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# Collision Between Customer Inertial Factors And Brand Love: Transformations In Re- Purchase Intentions

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**ABSTRACT**
 Present paper examines the brand re -purchase intention among the consumers as a result of inertial factors. Consumers' reaction towards inertial factors with love feelings towards the brands is studied to analyse their repeat purchase behaviour. Primary data has been collected randomly from 600 university students in Jammu district of J&K state who are consumers of FMCG brands and analysed using exploratory Factor analysis, structural equation Modeling and regression analysis. The results indicate that customer inertial factors significantly influence brand repeat purchase intentions. Further customer inertial factors with brand love produce different results in influencing the repeat purchase intentions of the consumers of FMCG. The study provide useful insights to the market managers by way of various strategies which can help in creating a strong FMCG customer base.
**Keywords:** Customer inertial factors, brand love, repurchase intention

## I. INTRODUCTION

Fast moving consumer goods (FMCG) market is a full-grown, competitive and teeming with local and global brands which constitute fourth largest industry in India. The market is continuously generating new avenues for sales and profits through market penetration, creating products that match consumers' tastes and preferences. Moreover the industry is featured with fresh portfolio all the time (PwC, 2014). Consumers spend nearly 40% of their income on FMCG products (IBEF, 2015). Aggressive marketing strategies under intense competition and highest penetration rate within the FMCG brands induce customers to purchase different products, thereby driving value for money deals for consumers (Nielsen, 2015). In other words, purchase decision making is a lengthy process with in FMCG brands because of various varieties of brands available. Because of these reasons and being 4th largest industry in the global economy, studies in FMCG brand purchase intention of the consumers have started to capture the attention of the marketers and scholars (Park, 2008). The appeal in marketing practices by the competitors, perceived prices, everyday needs, different varieties, experiences and styles can be the result of induced purchase and repurchase behaviour in FMCG (Deighton et al., 1994 and Ackerberg, 2003). For the marketers and companies these attributes mark for the symbol of everyday purchase by both upper level, middle level and lower income level group of

consumers (Chakrabortty et al., 2013). For example a bathing soap, toothpaste, washing powder etc are daily purchased FMCG by high, medium and low income people although brand preference may have the reason for differentiating the group of the consumer based on income level or any other demographic characteristics. In other words we can say that purchase intention generates equally among the consumers of FMCG brands where differentiations are based on the preferences about the particular brand (Sun, 2003). Notably many research studies have analysed the factors supporting in the brand purchase intention and found promotional-mix measures (Nagar, 2009;; Murtiasih et al., 2013 and Srivastava & Bisen; 2014), alternative attractiveness (Jones et al., 2000 and Wang, 2009), variety seeking behaviour, satisfaction (Cheng et al., 2011) etc as important force behind brand buuying decision. It is worth mentioning that generating a new customer costs five to seven times as much as keeping a current one and firms have to pay steep prices when customers drift to other brands (Umoh et al., 2013). Thus maintaining customer repeat-purchase intention to sustain operations and gain competitive advantage is important (Kuo et al., 2010). There is a line of research that focused on marketing strategies as an important predictor of brand purchase intention. On the other hand literature has largely been highlights the negative predictors that restricts the customers to go for the other brands and influence repeat

purchase intentions such as switching costs that include search costs, uncertainity costs, learning costs, time and money costs etc (Burnham, 2003 Goode & Harris, 2006; Cebat et al., 2011 and Gray et al., 2016). Another line of research have focused that with the passage of time a customer uses the same brand continuously, a sort of emotional relationship exists with the brand and even with the retailers from where the brand is being purchasing. Such factors are important to create inertia among the customers and inhibit switching behaviour (Gray et al., 2016). Such factors force the consumers to stick on consistent buying pattern about every time they purchase the brand. Marketing literature has highlighted the influence of these factors on brand choice behaviour (Yanamandram, 2004; Cheng et al., 2010; Kuo et al., 2013; Jaw, 2014 and Gray et al., 2016) but lacks in-depth analysis which demands much debate. From a managerial perspective, erections of customer inertial factors represent important strategies for retaining key customers. Although brand repurchase intention is an important consideration in FMCG sector, marketing literature lacks empirical and theoretical support in unearthing the factors that put an inertial impact on brand repurchase intentions of FMCG consumers. Thus, the main objective of the present study is to uncover the impact of inertial factors such as associated costs and relational benefits on brand repurchase intention. Interestingly Rundle-Thiele & Bennett (2001) investigated that fast-moving consumer goods markets are characterised by multi-brand purchasing as the costs of switching among these brands are very low. Therefore, depending upon associated costs only is not enough for the FMCG companies to influence repeat purchase intention in FMCG brands. At the same time creating consumer inertia can create unfavourable image of the company and brands among the consumers' minds. Therefore, literature has highlights some important linkages of significant factor as a signal related to how consumers prefer the brand and thus can help to predict their repurchase behavior. A brand with high preference intensity can help to create trust, satifaction among the customers which generate a feeling of love about that brand which leads to increase repurchase intention and also serve as entry barriers against competitor's brands (Herbig & Milewicz, 1995; Chen & Dubinsky, 2003; Cretu & Brodie, 2007; Martinez & Pina, 2005). But in many cases customers are prone to purchase other brands inspite of high brand preference and love and inertial factors. Thus, there is still a need to explore the situations that clear the role of brand love as an important positive inhibitor in the relationship between customer inertial factors and brand repurchase intention in FMCG sector most

importantly in FMCG brands where competition is severe which is the second main objective of the study. Moreover the study focuses intention rather than behaviour because literature have the wider views of intentions about implications that may have stronger significant impact on buyer's action or behaviour (Zeithamal,1988 and Hung, et al., 2011).

## II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

### 2.1 Consumer Inertial Factors and brand repurchase intention

Consumer inertia is defined as a consistent pattern of buying the same brand almost about every time a consumer shops, where a brand is bought out of habit merely because less effort is required (Solomon, 1994, p.240). Consumer inertia contains the consumption pattern when consumers attach to the same brand because of some underlying forces with regard to their previous experiences (Gulati, 1995; Oliver, 1999; Solomon, 2007). These forces are the customer inertial factors like various costs associated while ending with their regular brands, relationships with the brand (Gray et al., 2016). Scholars have empirically proved that with inertial driven purchases characterised by associated costs and relational benefits (Liu et al., 2011) customer tends to stay with their previous brands inspite of having intentions to purchase other brands. Various costs (Patterson and Smith, 2003; Jones et al., 2011) creates inertia since they have to change their shopping place for new brands. Moreover changing of a new shopping place requires lot of efforts in terms of money and time. In other words consumers have to bear search costs both in monetary form and psychological form. This inhibits them to end their relationship with their regular brand and they are forced by these factors (search costs) to continue with the same brand (Rossario & Foxell, 2006). Various studies have analysed that creating a new bond requires lots of learning costs as the consumers have to learn how to use the new product/ brand. With inertia, the customer does not find it worthy to spend time and go through the decision process entailed in selecting another brand (Assael, 1998). As such learning costs force the consumers to stick the same brand. Also with the passage of time, a relationship builds between the brand which increases the propensity to stay with the same brand. This relationship inertia exhibits negative impact on brand switching behaviour.

H1: Customer inertial factors (a. associated costs, b. relational benefits) significantly related to brand repurchase intention.

### 2.2 Brand love

Since the introduction of the feeling of love in the field of marketing literature by Shimp &

Madden (1988) by way of interpersonal love theory various conceptualisations of brand love like passion, intimacy brand commitment, liking, infactuation, desire, utilitarianism excellence, brand trust, brand loyalty, brand image, perceived quality, satisfaction etc (Ahuvia,1993; Albert & Merunka, 2013.) have been emerged. Specifically brand love is the degree to which a satisfied consumer is attached emotionally to the brands in other words passion for the brands (Ahuvia,1993). Scholars have strongly associated brand love with brand equity and satisfaction but in reality however the same consequences, these two concepts are different. Brand love is different from brand equity in such that brand equity is the generation of perceptions about the utility of the brands in terms of awareness, image, quality which generates loyalty (Keller, 1996) also satisfaction is the cognitive feeling about a brand but brand love is the emotional and effective attachment to the brands as a result of long term relationship with the brands (Bergkvist & Larsen, 2017). As such brand love may be the outcome of experience, word of mouth, brand equity and satisfaction. Scholars have empirically investigated that brand love increases the engagement of the consumers with the brands which in turn increases brand loyalty. Thus as brand love increases consumer becomes more loyal towards the brands which increases their repurchase intentions (Islam & Rehman, 2016; Bergkvist & Larsen, 2017). Further high brand love is strongly associated with positive purchase intention where consumer is always willing to pay price premiums or costs associated with the brands to which they love (Carrol & Ahuvia, 2006; Albert & Merunka, 2013 Karjaluoto, Munnukka & Kiurru, 2016). In otherwords the painful sentiments of higher inertial factors associated with the brands that forces repurchase behaviour are set forth by the feelings of love with the brands.

H2: Brand love moderates the relationship between customer inertial factors and repurchase intentions.

## III. RESEARCH METHODOLOGY
### 3.1 Questionnaire Design

In order to develop the questionnaire, valid and reliable measurement items have been extracted from the literature. Further the questionnaire has also been reviewed by the experienced scholars and experts in the fields and ambiguous statements are modified. This helped to ensure the content validity of the questionnaire and also to make the survey questionnaire understandable to the respondents. To analyse the brand purchase intention of the respondents in FMCG sector and to find out the FMCG brands, in the next step, a pilot survey was conducted on 150 university students taken randomly. We decided to take only those FMCG brands which have the highetest usage rate. Further to check and to improve the reliability of the scales item analysis was conducted (Hair et al., 2010). For item analysis, the corrected item to total correlation greater than .40 was taken as the criterion for item deletion to enhance the total reliability of the questionnaire. In addition this study used cronbach's alpha to test the construct reliability which should be greater or equal to .7 (Nunnally, 1978). In the item analysis no items were deleted as the cronbach alpha values were significantly higher than the prescribed limits. Thus reliability of the questionnaire was confirmed.

Data were collected from a self developed questionnaire. The formal questionnaire consisted of three sections. In the first section, general information was collected from the respondents. Second section screened the usage experience of more than one brands by the respondents. Participants were asked about the awareness and usage of various products and brands in household care products, personal care products and fast moving consumer electronic product brands. The brands used in the study included top five brands in each product category (table 1). Third section of the questionnaire consisted of the information about the constructs of the study. All items were assessed using five point likert scale ranging from 1 = "strongly disagree" to 5 = "Strongly Agree". We used the products which have long term relationship with the customers and the FMCG/brands used were washing powder, toothpaste and tea.

## TABLE 1: PRODUCT CATEGORY AND BRANDS USED IN THE STUDY
*Source: pretesting survey*

| S.NO | PRODUCT CATEGORY | BRANDS |
|---|---|---|
| 1 | Washing powder | Wheel, Surfexcel, Tide, Nirma, Vanish |
| 2 | toothpaste | Pepsodent, Closeup, Colgate, Dabur Red, Babool |
| 3 | Mobile-phones | Nokia, Samsung, Sony, Micromax, Apple |
| | | |

### 3.2 Research Subjects and Sampling Method

The research subjects were the students of Jammu University. We selected our sample size according to the methodology provided by Isreal (2009). According to Isreal (2009), a population of above one lakhs, (N) = 400 (n) respondents should

have to be considered to be representative and result in 95% level of confidence with a $\pm 5\%$ sampling error. Since according to Isreal (2009) we have to analyse more than 400 responses and above 80% or 90% response is generally considered good for the survey. Therefore, we distributed 675 questionnaires to the households as purification of the data and missing responses are also the consideration. Firstly each city was distributed into four zones i.e East, West, North and South and 225 questionnaires were distributed evenly in four zones i.e 57 questionnaires approximately from each zone. We prepared the lists of wards in each zones of the three cities and then from the lists one ward was selected randomly for data collection. About 225 questionnaires were distributed in each city. About 634 filled questionnaires were returned out of which 625 questionnaires were valid. After collecting the questionnaires we checked the normality of data in SPSS (17.0) using boxplot. We observed 25 outliers in the data which were deleted and finally we were left with 600 questionnaires for data analysis. After this, exploratory factor analysis (EFA) was

conducted to purify the scale and to find out the factorial structure of the constructs. Then the dimensionality or the emerged factorial design and was checked using confirmatory factor analysis (CFA). Further reliability and validity of the constructs were checked through average variance explained (AVE), composite reliability (CR), alpha values and discriminant validity. Lastly hypotheses were tested using structural equation modeling (SEM) (Hair et al., 2010) and moderator analysis (Sharma, 1981).

## IV. RESULTS

### 4.1. Sample characteristics

Table 2 presents the demographic characteristics of the respondents. Most of the respondents were male respondents (57%) and fall within the age group 41 and above (31.8%). In terms of education level, most were highly qualified up to post graduation level (42.3%). With those of graduate level qualification constitute second largest group (23%).

**TABLE 2: DEMOGRAPHIC PROFILE**

| GENDER | Male | 342 |
|---|---|---|
| | Female | 258 |
| AGE | 20-25 | 282 |
| | 26-30 | 124 |
| | 31-35 | 136 |
| | Above 35 | 58 |
| QUALIFICATION | Technical/diploma | 98 |
| | Post graduation | 298 |
| | Others/M.phil/Ph.D | 210 |
| FAMILY INCOME | 5000-10000 | 98 |
| | 11000-20000 | 170 |
| | 21000-30000 | 163 |
| | 31000-40000 | 76 |
| | 41000 and above | 93 |
| GENDER | Male | 342 |
| | Female | 258 |
| AGE | 20-25 | 282 |
| | 26-30 | 124 |
| | 31-35 | 136 |
| | Above 35 | 58 |
| QUALIFICATION | Technical/diploma | 98 |
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| | 11000-20000 | 170 |
| | 21000-30000 | 163 |
| | 31000-40000 | 76 |
| | 41000 and above | 93 |

### 4.2. Factor Analysis and Common Method Bias

Exploratory factor analysis (EFA) was performed to ascertain the factorial structure of the construct. We used principal component analysis with varimax rotation and eigen values> 1 as a

criterion for EFA (Kaisen, 1958). Further any item which have factor loading less than .5 were and for item analysis item to total correlation coefficient less than .4 were deleted (Hair et al., 2010) to increase the total validity of the item. This process was rotated until the desired results were obtained. The sampling adequacy was checked through Kaiser Meyer-oklin(KMO) measure which was above .6 or near to.8 in all cases which fell in the acceptable limits. Table 3 shows the results of the factor analysis. All the emerged factors have significant eigen values ($<$ 1), factor loading ($<$.6), and mean values (near to 4).

Common method bias was also checked by checking whether a single factor emerged on entering all the items into an un-rotated EFA which accounts for all the variance (Podsakoff et al., 2003). In our test four factors were emerged the largest of which accounted for 40% of the variance. These results ensured that common method bias did not exist. Further espondents were assured that there were no right or wrong answers and they can give the answers as per their perceptions. Further the confidentiality and anonymity of the study was also assured (Chang et al., 2010).

Several goodness of fit measures corresponds to these constructs are summarised in Table 4. Examination of these goodness-of-fit measures shows that they are uni-formly good, indicating that the measurement models fit the data well. The minimum discrepancy (chi-square/df) is less than or equal to 2.0 in all cases (it should be between 0 and 5 for a good fit with lower values indicating a better fit), except brand image it may be because of less items in this constructs. The root mean residual (RMR) values are very low (a value of 0 indicates perfect fit), and the goodness of fit (GFI) and adjusted goodness of fit (AGFI) indexes are both close to 1.0 (a value of1.0 indicates perfect fit). The standardized regression weights, average variance explained, composite reliability and cronbach alpha values are all statistically significant as shown in the Table 4, that confirmed the reliability and validity of the constructs.

This shows that the latent variables of all the constructs can be reliably operationalised using the dimensions that were specified for each construct and therefore validates the factor structure of the constructs. However, one should be somewhat cautious in placing complete confidence in the factor structures. Although commonly done, some authors do not recommend using the same data for specifying a model and for assessing the fit of the data to the model (Hair et al., 2010). Since all the constructs were measured with self-reported instruments it was also necessary to establish that these were in fact separate constructs and that the instruments were not essentially measuring the same construct. Otherwise, one could hypothesise that any relationship found between these constructs was a function of how they were measured.

**TABLE 3: Result of Exploratory Factor Analysis**

*KMO- Kaiser meyer Olkin, M= mean values, FL= factor loading, SD= standard deviation*
*Source:primary survey data purified in SPSS (17.0) (EFA).*

| CUSTOMER INERTIAL FACTORS | KMO | | | | |
|---|---|---|---|---|---|
| **1 ASSOCIATED COST** | .717 | EV | FL | M | SD |
| **FACTOR 1: look for** | | 1.98 | | | |
| Have to Look how a new brand works | | | .849 | 3.54 | .969 |
| It will require a lot of alternatives to choose the best | | | .672 | 3.52 | .961 |
| **FACTOR 2: learning, sunk and financial** | | 1.90 | | | |
| A lot of time, effort and money will require to locate a new brand | | | .815 | 3.50 | 1.05 |
| I would have to learn about the features of new brands | | | .816 | 3.54 | 1.05 |
| I have to learn about all the do's and don't's | | | .734 | 3.52 | .853 |
| **FACTOR 3: Uncertainity** | | 2.03 | | | |
| Using the new brand may be quite risky | | | .854 | 3.78 | .891 |
| it may possible that the new brand won't be as good | | | .756 | 3.89 | .764 |
| **2 INTER – RELATIONAL BENEFITS** | .850 | | | | |
| **FACTOR 1 personal relationship loss** | | 2.01 | | | |
| I will have to lose developed relationship with my brand | | | .724 | 3.59 | .892 |
| I will lose good friendship with my previous retailer | | | .763 | 3.92 | .766 |
| I will have to face difficulties in maintaining new brand relationship | | | .770 | 3.91 | .657 |
| **FACTOR 2 brand relationship loss** | | 1.97 | | | |
| I would not receive the same privileges with the new brand | | | .700 | 3.52 | .902 |
| I may not get special benefits from the new brand | | | .760 | 3.75 | .671 |
| I may lose preferential treatment from my previous retailer | | | .749 | 3.87 | .562 |
| I cannot find the same satisfaction from the new brand | | | .695 | 3.92 | .567 |
| **BRAND LOVE** | .681 | | | | |
| **Factor 1     influential** | | 2.32 | | | |
| I prefer this brand because of  trustworthiness | | | .756 | 3.9 | 1.0 |
| Reputation and quality are the main reason for buying brands | | | .786 | 3.8 | .842 |
| The brand I use has a prestigious image | | | .660 | 3.6 | 1.0 |
| **Factor 2 social impression** | | 1.25 | | | |
| The brand I prefer has a clean image in the society | | | .686 | 3.6 | .94 |
| The brand I prefer  is well established in the society | | | .828 | 3.7 | 1.3 |
| I prefer socially responsible brand | | | .641 | 3.7 | .882 |
| **REPURCHASE BEHAVIOUR** | .674 | | | | |
| **FACTOR 1 intention** | | 2.27 | | | |
| I would like to purchase the same brand | | | .721 | 3.7 | 1.00 |
| I may purchase the brand  again in the next purchase | | | .613 | 3.9 | 1.10 |
| For me changing from one brand to another is not beneficial | | | .669 | 3.8 | .98 |
| **FACTOR 2   repurchase benefits** | | 1.71 | | | |
| I may not get certain benefits by discontinuing the brand | | | .718 | 3.7 | 1.10 |
| Repurchasing the brand will save my time | | | .777 | 3.73 | 1.11 |
| Purchasing from one brand to another is a bad thing for me | | | .767 | 3.51 | 1.14 |

However, in order to empirically establish the discriminant validity of the constructs we compare the squared correlation among the constructs with average variance explained Table 6. The squared correlation among the constructs is lower than the average variance explained which established the disccriminant validity of the constructs.

**Table 4: RESULTS OF VARIOUS FIT INDICES**

|  | CHI-SQUARE/df | RMR | RMSEA | CFI | GFI |
|---|---|---|---|---|---|
| **Switching costs** | 1.901 | .068 | .060 | .953 | .962 |
| **Interpersonal relationship** | 1.464 | .057 | .040 | .987 | .981 |
| **Brand image** | 3.53 | .080 | .090 | .948 | .973 |
| **Switching behaviour** | 2.21 | .056 | .071 | .952 | .986 |
| **Path model 1** | 2.12 | .058 | .069 | .951 | .987 |

**TABLE 5: RELIABILITY AND VALIDITY**

| constructs | Average Variance Extracted | Composite Reliability | Cronbach Alpha |
|---|---|---|---|
| **switching costs** | 0.674 | 0.983 | 0.902 |
| **Interpersonal relationship** | 0.655 | 0.975 | 0.847 |
| **Brand image** | .681 | 0.989 | 0.991 |
| **Switching behaviour** | .721 | 0.952 | 0.856 |

**TABLE 6: DISCRIMINANT ANALYSIS**

| Scales | Switching cost | Interpersonal relationship | Brand image | Switching behaviour |
|---|---|---|---|---|
| **Switching costs** | 0.674 | | | |
| **Interpersonal relationship** | (0.353) 0.596** | 0.655 | | |
| **Brand image** | (0.96) | (0.218) | .681 | |
| **Switching behaviour** | (0.180) 0.425** | (.054) 0.233** | (.12) 0.355*** | .721 |
| **Note: Values on the diagonal axis represent Average Variance Extracted and values in parenthesis represent squared correlation between the constructs. The values with an asterisk represent correlation values.** <br> **\*\* \*sig below 0.01 level, \*\* sig at 0.01 level, \*sig at 0.03 level** | | | | |

### 4.3. Hypotheses Testing

Hypotheses have been checked using SEM model in AMOS. Fig. 1 shows the results of path analysis. Both inertial factors have positive significant relationship with repurchase behaviour of consumers in FMCG brands. As the switching cost increases one unit, repurchase behaviour of the consumer's increases up to 13% where as this increase goes up to 15% with one unit increase in interpersonal relationship. This supports our H1 that customer inertial factors are significantly related to repurchase behaviour of the consumers of FMCG brands.

**Fig. 1: path model showing main effect of customer inertial factors on switching behaviour**
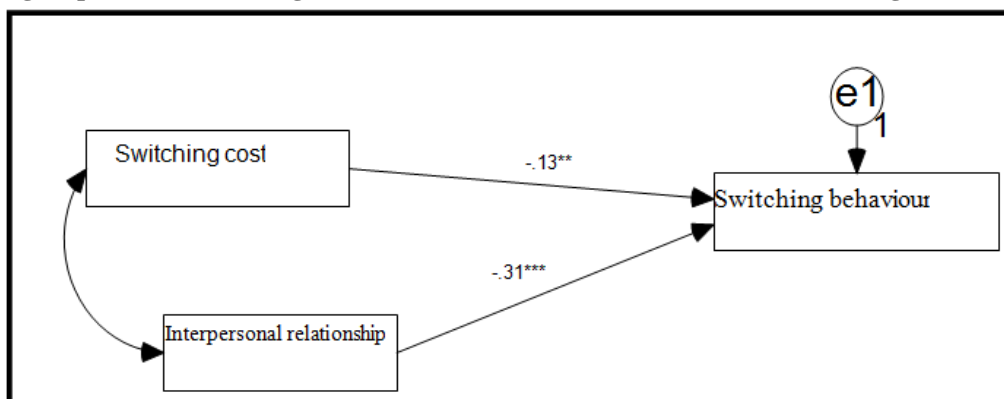


**\*\*p < .005, \*\*\*p < .001**

## 4.4 Moderator Analysis

For checking the moderating impact of brand love in customer inertial factors, we conducted moderator analysis as suggested by Sharma (1981). It was checked through hierarchical moderator analysis (HRA) in SPSS (17.0) where customer inertial factors were taken as independent variable and repurchase behaviour was taken as dependent variable. Before checking for moderator analysis all the independent variables including moderator variable are mean centered to remove the multi-collinearity effect (Sharma, 1981and Aiken and West, 1991). In order to investigate the moderating impact clearly we checked it separately on each inertial factor. Interaction terms were then included in the model. The analysis models were as follows

Model 1: $Y = \beta_0 + \beta_1 *X_1$

Model 2: $Y = \beta_0 + \beta_1 *X_1 + \beta_2 * M$

Model 3: $Y = \beta_0 + \beta_1 *X_1 + \beta_2 * M + \beta_3 * X_1 *M$

where $\beta_0$ is the intercept; $\beta_1$, $\beta_2$, $\beta_3$ the coefficient; Y the dependent variable, repurchase behaviour; X1 the independent variables switching cost or interpersonal relationship; M the moderator, brand love. Tables 7 and 8 show the results of the moderation analysis. VIF was <10, indicating no multi-collinearity problems among the variables (Hair et al., 2010) and the Durbin-Watson coefficient was between 1.5 and 2.5, indicating no autocorrelation. Table 7 shows the moderating results of brand love in switching costs and repurchase behaviour. The interaction effect of brand love and switching costs on brand-switching behaviour was insignificant indicating no moderating impact of brand love between switching costs and brand switching behaviour. As suggested by the framework by Sharma (1981) if the interaction impact is insignificant we can further check the relationship between moderator and criterion variable if this relationship is significant then moderator is antecedent, exogeneous, intervening or suppressor variable. Therefore, we further check the relationship between predictor or criterion variable (repurchase behaviour) and moderator variable (brand love) and this relationship was significant ($\beta$ = .380, p < .001). These results show that brand love is an antecedent of repurchase behaviour.

**Table 7: Moderated Regression Analysis of The Effect of Brand Love on Costs and Repurchase behaviour**

| Model | variable | Standard coefficient | VIF | $R^2$ | ADJUS TED $R^2$ | F-CHAN GE | DURBIN WATSO N |
|---|---|---|---|---|---|---|---|
| 1 RBE= $\beta_0$ + $\beta_1$* AC | AC | -.134*** | 1.00 | .018 | | | 1.634 |
| 2 <br> RBE= $\beta_0$ + $\beta_1$* AC + $\beta_2$ * BLO | AC | -.152** | 1.169 | .020 | .0018 | .0379 | |
| | BLO | .049ns | 1.169 | | | | |
| 3 <br> RBE= $\beta_0$ + $\beta_1$* AC + $\beta_2$ * BLO + $\beta_3$ * AC * BLO | SC | .077ns | 2.246 | .019 | .001 | .0224 | |
| | BLO | .289ns | 1.198 | | | | |
| | AC*BLO | -.391ns | 1.186 | | | | |

*\*\*\*p < .001, \*\* p< .005, \* p < .05, BLO = brand love, SWB = switching behaviour, INTP = interpersonal relationship, VIF –variance inflation factor.*

Similarly we checked the moderating impact of brand love on the relationship between interpersonal relationship and repurchase behaviour. Table 8 shows the results of moderating impact of brand love on interpersonal relationship. Model 1 shows the main effect relationship of interpersonal relationship on repurchase behaviour. The results shows the significant relationship between interpersonal relationship and repurchase behaviour ($\beta$ = -.309, p < .001). With the addition of main effect of moderator variable i.e brand love in model 2 the variance has been increased ($R^2$ = .106). This model explain significant incremental variance ( Adjusted $R^2$ = .103, F change = .000, p < .001) beyond that accounted by interpersonal relationship. Also the direct effect of brand love on repurchase behaviour is also significantly positive ($\beta$ = .111, p < .05). The addition of interaction effect of brand love and interpersonal relationship in model 3 increased the significant incremental variance (Adjusted $R^2$ = .103, F change = .000, p < .001). The interaction impact was significant which supports our H2b. Then we further check the relationship between predictor variable or criterion variable (brand love) and moderator variable (repurchase behaviour) which was found to be significant ($\beta$ = .345, p < .001). It shows that brand love is a quasi moderator between the relationship of interpersonal relationship and repurchase behaviour (Sharma et al., 1981).

**Table 8: Moderated Regression Analysis of The Effect of Brand Love on Relational Benefits and repurchase behaviour.**

| Model | variable | Standard coefficient | VIF | $R^2$ | ADJUSTED $R^2$ | F-CHANGE | DURBIN WATSON |
|---|---|---|---|---|---|---|---|
| 1 RBE = $\beta_0$ + $\beta_1$* RBS | RBS | -.309*** | 1.061 | .095 | | | 1.670 |
| 2 RBE= $\beta_0$ + $\beta_1$* RBS + $\beta_2$ * BLO | RBS | -.347*** | 1.264 | .106 | .103*** | .000*** | |
| | BLO | -.111** | 1.869 | | | | |
| 3 RBE= $\beta_0$ + $\beta_1$* RBS + $\beta_2$ * BLO + $\beta_3$ * RBS * BLO | RBS | -.646* | 2.49 | .125 | .121*** | .000*** | |
| | BLO | -.945*** | 2.224 | | | | |
| | RBS*BLO | -.807*** | 1.186 | | | | |

*\*\*\*p < .001, \*\* p< .005, \* p < .05, BLO = brand love, RBE= repurchase behaviour,   RBS – relational benefits , VIF- variance inflated factor.*

In order to further check the nature of this relationship across high and low brand love we plot the values of dependent variables (brand repurchase behaviour) on Y- axis and independent variable (interpersonal relationship) on X- axis (Fig 2). We plot this relationship along high and low values of brand love (plus and minus one standard deviation from their mean (Aiken &West, 1991and Cohen & Cohen, 1983). Figure 2 shows that the relationship between relational benefits and repurchase behaviour is increasing at a higher rate along high level of brand love.

**Fig.2: Moderating impact of brand love (BLO)**
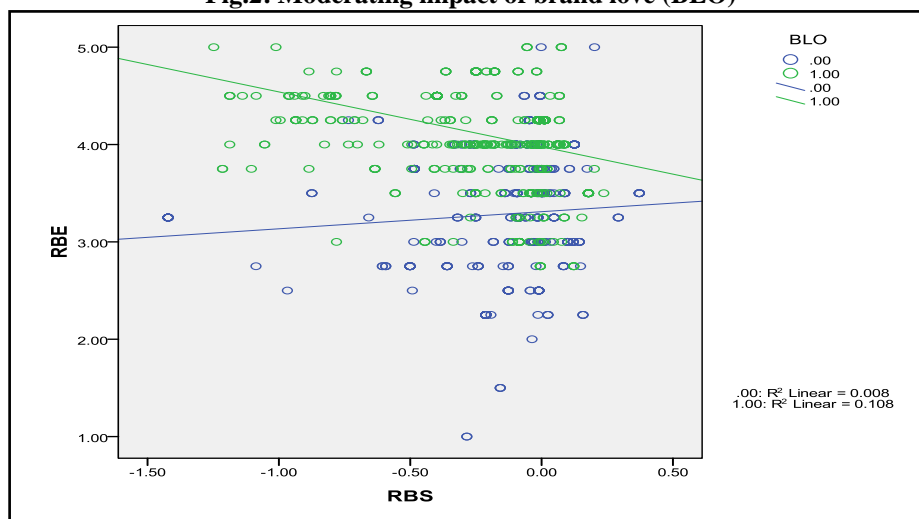


*RBS-relational benefits, RBE – repeat purchase behaviour, BLO-brand love, .00 – values of low brand love, 1.00- values of high brand love*

## V.  DISCUSSIONS AND IMPLICATIONS

Our results shows that both customer inertial factors such as switching costs and interpersonal relationship significantly influence repurchase behaviour of customers in FMCG brands. Although we find a thin line of research in FMCG regarding impact of switching costs and interpersonal relationship on repurchase behaviour. Previous literature do have shed lights in support of these linkages in other products mostly in services (Burnham et al., 2003; Patterson & Smith, 2003; Kim et al., 2006; Chebat et al., 2011; Nagengast et al., 2014 etc.). Thus, customers do not switch their brands in case they perceive the high costs associated. In contrast associated costs increase the propensity to stay with the same brands which in-turn increases customer retention rate. Additionally our results also indicate that while using the same brands for some periods a kind of interpersonal relationship with the certain brands establishes (cheng et al., 2011), which is the basis of human nature and habits (Colgate & Danehar, 2000) thus, inhibit customers switching behaviour and allows the current purchase behaviour to be repeated. Notably customer repurchase behaviour is influenced more by interpersonal relationship with the brand than associated costs but both significantly influence repurchase behaviour in FMCGS. Thus to increase retention rate and repurchase behaviour in FMCG, managers should try to create inertia

through introducing less negative with some positive limitations like limited availability period offer, loyalty points, special benefits, privileges and offers for repeat purchase customers. As many empirical and conceptual studies have provided a strong view regarding the perception of the consumers regarding price of the brands where higher prices are always associated with higher quality which ultimately leads to customer loyalty. So, market managers should keep the price of the FMCG brands little higher but competitive so that customers think twice before choosing other brands for consumption. Regarding the insignificant moderating impact of brand love in associated costs and repurchase behaviour it is suggested that brand love is cognitive feelings of the consumers towards the brands which is generated through factors like satisfaction, quality, liking, experience etc. Hence, brand love is a positive concept but consumer repurchase behaviour is forced during the situations when going for another brand may result into certain expenditures and consumers have to repurchase the same brands even if there is no brand love. This may be the plausible reason for insignificant moderating impact of brand love in associated expenditure and repurchase behaviour.

Our results also indicate that brand relationship is also significant to retain the FMCG customers with the same brand. Therefore, it has been suggested that companies and market managers should provide special treatment to their loyal or repeat purchase consumers like bonus/loyalty coupons, discounts, associated services, recognition through social media channels, brand co-creation, free gifts and prizes etc both at retailer levels and from company side. Higher brand love also increases this positive relationship thus it is further suggested that to increase the love for the brands among the consumers, FMCG marketers should try to amplify the superiority worth of their brands through special attentions to packaging, colour, taste, demographic characteristics of the consumers etc. FMCG marketers should create a better corporate and social image of their brands through community service practices, eco-friendly products and massages, green marketing campaigns etc. Higher image will increase the quality perceptions and positive experiences among the consumers of FMCG brands which will further enhance their retention rate.

Previous research studies focused the loyalty and satisfaction as a strong disincentive to discontinue a relationship but the present research suggests another interpretation behaviour which is not entirely based on positive phenomenon, but rather on the presence of inconveniences and penalities to increase the positive feelings with the brands among the customers. It will help in

generating peaceful and satisfaction feelings and strengthening the interpersonal relationship with the brand. Thus, with such a balance between expenditure menace and interpersonal brand relationship repurchase can be increased in a negative way with positive feelings.

## VI. LIMITATIONS AND FUTURE RESEARCH

The present study provide important insights in to the relationship between customer inertial factors and repurchase behaviour in FMCG brands. It has certain limitations too. Firstly, The study was limited to only three product categories i.e toothpaste, washing powder and mobile phone brands. But it does not study the category wise relationship. Thus to better understand the relationship it should be studied along each product category comparatively which can help to generalize the results in a broader way. Secondly, only two inertial factors have been studied in the present research. Researchers have highlighted other inertial factors such as the lack of perceived differentiation amongst alternative service providers, habit or passivity in continuing with the same product/service supplier, customer ambivalence and time constraints (Gray et al., 2015) which can have an important impact on repurchase behaviour and can improve the implications of the results. Unlike costs as negative inertial factors these positive inertial factors may have more important implications for marketers of FMCG brands. Further impact of other brand related factors like product quality, brand loyalty, brand love brand awareness etc may improve the results. Most importantly consumer characteristics like age, gender, income, culture and religion in urban and rural area may also improve the generalisability of the present research study.

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