brand loyalty among millennials in the Kenyan private universities.

### Problem Statement

Brand managers are confronted with substantial challenges when it comes to fostering brand loyalty among their customers (Koll & Plank, 2022). This has prompted brands to actively seek effective retention strategies in response to the declining levels of brand loyalty observed worldwide. Consequently, customer defection poses a substantial challenge for businesses, potentially resulting in significant financial losses. Considering that millennials contribute over \$600 billion to global transactions

(McClaren & Vocino, 2017), there is need for understanding and catering to millennials needs and preferences. Notably, in Kenya, millennials make up 30% of the population and represent 75% of the employed individuals (Kenya National Bureau of Statistics, 2019).

However, millennials are deeply immersed in what is often referred to a youth culture, implying that they are heavily influenced by and exposed to global-reaching social media platforms such as Facebook, Instagram, TikTok, among others. This is a challenge for brands to foster loyalty and driving behavioral adoption. Hwang et al., (2021) suggests that conforming to cultural consumer trends can impact emotional commitment, connecting customers to brands, but it may not necessarily exhibit a positive correlation to behavioral commitment. Besides, culture is taken as an independent variable rather than a moderating one and the link between customer attitudes and individual capability with brand loyalty has not been well-established. To effectively establish and strengthen brand loyalty among millennials, it is imperative for brands to gain a deep understanding of their specific needs, preferences, and behaviors.

In the context of Kenya, Kihiko (2017) delved into students' consumer socialization and its impact on the purchase behavior of washing detergents, devoid of culture, disposition or consumer enablers constructs. These studies left out cultural moderation effect on customer dispositions and enablers related to toothpaste brand loyalty among Kenyan millennials attending private universities. Addressing this gap was crucial in understanding and effectively engaging this specific demographic.

## LITERATURE REVIEW

### Theoretical Framework

Hofstede's Cultural Dimensions (1980) involves five distinct parameters, namely Power Distance, Uncertainty Avoidance, Individualism, Masculinity, and Long-Term Orientation. Power Distance pertains to the hierarchical structure and power disparities prevalent in a society (Hofstede, 2011). High power

distance acquire unique and expensive items as wealth and power expression while low ones dwell on social equality. Masculinity concentrates on lavish and status-oriented material possessions, achievements, recognition and heroism (Zhang et al., 2022). Femininity value modesty, generosity, quality of life and equality over the pursuit of material possessions.

Long-Term Orientation love traditions and frugality (Bašnáková et al., 2016), are suspicious and cautious love investment and education to secure their future. Short-Term Orientation prioritizes quick fixes, maintaining "face" in social situations, and ensuring personal stability through immediate problem-solving.

Uncertainty Avoidance regulate risk perceptions meticulously (Zhang et al., 2022) by adhering to strict rules such as budgeting and planning. They opt for luxury items and scrutinize product labels for information and ingredients to critically evaluate brand quality within the rule of law and ritualistic behavior (Chopdar & Sivakumar, 2019).

Individualistic cultures cherish personal time, autonomous lifestyles are quite opinionated and aspire to achieve personal goals while collectivist love tightly-knit groups (Chopdar & Sivakumar, 2019). Collectivist favour unbranded products, active information sharing about brands within the community. They value collective decision-making regarding brand choices based on shared values and beliefs as a group (Zainuddin et al., 2018).

### Empirical Literature Review

Brand affect encompasses emotions like joy or frustration, stemming from brand usage (Soedarto et al., 2019). Consequently, a subjective encounter is associated with product usage. Establishing emotional connections with consumers is paramount in the cultivation of a steadfast customer base for the brand (Schmulian, 2019). The primary goal is to evoke positive emotions and associations with the brand, ultimately resulting in heightened customer loyalty and advocacy.

Brand performance represents an attitudinal assessment closely intertwined with trust in a product (Molinillo et al., 2019), rooted in expectations and fortified through effective communication (Darvish et al., 2022). When these expectations are consistently communicated, they significantly influence brand perception. However, past negative experiences hinder brand loyalty adoption (Kiriakidis, 2019) since they block consumers to establish allegiance. Thus, the primary brand performance goal may not necessarily be to achieve brand loyalty (Tanzaretha & Rodhiah, 2021) but to stimulate satisfaction and guide decision-making (Izzudin & Novandari, 2018).

Falahat et al., (2018) observes that consumers' brand high quality perception gives rise to patterns of loyalty, and it is influenced by brand satisfaction and customer experience (Izzudin & Novandari, 2018). Consequently, when consumers positively interact with the brand they link it to high quality. Implying, quality aspects affect consumer decision-making. Therefore, effectively communicating these quality attributes to consumers sets the brand apart from its competition.

Essentially, trust is the cornerstone of brand loyalty (Menidjel et al., 2017). Consumers who trust a brand, consistently choose that brand over competitors, engage in repeat purchases and become brand advocates. Trust alleviates any consumer concerns or uncertainties when making purchase decisions. High trust levels imply diminished perceived risk perceptions thus reinforcing consumer reciprocity (Shin et al., 2019). Improving transparency in pricing, service terms and quality service measures consolidates trust (Sitienei & Makokha, 2017).

Guèvremont et al., (2021) recognized brand relevance as an emerging form of differentiation that cultivates customer loyalty (Mulugeta et al., 2017). Brand relevance is gaining traction, despite its relatively recent introduction. Differentiation is no longer dependent on traditional factors like product quality or price but hinged on a brand's ability to align with consumers' needs, preferences, and

values. Expended within a given culture and beliefs, helps in attuning the decision-making process for consumers. However, lack of brand relevance indicates communication challenges and consumer desires are not fully comprehended (Pan et al., 2020). Brands can then focus on understanding and addressing consumer needs, preferences, and values, to keep them loyal.

Brand satisfaction is a distinguishing factor for a brand's offerings and important benchmark for the customer experience evaluation in relation to the brand set expectations (Chen et al., 2020). When customers use or engage with a brand they form specific expectations based on its promises, marketing efforts and reputation. The degree of brand satisfaction then mirrors how effectively the brand has met or exceeded these expectations. Thus, when customers' actual experience align favorably with their expectations, satisfaction is met.

Consumer involvement is insignificant yet opens up habitual purchasing behavior (Oundo et al., 2016). However, an elevated level of consumer engagement and active participation in the brand experience assumes a more pivotal role in establishing and sustaining loyalty than the joint creation of value facilitated by online technologies (Ali, 2018). Furthermore, brand trust serves as a prerequisite for engaging customers and building brand loyalty (Kosiba et al., 2018). Trust reassures interactions and transactions are positive and dependable. Therefore, customer engagement thrives when confidence is hinged on brand's reliability, integrity and credibility.

The social interactive engagements contribute significantly to uplift customers' cognitive abilities, resulting in more robust interactions (Ting et al., 2020). These engagements empower customers to enhance their information processing, critical thinking and participation in more profound and meaningful interactions. Brands that foster social interactions can actively contribute to the cognitive development of their customers leading to more substantial and impactful interactions.



Positive switching cost concept envisions potential risk of relinquishing advantageous brand relationships. The negative switching cost tell of challenges and difficulties relating to getting an alternative. Both dimensions of switching costs exert a partial and simultaneous influence on customer retention (Amanah et al., 2021). To limit switching brands offer competitive pricing, facilitating smooth transitions, and enhance overall customer convenience but customers can preserve their existing perks and privileges. Brands can craft distinctive value propositions and cultivate robust customer relationships to avoid such.

Brand satisfaction fortifies commitment and loyalty since this is feasible when customers perceive that a brand is an integral part of their identity and existence (Dhurup et al., 2018). When intertwined with a customer's sense of self and a meaningful role, brands facilitate a robust and enduring commitment. Direct efforts towards crafting experiences that resonate with consumers' values, beliefs, and lifestyle is paramount. This deep commitment can result in consistent patronage, advocacy, and an emotional bond that transcends mere transactional relationships. Besides, delivering high-quality products that surpass expectations and exceptional customer experiences can guarantee cultivation of commitment (Soleimani, 2019).

However, the interconnection among consumers, vendors, and the brand is the foundation for trust, is vital in conflict resolution (Soi, 2018). It is a tripartite connection aimed at cultivating customer satisfaction, trust, commitment, and ultimately, loyalty. (Hayati et al., 2020). This strategy can results in satisfied customers leading to loyalty if a brand delivers high-quality products and maintain a commitment to transparency and reliability.

Additionally, the cultural influence on loyalty is shaped by factors such as family structures, economic conditions, and the widespread integration of technology (Uzir et al., 2021). Family dynamics influence loyalty and generational shifts in consumption influencing brand loyalty (Huang et al., 2017). As different generations mature and as

cultural values transform over time, the way individuals establish and maintain loyalty to brands changes. Strategies that effectively cultivated brand loyalty for one generation may no longer be as effective for another.

Consumer engagement by fostering buyer brand identification and aligning it with customer values (Rather et al., 2018). When consumers identify with a brand and feel a sense of belonging or alignment with its values and identity, it can lead to a deeper and more emotional connection. However, this approach challenges the traditional view of brand loyalty through culture assimilation, as organizations must continually adapt to both cultural and technological shifts to maintain customer loyalty in this evolving landscape.

Sharma and Singh (2018) suggested that communities with a strong collectivist mindset may exhibit loyalty patterns different from those with individualistic orientations. However, Wanjala (2015) sees collectivism plays a more prominent role in family vacation planning but with less significance in determining the holiday destination choice. It appears that whoever is financing the trip and the affordability of the chosen destination also come into play

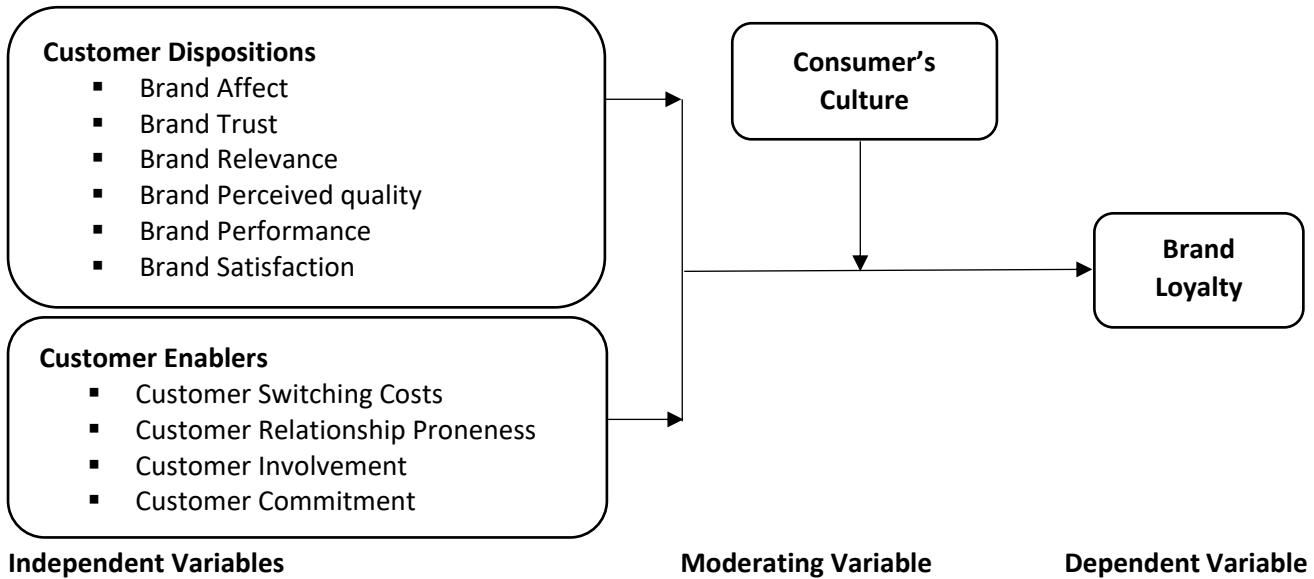
In Germany, the acceptance and power distance relevance are more closely tied to individual preferences, needs and expectations compared to Malaysia and Saudi Arabia (Faisal et al., 2021). High power distance societies have a strong inclination towards purchasing luxurious and sophisticated products for social status (Sharma & Singh, 2018). Brands perceived as luxurious and sophisticated hold particular appeal since they are linked to social hierarchy and prestige.

For masculinity societies strong focus is on material possessions, particularly in the form of status symbol products (Bašnáková et al., 2016). They acquire luxury or prestigious products to assert social standing. High uncertainty avoidance cultures seek risk reduction and elimination prompting renowned brands and luxurious, health-focused products be

sought (Zainuddin et al., 2018) as they are trusted as safer options. These qualities like luxury and health are linked to predictability and quality assurance, providing a sense of security and reliability in environments where uncertainty is less tolerated.

In contrast, cultures with a long-term orientation prioritize building enduring relationships over extended periods, valuing qualities such as sobriety, pragmatism, and future orientation (Sharma &

Singh, 2018). Consequently, such cultures prioritize quality and established brands and develop robust connections with brand trust and emotional attachment since they prioritize stability and endurance common with brand that have proven track record of quality and reliability. Shorter-term oriented cultures consumers have higher willingness to try new products or brands and a causal brand relationships.



**Figure 1: Conceptual Framework**

*Note: Interlinkage between Independent and moderator and dependent variables*

**METHODOLOGY**

A descriptive research design was adopted with 399 students, aged between 23 and 43 years, enrolled in all chartered private universities in Kenya targeted from 144,859 using the Slovin Formula (5% margin of error and a 95% confidence level). Quantitative

research using Hierarchical Structural Equation Modelling Regression and Hayes PROCESS method via SPSS was done as Daystar University Ethics Committee gave approvals giving leeway for closed-ended questionnaires distribution.

**Table 1: Sample Population Characteristics**

Details on Demographic statistics of the sample population

	Number	Percentage
Male	175	43.9%
Female	224	56.1%
22 to 26 years	322	80.7%
27 to 32 years	43	10.8%
33 to 37 years	17	4.3%
38 to 42 years	16	4%
Degree	317	79.45%
Diploma	32	8.02%
Master's	44	11.03%
PhD	6	1.5%

*Note; The population characteristic spread for Gender, age, and course enrolled.*

### Reliability, Multicollinearity and Test for Outliers

The Cronbach's alpha values were summarized in table with Mahalanobis distance identified significant deviation observations (see table 2).

Variance Inflation Factors measured collinearity, following the logic that if no independent variables were correlated, then VIFs would be 1.

**Table 2: Outliers**

Mahalanobis Outliers Observations

Observation	Mahalanobis d-squared	p1	p2
1	214.979	0.00	0.00
2	136.176	0.00	0.00
298	101.457	0.00	0.00
3	101.046	0.00	0.00
38	94.363	0.00	0.00

*Note; The identified unusual observations in the data*

**Table 3**

**Descriptive Statistics of Customer Dispositions, Enablers and Brand Loyalty Constructs**

Variable	Items	Cronbach Alpha	Mean	Std. Deviation	VIF
Brand Affect	4	0.72	1.89	0.84	0.81
Brand Performance	4	0.73	1.84	0.69	0.69
Brand Perceived Quality	4	0.73	1.97	0.73	0.61
Brand Trust	3	0.75	1.84	0.58	0.44
Brand Relevance	4	0.77	1.83	0.59	0.39
Brand Satisfaction	4	0.83	1.77	0.57	0.37
Customer Involvement	4	0.87	2.97	1.08	1.83
Customer Switching Costs	4	0.71	2.50	0.69	1.53
Customer Commitment	5	0.79	2.57	0.87	1.68
Customer Relationship Proneness	4	0.82	3.07	1.17	1.64
Attitudinal Brand Loyalty	6	0.77	2.09	0.68	
Behavioural Brand Loyalty	3	0.80	2.26	0.65	
Total	78				

*Note; Statistics related to the constructs*

### FINDINGS

Three factors allied to brand dispositions were statistically significant linked to brand loyalty at 0.05 statistically significance level including, brand trust ( $\beta = 0.24$ , t-value = 4.35, p-value = 0.00), brand affect ( $\beta = 0.31$  t-value, p-value = 0.00), and brand

relevance ( $\beta = 0.30$ , t-value = 5.28, p-value = 0.00). Brand performance ( $\beta = 0.05$ , t = 0.80, p-value = 0.42), brand quality perceptions ( $\beta$  of 0.01, t-value of 0.24, p-value = 0.81) and brand satisfaction ( $\beta = 0.1$ , t-value of 1.58, p-value = 0.12) were not significant (see table 4).



**Table 4***The Hierarchical Reduction Regression Analysis*

<b>Dispositions</b>				
<b>Variables</b>	<b>Model 1</b>	<b>Model 2</b>	<b>Model 3</b>	<b>Model 4</b>
Constant	0.42*	0.43*	0.44*	0.46*
Brand Trust	0.20*	0.21*	0.21*	0.24*
Brand Relevance	0.24*	0.24*	0.25*	0.30*
Brand Affect	0.28*	0.28*	0.29*	0.31*
Brand Satisfaction	0.09	0.09	0.10	
Brand Performance	0.04	0.05		
Brand Perceived Quality	0.01			
F	56.71*	68.21 *	85.179*	112.308 *
R <sup>2</sup>	0.47	0.47	0.467	0.463
Adjusted R <sup>2</sup>	0.46	0.46	0.461	0.459
<b>Enablers</b>				
Constant	0.59**	0.59 **	61**	
Customer Switching Costs	.18**	.18**	.19**	
Customer Commitment	.35**	.35**	.36**	
Customer Relationship Proneness	.02	.02		
Customer Involvement	.01			
F	58.762*	78.493*	117.624*	
R <sup>2</sup>	.38	.38	.386	
Adjusted R <sup>2</sup>	.37	.37	.372	

. \*Correlation significant at the 0.01 level and \*\* at the 0.05 level (2-tailed).

**Note; Outcomes of a hierarchical reduction regression analysis**

Customer enablers had two factors significantly related to brand loyalty at 0.05 significance level. They include customer switching costs ( $\beta = 0.19$ , t-value = 4.50, p-value = 0.00) and customer commitment ( $\beta = 0.36$ , a t-value = 10.31, p-value = 0.00). However, customer involvement ( $\beta = 0.10$ , t =

0.33, p-value of 0.74) and CRP ( $\beta = 0.02$ , t-value of 0.72, p-value = 0.47) were statistically insignificantly related to brand loyalty at 0.05 significance level. Culture moderation effect was statistically non-significant ( $b = 0.07$ , se = 0.06 p = 0.26) in the model (see table 5).

**Table 5**

**Model Summary of Consumer Culture Moderation Effect**

<b>R</b>	<b>R-sq</b>	<b>MSE</b>	<b>F</b>	<b>df1</b>	<b>df2</b>	<b>p</b>
<b>.73</b>	.53	.19	145.60	3.000	390.00	0.2608

**Note; The table presents Hayes PROCESS regression.**

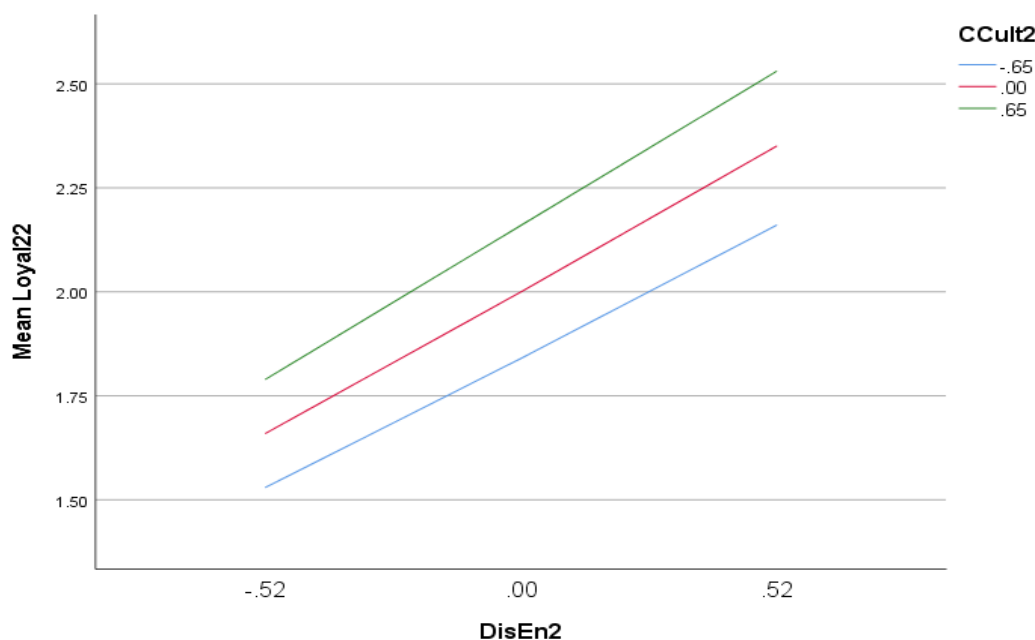
Hayes (2018) interprets the effect of customer dispositions, enablers as positive and significant on toothpaste brand loyalty among millennials ( $b = 0.66$ , se = 0.05, p = 0.00), conditional on consumer's culture being zero. The conditional effect of

consumer culture was positive and significant ( $b=0.25$ , se=0.04, p=0.00), conditional on customer dispositions, enablers factors being zero but moderation was statistically insignificant ( $b = 0.7$ , t = 1.120, p = 0.23) (see table 6).

**Table 6**  
Model for assessing Moderator Interaction

Model	Co-efficient	Standard Error	t	p	Lower Limit Confidence Interval	Upper Limit Confidence Interval
Constant	2.00	.03	79.85	0.000	1.95	2.05
Disposition and Enablers	.66	.05	12.12	0.00	.56	.77
Consumer Culture	.25	.04	5.62	0.00	.16	.33
Interaction 1	.07	0.06	1.120	0.23	-0.05	.20

Note; Culture customer dispositions, customer enablers, and brand loyalty interaction



**Figure 2: Slopes for Moderation effect Interactions Graph**

Note: As the cultural effect intensifies as a moderating effect grows

### Discussions

Moderating effect of consumers' culture does not significantly impact the relationship between customer dispositions, enablers, and brand loyalty. Yet interaction effect, (increase in R-squared from Model one to Model two) was at 53%, contributing significantly to the variation in brand loyalty. As per Hayes (2018), regardless of consumer culture, absence customer dispositions and enablers exert a positive and significant influence on toothpaste brand loyalty among millennials. Consequently, the

influence of customer dispositions and enablers varies depending on the cultural context of consumers. Millennials are less affected by local cultural dimensions, suggesting a leaning towards a more youth culture. Results are supported in societal contexts, as highlighted in Hofstede's dimensions (Faisal et al., 2021; Sharma & Singh, 2018).

Brand affect influences brand loyalty as it evoke positive emotions, such as fun, which strongly resonates with millennials (Tanzaretha & Rodhiah, 2021). Customization of emotional responses to

products based on individual customer preferences is beneficial and critical. Brand trust is strongly linked to brand loyalty (supported by Menidjel et al., 2017). Consequently, millennials actively seek assurance and trustworthiness from brands, to develop and sustain positive attitudes towards these brands. Trust not only acts as a guardian, preserving existing allegiance, but a catalyst for strengthening loyalty within this demographic.

Millennials have a strong and positive inclinations towards brands offering optimal solutions (Mulugeta et al., 2017) . This means millennials are drawn to brands that effectively address dental concerns, thereby reducing perceived risks associated with the products. This is also consistent with Sigindi (2018) insight that cultural backgrounds post unique brand relevance factors driven by distinct ingrained values. Cultural diversity inculcates diverse perceptions of brand relevance among consumers as specific dental issues are viewed from cultural perspectives.

Findings tell perceived brand quality had no significant impact on brand loyalty are consistent with Chinomona and Maziriri (2017). Dissatisfied customers default to loyalty because of habitual purchasing or lack convenient alternatives that align with their needs or preferences due to factors like geographical constraints, limited product availability or ignorance on alternative options. Customers might perceive little differentiation among competing brands in the market, leading them to believe that all brands offer similar services diminishes the incentive to switch brands.

For brand performance which was insignificant, Thagicu (2016) explains having knowledge about a product's performance is not sufficient to foster loyalty. Performance is envisioned via effective communication and any breakdown implies customers may not fully appreciate its performance. Lastly, for brand satisfaction several studies place psychological attribution to a subjective evaluation of how well the brand fulfills customers' needs (Chen et al., 2020) as why it is not influential. This relativeness means that customers' evolving needs and preferences can change over time and thus not

objective. What satisfies them today may not be relevant or satisfying in the future because of a shift in expectation.

Customer commitment was significant aligning with Dhurup et al., (2018) findings since customers seamlessly integrate a brand into their daily lives and actively advocate for it among others. They forge a robust personal connection with the brand, viewing it as a reflection of their values, aspirations or identity. They go beyond mere consumption; they actively incorporate a brand into their lifestyle. To them, the brand mirrors of their own values, beliefs and identity. This profound emotional connection transcends the brand's functional aspects and delves into the customer's core convictions. Their loyalty is not solely rooted in what the brand offers but, more importantly, in what it signifies to them on a personal level.

Customer involvement was significantly linked to brand loyalty meaning it is shaped by the brand's (Soleimani, 2019). Engagement through personalized communication, exclusive events, and exceptional customer service can forge a deep sense of belonging and attachment, reinforcing loyalty. Brands that consistently deliver high-quality products or services, provide dependable customer support, and maintain transparent practices are more likely to keep customers loyal. Furthermore, emotional attachment is a key driver of loyalty. When customers feel emotionally connected to a brand, they are more likely to remain loyal, even when faced with competitive alternatives.

There was a significant connection between customer switching and brand loyalty. This aligns Amanah et al., (2021). High switching costs may generate a superficial form of loyalty, driven by customers' desire to avoid inconveniences associated with switching to alternative brands. Brand concentrate on providing distinctive benefits, exceptional customer experiences to build loyalty. Customers remain loyal not merely out of necessity but because they genuinely perceive added value and unique benefits in the brand. Such loyalty is founded on trust, satisfaction, and a shared set of

values, rendering it more resilient and less reliant on external factors like switching costs.

Customer involvement and CRP were statistically insignificant. For products with low involvement, customers do not necessarily place a high value on commitment or having an established relationship with the vendor. This finding aligns with the research conducted by Oundo et al., (2016), which similarly observed low commitment among customers in low-involvement product categories like newspapers. In these product categories, customers may not develop strong emotional or commitment-based connections with the brand, suggesting that businesses operating in low-involvement sectors may need to explore alternative strategies to foster loyalty, as the traditional approach of increasing customer involvement may not yield the same results.

#### **CONCLUSIONS, RECOMMENDATIONS AND SUGGESTION FOR FUTURE RESEARCH**

Consumer culture does not play a moderating role in the connection between customer dispositions, enablers, and toothpaste brand loyalty among millennials in private universities in Kenya.

#### **REFERENCES**

- Ali, Z. (2018). *Factors Affecting Customer Loyalty in the Hospitality Sector : A Case Study of Sarova Panafric in Nairobi, Kenya*. [Masters Thesis, United States International University - Africa]. <https://erepo.usiu.ac.ke/bitstream/handle/11732/4267/ZEYNABALIMBA2019.pdf?isAllowed=y&sequence=1>
- Amanah, D., Handoko, B., & Hafas, H. R. (2021). Customer Retention: Switching Cost and Brand Trust Perspectives. *PalArch's Journal of Archaeology of Egypt / Egyptology*, 18(4), 3552-3561. <https://www.archives.palarch.nl/index.php/jae/article/view/6860>
- Bašnáková, J., Brezina, I., & Masaryk, R. (2016). Dimensions of Culture: The Case of Slovakia as an Outlier in Hofstede's Research. *Československá Psychologie*, 60(1), 13–25.
- Brousmiche, K. L., Kant, J. D., Sabouret, N., & Prenot-Guinard, F. (2016). From Beliefs to Attitudes: Polias, A Model of Attitude Dynamics Based on Cognitive Modeling and Field Data. *Jasss*, 19(4), 1–21. <https://doi.org/10.18564/jasss.3161>
- Chen, N., Wang, Y., Li, J., Wei, Y., & Yuan, Q. (2020). Examining Structural Relationships among Night Tourism Experience, Lovemarks, Brand Satisfaction, and Brand Loyalty on 'Cultural Heritage Night' in South Korea. *Sustainability (Switzerland)*, 12(17), 1–23. <https://doi.org/10.3390/SU12176723>
- Chinomona, R., & Maziriri, E. T. (2017). The Influence of Brand Awareness, Brand Association and Product

Millennials are increasingly embracing youth culture over local cultural values when selecting toothpaste brands. They are less inclined to opt for highly differentiated brands. Millennials are drawn to brands that establish emotional connections, entail high switching costs, and effectively address their dental needs. Furthermore, they exhibit brand loyalty toward options that offer significant value in exchange for high switching costs. The research also emphasizes that millennials tend to avoid direct relationships with vendors or brands, associating high-quality brands with higher costs. However, they prioritize more affordable alternatives that cater to their specific requirements.

Managers should understand the youth culture to take advantage of social media to engage millennials. The emphasis on brand symbolism and brand's problem-solving capabilities, indicate differentiation should be based on youth culture. Beside using positive emotions and creating switching costs barriers can keep millennials loyal. In the future, research should explore the impact of culture and social media on loyalty patterns, among millennials.

Quality on Brand loyalty and Repurchase Intention: A case of Male consumers for Cosmetic Brands in South Africa. *Journal of Business and Retail Management Research*, 12(1), 143–154. <https://doi.org/10.24052/jbrmr/v12is01/tiobabaapqoblariacomcfbisa>

- Chopdar, P. K., & Sivakumar, V. J. (2019). Understanding Continuance Usage of Mobile Shopping Applications in India: The Role of Espoused Cultural Values and Perceived Risk. *Behaviour and Information Technology*, 38(1), 42–64. <https://doi.org/10.1080/0144929X.2018.1513563>
- Darvish, A. ., Mohtaram, R., Lotfizadeh, F., & Hiedarzadeh, K. (2022). Identifying The Effective Factors of Oral Electronic Marketing on Brand Equity. *Journal of System Management*, 1401(07), 13–26.
- Dhurup, M., Van Schalkwyk, P., & Tsautse, V. J. (2018). The Relationship Between Brand Identification, Brand Trust, Brand Commitment and Brand Loyalty: Evidence from Supermarket Store Food Brands. *International Journal of Business and Management Studies*, 10(2), 166–182.
- Faisal, S., Allil, K., Hamid, N. A. A., & Abdullah, N. H. (2021). Whatsapp! Does Culture Matter To Persuasive System Design and Brand Loyalty? *Sustainability (Switzerland)*, 13(11), 1–20. <https://doi.org/10.3390/su13115800>
- Falahat, M., Chuan, C. S., & Kai, S. B. (2018). Brand Loyalty and Determinates of Perceived Quality and Willingness To Order. *Academy of Strategic Management Journal*, 17(4), 1–10.
- Guèvremont, A., Durif, F., & Grappe, C. G. (2021). Why Does This Brand Speak to Me? Conceptualization, Scale Development, and Validation of Brand Relevance. *Journal of Promotion Management*, 27(5), 609–629. <https://doi.org/10.1080/10496491.2020.1851850>
- Hayati, S., Suroso, A., Suliyanto, & Elfan Kaukab, M. (2020). Customer Satisfaction As a Mediation Between Micro Banking Image, Customer Relationship and Customer Loyalty. *Management Science Letters*, 10(11), 2561–2570. <https://doi.org/10.5267/j.msl.2020.3.039>
- Hayes, A. F. (2018). Partial, Conditional, And Moderated Moderated Mediation: Quantification, Inference, And Interpretation. *Communication Monographs*, 85(1), 4–40. <https://doi.org/10.1080/03637751.2017.1352100>
- Hidayat, R., Syed Zamri, S. N. A., & Zulnaidi, H. (2018). Exploratory and confirmatory factor analysis of achievement goals for indonesian students in mathematics education programmes. *Eurasia Journal of Mathematics, Science and Technology Education*, 14(12). <https://doi.org/10.29333/ejmste/99173>
- Hofstede, G. (2011). Dimensionalizing Cultures: The Hofstede Model in Context. *Online Readings in Psychology and Culture*, 2(Dimensionalizing Cultures: The Hofstede Model in Context), 1–26. <https://scholarworks.gvsu.edu/cgi/viewcontent.cgi?article=1014&context=orpc>
- Huang, Y.-C., Hu, Y.-J., Liu, F.-M., & Su, L.-C. (2017). The Role of Customer Involvement in Mediating the Relationship Between Brand Equity and Customer Loyalty. *Advances in Intelligent Systems Research*, 131, 339–342. <https://doi.org/10.2991/icoi-17.2017.57>
- Hwang, J., Kim, E., Lee, S.-M., & Lee, Y. (2021). Impact of Susceptibility to Global Consumer Culture on Commitment and Loyalty in Botanic Cosmetic Brands -Moderating Effect of Country of Origin. *Sustainability*, 13, 892.
- Izzudin, M. S., & Novandari, V. (2018). The Effect Of Perceived Quality, Brand Image On Customer Satisfaction And Brand Awareness Toward Repurchase Intention. *Journal of Research in Management*, 1(3), 32–43. <https://doi.org/10.32424/jorim.v1i3.44>



- Kenya National Bureau of Statistics. (2019). *Analytical Report on Education and Training Volume XVII*.
- Kihiko, S. W. (2017). *Effect of Consumer Socialization and Buyer Behaviour on Brand Awareness and Loyalty of Key Washing Detergents Among Students of Universities in Nairobi Central Business District* [Master's Thesis, University of Nairobi]. [http://erepository.uonbi.ac.ke/bitstream/handle/11295/103131/Kihiko\\_Effect of Consumer Socialization and Buyer Behaviour on Brand Awareness and Loyalty of Key Washing Detergents Among Students of Universities in Nairobi Central Business District.pdf?sequence=1](http://erepository.uonbi.ac.ke/bitstream/handle/11295/103131/Kihiko_Effect%20of%20Consumer%20Socialization%20and%20Buyer%20Behaviour%20on%20Brand%20Awareness%20and%20Loyalty%20of%20Key%20Washing%20Detergents%20Among%20Students%20of%20Universities%20in%20Nairobi%20Central%20Business%20District.pdf?sequence=1)
- Kiriakidis, S. (2019). Perceived Behavioural Control in the Theory of Planned Behaviour: Variability of Conceptualization and Operationalization and Implications for Measurement. In Damianos P. S. & D. K. Nasiopoulos (Eds.), *Strategic Innovative Marketing* (1st ed., pp. 197–202). Springer International Publishing. [https://doi.org/10.1007/978-3-319-33865-1\\_25](https://doi.org/10.1007/978-3-319-33865-1_25)
- Koll, O., & Plank, A. (2022). Do Shoppers Choose The Same Brand On Tthe Next Trip When Facing The Same Context? An Empirical Investigation In FMCG Retailing. *Journal of Retailing*, 98(4), 576–592. <https://doi.org/10.1016/j.jretai.2022.01.003>
- Kosiba, J. P. B., Boateng, H., A., O., Feehi, A., Boakye, R. O., & Hinson, R. (2018). Examining Customer Engagement And Brand Loyalty In Retail Banking: The Trustworthiness Influence. *International Journal of Retail and Distribution Management*, 46(8), 764–779. <https://doi.org/10.1108/IJRDM-08-2017-0163>
- McClaren, N., & Vocino, A. (2017). The Direct And Indirect Effect of NFC on Marketers' Work Norms, Vocational Socialization, Individual Ethical Position, And Ethical Perceptions. *Journal of Business and Industrial Marketing*, 32(1), 109–123. <https://doi.org/10.1108/JBIM-05-2015-0081>
- Menidjel, C., Benhabib, A., & Bilgihan, A. (2017). Examining The Moderating Role of Personality Traits in the Relationship Between Brand Trust And Brand Loyalty. *Journal of Product and Brand Management*, 26(6), 631–649. <https://doi.org/10.1108/JPBM-05-2016-1163>
- Menidjel, C., Benhabib, A., Bilgihan, A., & Madanoglu, M. (2020). Assessing The Role of Product Category Involvement And Relationship Proneness In The Satisfaction–Loyalty Link in Retailing. *International Journal of Retail and Distribution Management*, 48(2), 207–226. <https://doi.org/10.1108/IJRDM-01-2019-0020>
- Molinillo, S., Ekinci, Y., & Japutra, A. (2019). A Consumer-Based Brand Performance Model for Assessing Brand Success. *International Journal of Market Research*, 61(1), 93–110. <https://doi.org/10.1177/1470785318762990>
- Moreno, F. M., Lafuente, J. G., Carreón, F. Á., & Moreno, S. M. (2017). The Characterization of the Millennials and Their Buying Behavior. *International Journal of Marketing Studies*, 9(5), 135. <https://doi.org/10.5539/ijms.v9n5p135>
- Mulugeta, N., Tesfaye, G., & Asnake, T. (2017). Levels and Factors of Brand loyalty Towards Beer Brands: The case of a Developing Country Perspective, Ethiopia. *African Journal of Marketing Management*, 9(5), 59–69. <https://doi.org/10.5897/ajmm2016.0511>
- Mungai, M., Omwenga, J., & Owino, E. (2017). Antecedents of Brand Loyalty in Leading Supermarket Chains in Kenya : The Mediating Role of Customer Satisfaction. *Journal of Marketing and Consumer Research*, 41(January), 42–52.
- Nystrand, B. T., & Olsen, S. O. (2020). Consumers' Attitudes and Intentions Toward Consuming Functional Foods in Norway. *Food Quality and Preference*, 80, 1–11.

<https://doi.org/10.1016/j.foodqual.2019.103827>

- Oundo, B., Ogutu, M. and, & L, N. (2016). An Investigation Of Persuasion And Its Effect on Consumer. *International Journal of Research in Management Issue*, 2(6), 12–48.
- Rahmadhani, S., Nofirda, F. A., & Sulistyandari, S. (2022). The Effect of Product Quality, Brand Image and Brand Trust On Brand Loyalty With Customer Satisfaction As A Mediating Variable (Study On Brand Apple)]. *DeReMa Jurnal Manajemen*, 17(2), 205–222.
- Rather, R. A., Tehseen, S., & Parrey, S. H. (2018). Promoting Customer Brand Engagement and Brand Loyalty Through Customer Brand Identification And Value Congruity. *Spanish Journal of Marketing - ESIC*, 22(3), 321–341. <https://doi.org/10.1108/SJME-06-2018-0030>
- Schmulian, M. M. (2019). *Measuring Brand Loyalty Of KwaZulu-Natal Consumers Towards Their Chicken Brand Of Choice* [Master's Thesis, North-West University]. <http://repository.nwu.ac.za/handle/10394/33216>
- Sharma, D., & Singh, S. (2018). Deal proneness and national culture: evidence from the USA, Thailand and Kenya. *International Marketing Review*, 35(6), 981–1008. <https://doi.org/10.1108/IMR-04-2016-0085>
- Shin, K. ., Amenuvor, F. E., Basilisco, R., & Owusu-Antwi, K. (2019). Brand Trust and Brand Loyalty: A Moderation and Mediation Perspective. *Current Journal of Applied Science and Technology*, 38(4), 1–17. <https://doi.org/10.9734/cjast/2019/v38i430376>
- Sigindi, T. (2018). What Factors Matter to Brand Relevance in Category ? An Empirical Study in Turkey . *Business & Management Studies: An International Journal*, 6(2), 606–621. <https://doi.org/10.15295/bmij.v6i2.259>
- Sitienei, V. J., & Makokha, E. N. (2017). Determinants of Customer Trust on Brand Loyalty of Motor Dealers: A Case of Eldoret Town, Uasin Gishu County. *Paper Publications*, 4(4), 33–51. <https://www.paperpublications.org/upload/book/Determinants of Customer Trust on Brand-1040.pdf>
- Soedarto, T., Kurniawan, G. S., & Sunarsono, R. J. (2019). The Parceling of Loyalty: Brand Quality, Brand Affect, and Brand Trust Effect on Attitudinal Loyalty And Behavioral Loyalty. *Academy of Strategic Management Journal*, 18(1), 1–15.
- Soi, P. (2018). Influence of Relationship Marketing on Customer Loyalty. *International Research Journal of Management, IT and Social Sciences*, 8(6), 648–660. <https://doi.org/10.21744/irjmis.v8n6.1963>
- Soleimani, A. G. (2019). Studying the Mediator Role of Customer Commitment In The Relationship Between Brand Benefits And Customer Loyalty. *Journal of Euromarketing*, 28(1–2), 43–56. [www.copyright.com](http://www.copyright.com)
- Sreen, N., Dhir, A., Talwar, S., Tan, T. M., & Alharbi, F. (2021). Behavioral Reasoning Perspectives To Brand Love toward Natural Products: Moderating Role of Eenvironmental Concern and Household Size. *Journal of Retailing and Consumer Services*, 61(102549), 1–13. <https://doi.org/10.1016/j.jretconser.2021.102549>
- Tanzaretha, C., & Rodhiah, R. (2021). Experience Quality, Customer Brand Engagement, Brand Performance and Brand Loyalty to Purchase Intention. *Budapest International Research and Critics Institute (BIRCI-Journal)*, 5(1), 2396–2405. <https://doi.org/10.33258/birci.v5i1.3841>
- Thagicu, S. (2016). *Factors That Influence The Patronage Of Sameer Africa Products In Nairobi County* [Master's Thesis, United Sates International University - Africa]. <http://dx.doi.org/10.1016/j.jplph.2009.07.006%0Ahttp://dx.doi.org/10.1016/j.neps.2015.06.001%0Ahttps://www.abebooks.com/Trease-Evans-Pharmacognosy-13th-Edition-William/14174467122/bd>

- Ting, D. H., Abbasi, A. Z., & Ahmed, S. (2020). Examining The Mediating Role of Social Interactivity Between Customer Engagement and Brand Loyalty. *Asia Pacific Journal of Marketing and Logistics*, 33(5), 1139–1158. <https://doi.org/10.1108/APJML-10-2019-0576>
- Uzir, M. U. H., Hamid, A. B. A., Jerin, I., Latiff, A. S. A., & Thurasamy, R. (2021). Customer Satisfaction and Brand Loyalty to Electronic Home Appliances in Bangladesh: The Contingent Role of Brand Trust. *SN Business & Economics*, 1(6), 1–35. <https://doi.org/10.1007/s43546-021-00088-z>
- Wanjala, J. (2015). *Cultural Factors Influencing Consumer Choice for Holiday Destination Among Local Tourists in Kenya* [Master's Thesis, University of Nairobi]. <http://erepository.uonbi.ac.ke/handle/11295/93508>
- Yin, N. (2018). The Influencing Outcomes of Job Engagement: An Interpretation From The Social Exchange Theory. *International Journal of Productivity and Performance Management*, 67(5), 873–889. <https://doi.org/10.1108/IJPPM-03-2017-0054>
- Zainuddin, M., Yasin, I., Arif, I., & Hamid, A. A. (2018). Alternative Cross-Cultural Theories: Why Still Hofstede? *Proceedings of International Conference on Economics, Management and Social Study 2018*, 4–6. <https://ssrn.com/abstract=3309633>
- Zarantonello, L., Formisano, M., & Grappi, S. (2016). The Relationship Between Brand Love and Actual Brand Performance: Evidence from an International Study. *International Marketing Review*, 33(6), 806–824. <https://doi.org/10.1108/IMR-11-2015-0238>
- Zhang, L., Yi, Y., & Zhou, G. (2022). Cultivate Customer Loyalty in National Culture: A Meta-Analysis of Electronic Banking Customer Loyalty. *Cross Cultural and Strategic Management*, 29(3), 698–728. <https://doi.org/10.1108/CCSM-08-2021-0155>