The Impact of User-Generated Content on Customer Loyalty in Food and Beverages Retail: An Empirical Study

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This study analyses the effect of user-generated content (UGC) on the loyalty of UGC recipients in a European retail environment. An online experiment was conducted, which returned 1,074 completed questionnaires. Intensive involvement with UGC significantly increases the affective loyalty of retail customers, but no significant effect was found on conative loyalty. Furthermore, trust in UGC results in significantly higher conative and affective loyalty levels. Specifically, we reveal differences in the loyalty dimensions of millennials, with UGC significantly impacting affective loyalty in this age group. Our results suggest that UGC contributes to customer loyalty and patronage in a retail setting.

Keywords: user-generated content, customer loyalty, food retail, experiment

INTRODUCTION

The food and beverages retail market, as well as the personal care retail market, is highly competitive. According to (Statista 2018), price and assortment strategies do not suffice to differentiate, whereas customer engagement may hold the key to strong customer relationships and loyalty. Customer integration reinforces customer business relationships (Arnhold 2010). Consumers are moving to the centre of retailers' attention, as communication patterns are shifting from traditional one-way to two-way communication (Allan J. Kimmel 2010; Berthon, Pitt, and Campbell 2008). Consumers comment on their experience with retailers, exchange advice (Cheung, Lee, and Rabjohn 2008; Chu and Kim 2011; Erkan and Evans 2016; Kim and Johnson 2016) and inspire other consumers (Halliday 2016). User-generated content (UGC) is "created by the general public" (Arnhold 2010, p. 33), thereby not necessarily focusing on financial interests (Ralph Stöckl, Patrick Rohrmeier, and Thomas Hess 2008). Brand-related UGC refers to "the voluntary creation and public distribution of a personal brand meaning" (Arnhold 2010, p. 33). By creating brand-related content, consumers shape the general perception of a brand (Daniel Rowles 2014; Khim-Yong Goh, Cheng-Suang Heng, and Zhijie Lin 2013). UGC is perceived to be objective, impartial (Mir and Ur Rehman

2013) and more credible than producer-generated content (PGC) (Cheong and Morrison 2008; MacKinnon 2012; Mir and Ur Rehman 2013).

Consumers rely on UGC for purchasing decisions (MacKinnon 2012; Ramanathan et al. 2017). UGC consumption has a positive impact on brand awareness, brand loyalty and perceived quality (Schivinski and Dabrowski 2015). Content creation positively influences purchase intention (Malthouse et al. 2016). Social media has become mainstream in the marketing mix, with 12% of the marketing budget spent on social media (The CMO Survey 2018). Recent figures suggest that 63% of companies are utilizing social media to leverage customer loyalty (Social Media Examiner 2018). To combat competitive pressure, companies are striving for long-term customer relationships (Jaritz 2008). Conversion of customers into patrons and binding them closer to the brand is a major goal for retailers to ensure sustainable revenues (Hogreve et al. 2017). User-generated branding utilizes brand-related UGC to achieve brand goals (Burmann 2010). Our study examines the influence of UGC on customer loyalty, using involvement and trust as independent variables.

THEORETICAL CONTEXT

Trust is the cornerstone of business relations and success, as trust can have positive effects on purchasing intentions (Hegner 2011; McKnight, Choudhury, and Kacmar 2002). Customer loyalty, a marketing goal, is important too because it can help to achieve a company's economic goals (Diller 1996). Furthermore, trust can have positive effects on customer loyalty (Kim and Peterson 2017), which in turn positively affects a company's success (see e.g. Smith and Wright (2004)). Trust can be built through content creation by companies (Cheong and Morrison 2008) as well as customers (Utz, Kerkhof, and Bos 2012). The former is generally referred to as firm-generated content (FGC) or producer-generated content (PGC), and the latter as user-generated content (UGC) or consumer-generated content (CGC). For simplicity, we will use the terminology of UGC and FGC because we do not want to differentiate or subdivide the concepts any further.

Trust is important online and can have a positive effect on a customer's purchasing intentions (Hegner 2012; Kim and Peterson 2017; McKnight, Choudhury, and Kacmar 2002). Furthermore, trust can be subdivided into cognitive and emotional trust. Cognitive trust is a rational expectation of the competence of the other party (Choi and Lee 2017; Hegner 2012; Komiak and Benbasat 2004; Soh, Reid, and Whitehill-King 2009), it relates to consumers' experiences and acquired knowledge with a brand (Hegner 2012; Vollmar, Becker, and Hoffend 2013). Emotional trust is an affective expectation that the opposite party acts in one's interests (Choi and Lee 2017; Hegner 2012; Komiak and Benbasat 2004) characterizing a person's emotions toward an object or a person (Vollmar et al., 2013). Affective trust plays an important role in routine activities and everyday decision-making, which is the case for the majority of grocery purchases (Hegner 2012). Regarding content online, UGC is perceived as more trustworthy than PGC (Cheong and Morrison 2008; MacKinnon 2012; Mir and Ur Rehman 2013). Choi & Lee (2017) show that UGC has a larger effect on cognitive trust than PGC, while PGC has a larger effect on affective trust than UGC.

Customer loyalty has positive effects on a company's performance (Ramanathan et al. 2017; Smith and Wright 2004). Furthermore, the concept of customer loyalty can be subdivided into an affective, cognitive, conative and action dimension (Oliver 2014). This view of customer loyalty is shared by researchers modelling the concept online and providing an e-loyalty framework (Gommans, Krishman, and Scheffold 2001). In models of e-loyalty, content and trust are modelled as drivers of customer loyalty. These models have been shown to be valid in brick and mortar environments as well (Dick and Basu 1994; Vinhas Da Silva and Faridah Syed Alwi 2006). Too, Souchon, & Thirkell (2001), too, point out that a multi-faceted operationalisation in a retail context is a "fruitful basis for empirical enquiry". Furthermore, these authors point out that the strongest customer loyalty conceptualisations are multi-faceted constructs, referring to statements by Fournier & Yao (1997) that taking into account psychological as well as behavioural components give multi-faced operationalisations their strength. Content or more specifically UGC generates cognitive as well as emotional responses (Kim and Johnson 2016). A multi-level model shows that a brand community has positive effects on trust, which in turn positively affects brand loyalty (Laroche

et al. 2012). These effects on trust and loyalty are confirmed in a model that focusses on customer relationships (Laroche, Habibi, and Richard 2013). However, previous research does not yet distinguish or subdivide customer loyalty in the context of UGC, even though emotional responses are to be expected. In addition (Hollebeek and Macky 2019) recommend a further study of digital content marketing (DCM) consequences such as trust and loyalty for different firm characteristics.

Research on word-of-mouth marketing (WOM) and e-WOM suggests that customers rely not only on WOM and e-WOM but also on UGC when making purchasing decisions (Lee and Shin 2014), (Ramanathan, Subramanian, and Parrott 2017). Moreover, WOM can be an antecedent of customer loyalty (Srinivasan, Anderson, and Ponnavolu 2002) as well as an outcome of brand loyalty (Bıçakcıoğlu, İpek, and Bayraktaroğlu 2018).

Furthermore, involvement plays an important role when one examines in detail how customers process information, i.e. UGC and FGC. Costley & Brucks (1987) find evidence in their meta-analysis that involvement influences the depth of information processing, the purchasing decision, and loyalty and WOM. In addition, a closed loop between UGC, involvement and brand value exists (Christodoulides, Jevons, and Bonhomme 2012). Although grocery products are typically categorized as low-involvement products, significant differences in involvement within the categories were identified by Knox, Walker, & Marshall (2015). Furthermore, a link between involvement and customer loyalty was identified (Knox and Walker 2003). Kim and Johnson (2016), too, provide evidence that UGC triggers an emotional and cognitive reaction that ultimately impacts behaviour. Involvement is therefore a relevant construct when it comes to explaining consumer behaviour.

Current literature links UGC to trust, but involvement and positive effects on customer loyalty have been reported too. However, to our knowledge, no evidence or studies exist that explore customer loyalty in the context of UGC in an offline retailing setting in which loyalty is subdivided. We therefore close this gap by subdividing customer loyalty into an affective, emotional, and behavioural conative component. Additionally, we use a conceptualization of trust that has both emotional and cognitive aspects.

HYPOTHESES

A significant relationship between involvement and customer loyalty exists in grocery retailing (Knox and Walker 2003). This evidence is further supported by meta-analyses (Costley and Brucks 1987) and by the closed loop between UGC, involvement and brand value identified by Christodoulides, Jevons, and Bonhomme (2012). Our first hypothesis, H1, therefore states that highly involved customers show higher levels of customer loyalty:

H1a: *Due to the intensive involvement with user-generated media content, affective loyalty increases among highly involved persons.*

H1b: *Due to the intensive involvement with user-generated media content, conative loyalty increases among highly involved persons.*

Hypotheses H1a and H1b relate to the emotional involvement with user-generated media content and its effect on the two forms of customer loyalty. UGC has previously been shown to affect trust (Choi and Lee 2017), and trust is based on customers' positive past experiences with a brand, building trust accounts and resulting in customer loyalty (Ball, Simões Coelho, and Machás 2004; Delgado-Ballester and Luis Munuera-Alemán 2005). We therefore derive our second hypothesis, H2, stating that people who show high levels of trust in UGC show higher levels of customer loyalty:

H2a: *Trust in user-generated media content increases customers' affective loyalty.*

H2b: *Trust in user-generated media content increases customers' conative loyalty.*

With reference to Diller's model for customer loyalty (Diller 1996), the effect of user-generated media content on customer loyalty is measured by conducting a survey. The determinants involvement and trust are chosen as independent variables. They are measured in relation to three examples of user-generated media content. The study outcome is customer loyalty, which is treated as the dependent variable. A detailed analysis of customer loyalty is conducted with regard to age, gender, educational level, and shopping habits.

METHODOLOGY

To measure involvement, the Personal Involvement Inventory for Advertising (PIIA) was used from Zaichkowsky (1994). To measure trust, two different constructs from Choi and Lee (2017) were included in the survey: cognitive and emotional trust. Moreover, conative customer loyalty was measured to determine repurchase, recommendation and cross-buying intentions. The scales have been adapted to the retail sector. The pre-test showed that some questions were vaguely formulated; therefore, these questions were improved for the questionnaire. The subpopulation of test subjects was selected in such a way that the results could be scaled as accurately and reliably as possible to the entire population. Participants were recruited via a dark post on Facebook. The experiment was designed as follows. Firstly, the definition of user-generated content was given to the participants. Secondly, to rule out medium bias one of the three manipulations were randomly shown to the participants, either a Facebook post displaying pictures with retailers' groceries and a BBQ scene, an Instagram post showing retailers' product with serving suggestion or a Google review of the retailer. Thirdly, the survey to measure the dependent and independent variables was conducted.

EMPIRICAL FINDINGS

In total, 155,904 persons saw the ad, and 18'723 people clicked on the link. Altogether, 1,074 completed surveys were examined for anomalies, which left us with a sample size of n=986. In total, 777 women and 209 men participated in the study. The customer base of the European retailer shows a high share of women as well. Education level was high in the sample, with 45,8% university graduates and 28.1% high school graduates. Most (27,2%) participants were aged between 25 and 34 years, 24,3% were 45-59 years, and 22.2% were 18-24 years old.

Analysing the participants' shopping habits, we found that 42,5% visit the retailer several times a month, and 25,7% several times a week. The following reliabilities values were obtained: involvement (α=.892), trust (α=.917), affective customer loyalty (α=.936), and conative customer loyalty (α=.879). Thus, no items were deleted as all values exceed .7, as proposed by Nunally (1978). In this paper, the significance level α is 5%; effects with p-values smaller than 0.05 are considered significant.

The ordinal-scaled variables are measured using Spearman's correlation. The frequency of purchasing and the share-of-wallet correlate strongly and highly significantly ($r_s = .602$, $p \leq .001$, $n = 986$). A weak but highly significant correlation was found between frequency of purchasing and educational level ($r_s = .156$, $p \leq .001$, $n = 986$) and between share-of-wallet and age of subjects ($r_s = .112$, $p \leq .001$, $n = 986$).

A principal component analysis was conducted with Varimax rotation to reduce the number of dimensions and to identify the underlying factors influencing affective and conative loyalty. The measure of sample suitability according to Kaiser-Meyer-Olkin (KMO = .921) corresponds to an "astonishing" value (Hutcheson and Sofroniou 1999). The Bartlett test confirms that the variables are not completely uncorrelated (χ^2 (210) = 15134.054, $p \leq .001$). An analysis of factors is therefore permissible. Cross-loading items were deleted from the analysis using the Kaiser criterion (eigenvalue > 1), which left us with four factors. Factor 1 corresponds to cognitive and emotional trust, which is expressed as trust. Factor 2 shows conative loyalty, and factor 3 affective loyalty. The fourth factor defines involvement. Together, the four factors explain 68.81% of the total variance.

Pearson's correlations are derived for the interval-scaled variables. Involvement and trust correlate highly significantly ($r = .569$, $p \leq .001$, $n = 986$). The higher the involvement in user-generated media content, the higher the trust in it, and vice versa. Involvement correlates positively and highly significant

with conative loyalty (r = .233, p ≤ .001, n = 986) and affective loyalty (r = .334, p ≤ .001, n = 986). Trust correlates positively and highly significant with conative loyalty (r = .338, p ≤ .001, n = 986) and affective loyalty (r = .427, p ≤ .001, n = 986). Thus, the higher the trust in user-generated content, the higher the affective and conative loyalty. However, the affective loyalty had a stronger impact than the conative loyalty. To analyse further the results and to accept or reject the postulated hypotheses, a multiple regression analysis was conducted.

Taking affective loyalty or conative loyalty as dependent variable, the variance inflation factor (VIF) is 1.478 and the tolerance value is .677 (Urban, Dieter and Jochen Mayerl 2011). The conative loyalty as dependent variable explains 11.7 % of the model (R-squared = .117). The F-value indicates the suitability of the model with conative loyalty as dependent variable (F (2,983) = 65.056, p ≤ .001). Analysing the strength of the impact on the dependent variable, we found that involvement (*b* = .049, p=.101, SE = .030) shows a non-significant impact on conative loyalty, whereas trust shows both a strong and highly significant impact (*b* = .262, p ≤ .001, SE = .031).

The affective loyalty as dependent variable explains 19.5% of the model (R-squared = .195). The F-value indicates the suitability of the model (F (2,983) = 119.007, p ≤ .001). Both involvement (*b* = .161, p ≤ .001, SE = .042) and trust (*b* = .438, p ≤ .001. SE = .043) show a highly significant impact on affective customer loyalty. Trust shows the greatest impact.

A significant impact was found for H1a but not for H1b. Both hypotheses on trust, H2a and H2b, are supported. Because customer loyalty is a core construct in our study, we further analysed the control variables (age, gender, education level and purchasing behaviour). The purchasing frequency shows highly significant group differences in conative customer loyalty (F (4,981) = 112.563, p ≤ .001, partial η2 = .315). Test persons with a shopping frequency of "several times a week" display the highest customer loyalty (M = 6.1597, SD = .77569). Regarding affective customer loyalty, highly significant group differences were observed in purchasing frequency (F (4,981) = 95.542, p ≤ .001, partial η2 = .280). Customers who shop daily at the retailer have the highest affective customer loyalty (M = 5.3232, SD = 1.55788). The different levels of share-of-wallet show highly significant differences in conative customer loyalty (F (9,976) = 57.950, p ≤ .001, partial η2 = .348) and affective customer loyalty (F (9,976) = 49.452, p ≤ .001, partial η2 = .313). There are no significant group differences in gender, neither for conative customer loyalty (F (1,984) = .017, p > .05, partial η2 = .000) nor for affective customer loyalty (F (1,984) = .833 p > .05, partial η2 = .001). Age does not cause any significant group differences in conative customer loyalty (F (4,981) = 1.192, p > .05, partial η2 = .005). Affective customer loyalty differs according to age with a weak significance (F (4,981) = 3.468, p ≤ .05, partial η2 = .014). Test persons over 60 years old showed the highest affective customer loyalty (M = 3.4719, SD = 1.62739. The youngest age group (18 - 24 years) has the lowest customer loyalty (M = 3.1309, SD = 1.55337). Analysing the age group differences in terms of affective customer loyalty, we found only small, non-significant differences. The educational level of the test persons also shows highly significant group differences in conative customer loyalty (F (5,980) = 6.681, p ≤ .001, partial η2 = .033). Test subjects with vocational education showed the highest customer loyalty (M = 5.8800, SD = .89996). There are also highly significant group differences in educational level and affective customer loyalty (F (5,980) = 12.404, p ≤ .001, partial η2 = .060). Persons with a certificate of secondary education showed the largest customer loyalty (M = 4.5444, SD = 1.44499). Participants with a PhD or habilitation showed the lowest affective customer loyalty (M = 2.8939, SD = 1.70088).

DISCUSSION AND CONCLUSION

Theoretical Implications

Whereas previous research focusses on motivations to generate content (Berthon, Pitt, and Campbell 2008; Daugherty, Eastin, and Bright 2008; Malthouse et al. 2016), our research contributes to a greater understanding of the influence of UGC on recipients reactions, i.e. customer loyalty and its affective and conative dimension. Our results are in line with A. J. Kim & Johnson (2016), who state that UGC triggers emotional and cognitive reactions. Furthermore we contribute to the understanding of the value of UGC for offline business, namely food retailing, showing that UGC has an impact on attitude formation as well as

purchasing intentions, in line with previous research of MacKinnon (2012) and Ramanathan, Subramanian and Parrott (2017).

Practical Implications

The regression analysis partially confirms a significant effect of involvement and trust on the two forms of customer loyalty. Based on these findings, a recommendation can be given on how to deal with user-generated media content. For practical implementation, it is also of interest to identify group differences within a population of people.

The data of this study indicate that it is valid to embed UGC in marketing activities because of the positive effects on customer loyalty, an antecedent of retention (Curtis et al. 2011), which in turn has a positive effect on a company's performance (Ramanathan, Subramanian, and Parrott 2017; Smith and Wright 2004). This implication is in line with findings of Blut, Teller, and Floh (2018) linking marketing mix and communication to patronage. Our findings highlight the importance of UGC for patronage in offline grocery shopping as our results confirm that trust highly impacts affective loyalty, which plays a dominant role in routine activities and everyday decision-making (Hegner 2012). Furthermore, UGC positively affects customer satisfaction (Colicev, Kumar, and O'Connor 2018), an antecedent of customer loyalty (Kuenzel and Halliday 2010). However, a note of warning is appropriate, as contemporary marketing increasingly resembles UGC. If customers confuse FGC and UGC, an uncanny valley effect (see Ciechanowski et al. (2019) for a chatbot experiment) – i.e. customers believe they are reading reviews of a fellow shopper and then suddenly realise they are looking at advertisements – opposite effects to the desired ones may occur. Furthermore, the effects may vary across channels (Roma and Aloini 2019), an aspect that should be taken into account too.

According to our data, younger customers are less loyal. This is in line with studies on millennials showing lower customer loyalty to commodity goods (Gurău 2012; Lodes, Megan and Buff, Cheryl L. 2009), but with UGC positively affecting their loyalty, especially affective loyalty and not conative loyalty. Furthermore, a positive correlation between share-of-wallet and age was reported. Both these aspects support our argument that UGC should be considered in marketing activities and strategy.

Limitations and Further Research

Customer loyalty is measured as intention and not as actual customer behaviour. Research following up on our research could compare the stated purchase intentions to actual purchasing behaviour by linking these intentions to actual data of loyalty programs and customer profiles. Obviously, brand and region bias is involved in this study.

Furthermore, a promising research question would be to analyse which UGC type (pictures, videos and text) via which channel (Facebook, Instagram and others) have the greatest impact on customer loyalty. Our research contributes to discerning the influence of UGC on marketing performance, with customer loyalty as measure. The preliminary results could be extended, as suggested by Roma and Aloini (2019). They recommended that further research on how brand related UGC can be employed in social media marketing strategies, and their impact on marketing performance measures, should be conducted.

Conclusion

Our results suggest that UGC is relevant and useful to marketeers seeking to increase marketing performance and company success because UGC has an impact on both attitude formation and purchase intentions. UGC has the potential to bridge the gap between online and offline shopping experience, triggering affective as well as conative responses. Furthermore, trust impacts affective and conative customer loyalty. In addition, the effects we observed are in line with previous research linking the use of UGC in marketing to patronage (Blut, Teller, and Floh 2018), as well as research linking UGC to customer satisfaction (Colicev, Kumar, and O'Connor 2018), an antecedent of customer loyalty. Involvement affects affective customer loyalty, but we found no significant effect on conative loyalty. Our research suggests that UGC is effective for the target segment of millennials, confirming findings of (Bowen and Chen

McCain 2015) (Bowen and Chen McCain 2015) identifying the perception of friends and peers in social networks as an antecedent of trust.

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