Effects of online brand communities on millennials' brand loyalty in the fashion industry

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Abstract

Online brand communities are gaining traction in the development of marketing strategy, but it is unclear how the dominant group of users, the millennials, is being targeted with the prevailing and varying customer loyalty programmes. Grounded in understanding that loyalty is seen and understood differently by people who participate in online brand communities, this study is based on a constructivist perspective combined with hermeneutic methodology and embedded case study research strategy to examine how online brand communities activate multi-dimensional customer loyalty intentions. Empirical data were generated through 45 in-depth interviews of millennials. The analysis proposes a framework that categorises customer loyalty into: ambassador loyalists, public-voting loyalists, loveless loyalists and mercenary loyalists. Each stream contains one additional sub-category mediated by consumer levels of participation in online brand communities. This paper contributes to existing literature. Unlike extant studies, it specifically argues that customers' loyalty intentions in online brand communities depends on the individuals and context, and it categorises loyalty into different levels. Practical steps by which companies may utilise these categories and theoretical implications for wider consideration are proposed.

Key words: social media, online brand communities, electronic word of mouth, customer

loyalty, qualitative research, millennials, fashion.

1. Introduction

The extant literature on emerging technologies generally contemplates the effects of online

brand communities (OBCs) on consumer loyalty and engagement (Alves, Fernandes, &

Raposo, 2016; Felix, Rauschnabel, & Hinsch, 2017; Mas-Tur, Tur-Porcar, & Llorca, 2016).

Existing research argued that brands recognise opportunities to engage with consumers through

social networking (Malthouse, Haenlein, Skiera, Wege, & Zhang, 2013; Nisar & Whitehead,

2016). Social media channels are populated with brand-related activities connecting customers

and brands through a free-flow exchange of content (Ibrahim, Wang, & Bourne, 2017; Ou,

Davison, Zhong, & Liang, 2010). Researchers have recognised that brand–consumer dynamics

have evolved, allowing users to access common platforms and interact with one another and brands (Chen, Lu, Wang, Zhao, & Li, 2013; Cheung, Chiu, & Lee, 2011). Firm/brand–user interaction focuses on relationships between brands and users through interactions in which users directly post an opinion on a brand on online social media channels. The firm itself may deliver information that can benefit customers, such as events and coupons. The firm can consider requests about a brand and communicate in a cautious manner so customers use the service "well" and maintain a positive perspective. As McAlexander, Schouten, and Koenig, (2002) noted, a collective environment is born through virtual outlets, which sparks cognitive and emotional exchanges among participants.

Several authors studying OBCs observed that participation in these communities provides consumers with co-creative shared platforms that enrich brand–customer relationships; however, there are different interpretations in terms of what influences consumers' loyalty intentions, including the value of the brand itself, content created and published by community members or a combination of both (Hajli, Shanmugam, Papagiannidis, Zahay, & Richard, 2017; Payne & Frow, 2005; Zwass, 2010). Collectively, these streams of inquiry into OBCs have assumed that loyalty within a demographic cohort is organically consistent and individuals' continued participation exhibits consistent intentions and commitments. These studies are insightful but incomplete as users' continued participation and engagement depend on their motivations. Specifically, two types of motivation that impact customers' involvement in brand engagement can be identified: functional and symbolic motivation. Researchers have typically argued that functional motivation emerges from the behavioural type of loyalty towards brands, which is commonly based on the actual purchasing behaviour of customers (Dick & Basu, 1994; Eggert, Steinhoff, & Witte, 2019; Gorlier & Michel, 2020; Jacoby & Kyner, 1973; Ozuem, Thomas, & Lancaster, 2016). In contrast, a brand that is central to a customer's value system and has symbolic significance to them causes them to remain with the

brand (Aaker, 1997; Giakoumaki & Krepapa, 2020; Heitmann, Landwehr, Schreiner, & van Heerde, 2020; Jacob, Khanna, & Rai, 2019). Several authors have investigated the sole influence of brand symbolism on motivating customers to integrate the brand as part of their social identity and reinforce their view of self (Swaminathan, Sorescu, Steenkamp, O'Guinn, & Schmitt, 2020), ultimately leading to customers engaging with the brand or other consumers through social media (Giakoumaki & Krepapa, 2020). There is a consistent body of evidence, however, suggesting that information completeness and a need for bridging social capital are predictors of customer satisfaction and relationship commitment to brand communities (Gorlier & Michel, 2020; Cheng, Wu, & Chen, 2018). Building on these findings, Cheng and colleagues (2018) argued that people build relationships with OBCs because of their need to acquire connections with new people. However, a burgeoning stream of scholars have called for further work on OBCs and customer loyalty because current studies are insufficient in several notable aspects (e.g. Baldus, Voorhees, & Calantone, 2015; de Almeida, Scaraboto, dos Santos Fleck, & Dalmoro, 2018; He, Chen, Lee, Wang, & Pohlmann, 2017; Swaminathan et al., 2020). First, existing studies collectively assume that OBCs and customer loyalty are predominantly linear within a customer segment. Second, extant studies focus on the extension and prescribed trajectories of traditional customer loyalty programmes into OBCs. Another, and arguably deeper, problem is the understanding that customer commitment in OBCs is broadly consistent, necessitating the application of generalised reasoning to most customer loyalty problems. Constituting a major gap in extant studies is the effect of millennials' loyalty intentions within OBCs. First, the present study attempts to bridge this gap by examining millennials' loyalty intentions within OBCs in the fashion industry. Second, we deepen understanding around OBCs and millennials' commitment to fashion brands through OBCs. Third, the current study provides companies with a better understanding of OBCs and millennials' loyalty intentions in the fashion industry. Therefore, by examining OBCs and loyalty intentions, specifically

millennials' loyalty intentions, this study suggests factors based on customers' characteristics that companies should consider when developing marketing strategy.

To date, little research attention has been devoted to how customer commitment in OBCs fosters loyalty intentions, particularly millennials' loyalty intentions. However, some antecedents have been reported, such as social media marketing environments enhance millennials' brand experience (Licsandru & Cui, 2019; Brydges & Hracs, 2019). For example, Zollo, Filieri, Rialti and Yoon (2020) found that millennials naturally expect contemporary media to be used by brands to create meaningful dialogues online. The term "millennial" is multidimensional and age classifications vary among scholars and practitioners (Flecha-Ortíz, Santos-Corrada, Dones-González, López-González, & Vega, 2019; Flavián, Gurrea, & Orús, 2019;; Thomas, 2013). Millennial birth years fall between the early 1980s and 2000s (Ng, Schweitzer, & Lyons, 2010; Rainer & Rainer, 2011). Helal, Ozuem, and Lancaster (2018) conceptualised millennials with three distinct socio-cultural dimensions: tech-savvy, socially conscious and active social media users. In today's youth-oriented society, the millennial group is the most tech-fluent generation; millennials have adopted social media into regular everyday communication, including social interactions (Danias & Kavoura, 2013; Kavoura, Pelet, Rundle-Thiele, & Lecat, 2014), and are frequently involved in online purchasing and information sharing (Mangold & Smith, 2012; Bilgihan, 2016). Millennials are the largest population of the social media market (Statista, 2020). It was reported that 57% of the millennial population identify fashion trends through OBCs, which is more than any other generation (Loeb, 2020). A report by McKinsey & Company (2020) found that millennial customers have high willingness to switch and select fashion brands that align with their values, prompting fashion brands to take more proactive action in their marketing strategies. Our study focuses on how customers' commitment in OBCs fosters loyalty intentions. The value of

focusing on millennials lies in the fact that this demographic cohort has the greatest spending power ever in the fashion industry and is the most inclined to use social media environments for interactions (Stewart, Oliver, Cravens, & Oishi, 2017; Di Benedetto & Kim, 2016).

Similarly, Deloitte (2019) showed that millennials pursue or halt brand relationships based on insights into their business operations and influences on society. Other scholars showed that millennials' participation in OBCs and electronic word of mouth may influence or hinder their purchase decisions (Eastman & Liu, 2012; Liu, Wu, & Li, 2019). Likewise, widespread participation in OBCs is often considered to generate social influence (Kong, Wang, Hajli, & Featherman, 2019), subsequently contributing to outcomes of identification and trust (Akman & Mishra, 2017).

Given OBCs importance in the fashion clothing industry, we develop a theoretical framework that draws on social influence theory to consider how OBCs are linked to the emergence of customers' loyalty intentions. Using loyalty intentions as our base and focusing on OBCs, we refine and extend existing work by providing a framework that explains how consumer participation in OBCs provides different streams of loyalty. The theoretical insights that emerge from our study illuminate the intentions of different customers with important implications for our understanding of millennials' categorisation in OBCs to inform novel actions. The remainder of the paper is organised as follows. The next section reviews existing studies related to OBCs and sets the theoretical framework that we use to show that social influence theory potentially provides new insights into this dynamic phenomenon. The third section outlines the methodology and describes the significance of social constructivism. The results are analysed in the fourth section and a model that emerged from the analysis is presented. The results are discussed in Section 5. Conclusions are drawn and recommendations

are made in Section 6. In the final section, we discuss limitations and seek to identify possible areas of research for further studies, to promote a more nuanced understanding of these complex phenomena.

2. Theoretical context

2.1 Social influence Theory

Social influence theory outlines social behaviour in relaying identities (Becker, Randall, & Riegel, 1995). It considers the influence individuals or groups impose on other individuals to conform to prevailing community behaviour (Venkatesh & Brown, 2001; Venkatesh & Davis, 2000). Deutsch and Gerard (1955) studied two forms of social influence theory: *normative,* individuals conform to mirror what is positively perceived by others; and *informative,* affirmation of others' information as the reality. Normative social influence is regarded as prominent among persons belonging to groups rather than to individuals (Deutsch & Gerard, 1955). Normative social influence prompts responses of emotion, while informative social influence compels cognitive responses relating to the perceived benefits of a particular behaviour (Malhotra & Galletta, 2005; Li, 2013). Kelman (1958) identified three levels of influence that impact an individual's attitudes and behaviours: compliance, identification and internalisation. Compliance-led social influence diminishes over time. Identification and internalisation span longer periods as individuals evolve to incorporate their own and others' judgements (Fulk, 1993; Thompson, Higgins, & Howell, 1991; Venkatesh & Morris, 2000; Wang, Meister, & Gray, 2013).

Underlying intrinsic and extrinsic motivations have an impact on intentions and voluntary use of virtual contexts (Hwang, 2016; Lee, Cheung, & Chen, 2005; Phang, Kankanhalli, & Sabherwal, 2009). Recurrence and continuity of interaction in virtual communities among

individuals translates a member's intention to a group's intention of collective reasoning adopted by that community (Bagozzi, 2000; Tsai & Bagozzi, 2014). Uninhibited creative interchange via virtual communities progresses shared information into mutual values or goals, termed group norms (Dholakia, Bagozzi, & Pearo, 2004). An individual's integration of community norms into personal norms fosters a strong affinity to that community. Member kinship is expected to develop into relationships between consumers and brands (Algesheimer, Dholakia, & Hermann 2005). Group congruity enriches members with collective self-esteem that encourages positive behavioural intentions, communal welfare and group attachment (Ellemers, Kortekaas, & Ouwerkerk, 1999; Luhtanen & Crocker, 1992; Ren, Kraut, & Kiesler, 2007). The present paper studies participants' perceptions of what attracts them to OBCs in the fashion industry, particularly how online communities impact loyalty intentions. Several factors linked to OBCs emerged from the literature: functional and symbolic motivations and brand loyalty. Functional and symbolic motivations are important concepts in defining customers' attitude and behaviours within OBCs, providing an insight into what attracts them to OBCs. Additionally, it is important to establish how brand loyalty impacts customer loyalty intentions within OBCs; some customers may place the brand at the centre of their social values whereas others may seek the functional benefits derived from remaining loyal to a specific brand. When considering OBCs and customer loyalty, this study observes the experiential nature of social influence and examines different loyalty categories of participants of OBCs. This study bridges a gap between social influence theory and organisational strategies in understanding different loyalty streams in OBCs. The above theories are the frames of reference for the current study on how OBCs impact customer loyalty intentions in the fashion industry.

2.2 *OBCs: drivers*

Widespread recognition that OBCs are essential elements of strategic marketing (Muñiz & O'Guinn, 2001) aroused researchers' interest in analysing their determinants. Several empirical studies focused on how OBCs foster relationships between brands and consumers (Hakala, Niemi, & Kohtamäki, 2017; Muñiz & O'Guinn, 2001; McAlexander et al., 2002; Schau, Muñiz, & Arnould, 2009; Zhou, Zhang, Su, & Zhou, 2012). Likewise, several researchers suggested that engaging in brand community environments accommodates consumers' individual motives of self-projection and self-fulfilment (Muñiz & Schau, 2005; Back et al., 2010; Wilcox & Stephen, 2013; Yeo, 2012). Consumers' adoption of OBCs elicited a shift from communities having brand-devoted lead users to OBCs having a diverse range of participants; this was brought about by the mainstream global exposure of social media technologies (Baldus et al., 2015) which accommodated the generation of user-created content (Hakala et al., 2017).

Scholars have long known that social media enables copious exposure of OBCs; however, OBCs might have high rates of member turnover, indicating that the membership of first-time participants is temporary (Kidd, 2011; Ren et al., 2012; Liao, Huang, & Xiao, 2017). Jointly, these studies suggest that social influence plays a part in persuading participants of the potential rewards they will receive if they become part of an OBC. However, attempts to influence individuals to become actively involved in an OBC are overturned if individuals are unable to identify with the members and culture of the OBC. Individuals that do accept the behaviour and values of a community may be subject to normative social influence (a conformity based on desires to meet others' expectations) and informative social influence (a conformity that is based on individuals' acceptance of information from others) (Myers, 2009, p.216). However, due to the diverse personalities of customers, influencing individuals to retain community

membership goes beyond the compliance category of social influence. Acceptance of information or values relies heavily on the individuals' ability to identify and willingness to internalise specific characteristics of OBCs, including the values and behaviour. Muñiz and O'Guinn (2001) attributed continuity of brand communities to: *consciousness of kind* that allows members to feel a connection to the brand and with other members while forming a disconnection from those not belonging to the community; *rituals and traditions* that join members together over a revered commonality; and *moral responsibility* in contributing to the community. Communities are formed based on the perceived similarities between individuals, (Jones, 1997; Gruzd, Wellman, & Takhteyev, 2011) which creates segregation among online individuals based on their values, preferences and motivations; this mutually encourages individuals to engage within OBCs based on the perceived similarities.

Research suggests that firms play active roles in securing degrees of activity through content that offers members the quality of engagement they seek (Goh, Heng, & Lin, 2013; Miller & Tucker, 2013; Rishika, Kumar, Janakiraman, & Bezawada, 2013). Some field research corroborated these findings. For example, Homburg, Ehm, and Artz (2015) considered consumers' response to active engagement in communities by measuring reactions to active engagement and online conversations. Their findings indicated a correlation between greater firm engagement and higher consumer response to functional brand concerns. The effects of firm-induced engagement proved less effective for consumers seeking to address their social needs. Consumers' motivation to be involved in OBCs has evolved, yet little research focuses on the influence of OBCs on millennials' consumer loyalty in the fashion industry.

2.3 Online user and brand engagement

There is a rich body of research that investigated the many ways in which brand–consumer relationships lead to deeper social interactions across markets previously unreached (Adjei,

Noble, & Noble, 2010; Hennig-Thurau, Wiertz, & Feldhaus, 2014). Prior research argued that a brand–consumer relationship is a "behavioural manifestation" that customers exert towards a brand, which is separate from direct consumption, such as voicing feedback, blogging or circulating word of mouth (Bijmolt et al., 2010; Pham & Avnet, 2009; Verhoef, Reinartz, & Krafft, 2010). Customer engagement has five dimensions: *valence* of content resulting in positive or negative consumer feedback; *form and modality* of methods with which consumers choose to engage; *scope* of interaction; *impact* of engagement; *goals* or purpose of customer interaction. The dimensions of consumer engagement are accentuated by the scope and the immediacy of social media, and the intensity and longevity of impact achieved through digital means (van Doorn et al., 2010). Internet outlets of user-generated content have instigated novel interactional displays previously unheard of in traditional offline media (Khan, 2017).

The literature demonstrated positive correlations between community members' pursuit of functional/social incentives and ensuing surges in community participation (Bruhn, Schnebelen, & Schäfer, 2014; de Almeida et al., 2018; Mathwick, Wiertz, & de Ruyter, 2008; Nambisan & Baron, 2009, 2010; Pansari & Kumar, 2016). Beyond being a revolutionary communicative medium, social media serves as channel content that modern generations access for information. An extensive body of research suggests that OBCs are facilitators of information distribution (Brodie, Ilic, Juric, & Hollebeek, 2013; Gruner, Homburg, & Lukas, 2014; Kozinets, de Valck, Wojnicki, & Wilner, 2010; Shen, Li, Sun, & Zhou, 2018). In a study on the proficiency of virtual customer environments, Verhagen, Swen, Feldberg, and Merikivi (2015) sought the motivators that elicit consumer engagement. They identified that, among the key drivers, the cognitive benefits of acquiring access to knowledge and the contribution of feedback were influential incentives for community engagement. In the social media era of direct access to free-flow content, OBCs represent pools of knowledge that global consumers

can seek, engage with and add to. The functional utility that is potentially derived from OBCs impels progress of consumer participation quantitatively (frequency and duration of visits) and qualitatively (passive to active involvement) (Ben-Shaul & Reichel, 2017). Communication dimensions among members of an OBC evolve into mutual concepts, languages and terminologies shared in the community (Chiu, Hsu, & Wang, 2006; Li, Yang, & Huang, 2014), eliciting a sense of affinity among, and commitment of, community members. Members shared understanding of the dimensions of OBC communication depends on their active participation in the OBCs.

2.4 Symbolic motivations

Participants engage in OBCs for altruistic or egoistic social motives. Mathwick and Mosteller (2016) pondered whether engagement consisted of unselfish acts that contributed insight to others or egocentric communication to induce self-fulfilment. Community interaction captures symbolic inclinations perceived by members in exercising social integration within group settings (Stragier, Vanden Abeele, Mechant, & De Marez, 2016). Participants respond to OBCs in pursuit of the prospect of social capital, which was identified as a stimulus, bringing people into a community, so they all contribute and benefit (Etzioni, 1996; Paxton, 1999). Within OBCs, social capital can be scaled on a construct of shared language, vision, trust and reciprocity among members. Meek, Ryan, Lambert, and Ogilvie (2019) demonstrated reciprocity in OBCs commencing with pragmatic incentives before growing into motivations of symbolism. Tseng, Huang, and Setiawan (2017) deliberated the progression of motivations in OBCs through a comparison of knowledge and entertainment motivations. Findings revealed a hierarchical course in which knowledge motives evolved into stages of satisfaction with

community values. Through continuous community engagement, symbolic values outweigh informational values and instigate commitment to the community. Brand communities thrive, offering engaging settings through regular involvement, satisfaction and commitment (Shen, Li, Sun, Chen, & Wang, 2019).

2.5 Brand loyalty

Commitment and trust are fostered through extended duration and frequency of community participation. The quality of functional, experiential and symbolic consumer interactions advances brand loyalty among members (Bruhn et al., 2014; Azemi, Ozuem, & Howell, 2020). According to Nisar and Whitehead (2016), brands can expect to instil behavioural loyalty and feelings about a brand by creating value and satisfaction that feeds into consumer loyalty. Consumer relationships with a brand are intensified as digital means enable social and personalised experiences (Confos & Davis, 2016), ultimately deepening value interactions that contribute to loyalty.

Chae and Ko (2016) considered the influence of consumer participation in social networking sites on customer equity of global fashion brands. Their findings demonstrated a positive correlation between customer/customer, customer/brand, customer/media and consequent trust and equity for active brands on social networking sites. Some theoretical studies demonstrated that consumer participation in OBCs leads to a positive relationship with and loyalty to a brand, and concluded that customer categories and "strategies should be developed based on product type for each online brand community" (Cheng et al., 2018, p. 7). In the next section we provide details of the paradigm of inquiry adopted. A constructivist perspective in tandem with hermeneutic methodology is chosen because the dynamics of interaction and social processes in OBC are captured by this approach.

3 Methodology and data collection

3.1 Paradigm of inquiry

The research paradigm adopted in this paper incorporates a constructivist perspective combined with hermeneutic methodology and embedded case study research strategy. Constructivists consider that reality is based on shared experiences and is locally constructed. Indeed, because groups/individuals are changeable the paradigm displays a "relativist realism" or "relative ontology" (Howell, 2013; Ozuem, Patel, Howell, & Lancaster, 2017; Denzin & Lincoln, 2019). In line with this understanding of reality, the ontological position of social constructivism considers multiple social realities and rejects ideas of value-free contexts, which has permitted this study to address the historical and real-world contexts that create millennials' loyalty intentions to OBCs.

A case study approach was adopted to explore the dynamic marketplace in OBCs. A case study approach is suitable for research that explores emerging processes of behaviour enabling a detailed investigation of how participants form attitudes to maintain loyalty within fashion brands' online communities (Hartley, 2004). In the next section (3.2) we explain our methods and describe how our focus on knowledge conceptualisation informed understanding and development of different stages of empirical data generation.

3.2 Data collection methods

Interviews that used three open-ended questions were used that covered the degree of each participant's potential online community participation and interaction before proceeding to ask whether online content impacts loyalty intentions towards brands, particularly fashion and luxury brands. The social constructivist nature of the study made open-ended questions

necessary by allowing respondents opportunities to deliver answers in their own words with elaboration to give researchers access to diverse attitudes (Kelley, 1983). For constructivist studies, some coding formations require researchers to find specific answers to particular questions; this requires researchers to locate relevant information within a large population (Montgomery & Crittenden, 1977). Geer (1988) proposed that in such circumstances participants may not be able to respond to such questions with specific elaborated answers. To address this issue, this study selected individuals whose experiences and knowledge could be closely linked to the topic of this study. Forty-five interviews were conducted between June and September 2019. The interviews lasted for about 45 minutes each and were conducted in the UK.

3.3 Sampling technique

Interviewers recruited participants with prior experience with OBCs who were able to deliver lived experiences providing relevant and valuable knowledge (Roulston, 2010). Selected participants acted as representatives of a population to deliver relevant information. According to Adams and van Manen (2008, p. 618), sample selection for qualitative interviews is to prompt a portrayal of specific real-time events and situations without generating interpretive generalisations from participants. Purposeful sampling was used (Patton, 1990) in which individuals were selected for important information that would be unlikely to come from alternative samples (Maxwell, 2013). In this case, individuals were sought from the millennial generation who had greater exposure to online communities than other generations. Participants needed to have levels of active or passive involvement in social media or online communities to be able to voice in-depth knowledge and experiences on topics mentioned in the interview questions. This study employed theoretical sampling involving the "process of data collection for generating theory whereby the analyst jointly collects, codes and analyses

data and decides what data to collect next to develop theory as it emerges" (Glaser & Strauss, 1967, p. 45).

The samples comprised individuals from the millennial generation, between 18 and 39 years of age, who are active users of social media and who are influenced by brand preferences linked to the fashion industry on social media. Table 1 presents participants' demographic information. Some participants had more experience in participating in OBCs than other participants. Several responses were discounted either because their perspectives did not contribute to the formation of a theoretical framework or because the responses from some participants were similar to or repeated other participants' responses.

Table 1: Participants' demographic information

No	Age (years)	Gender	Occupation
Participant 1	22	Male	Economics university student
Participant 2	21	Male	Finance university student
Participant 3	21	Female	Media university student
Participant 4	23	Female	Marketing and fashion university student
Participant 5	23	Female	Management university student
Participant 6	24	Male	American exchange university student
Participant 7	22	Female	American exchange university student
Participant 8	21	Male	Business university student
Participant 9	18	Female	Business university student
Participant 10	23	Female	Marketing university student
Participant 11	21	Male	Music university student
Participant 12	19	Female	Music university student
Participant 13	22	Male	Marketing university student
Participant 14	23	Female	Business university student
Participant 15	24	Male	Finance university student
Participant 16	23	Male	Management university student
Participant 17	24	Male	Management university student
Participant 18	24	Female	Business university student
Participant 19	35	Female	Fashion blogger
Participant 20	39	Male	Data analyst
Participant 21	36	Male	Fashion consultant
Participant 22	30	Male	YouTube consultant
Participant 23	32	Female	Video and content creator
Participant 24	38	Female	Fashion designer
Participant 25	33	Male	College lecturer
Participant 26	27	Male	Office coordinator

Participant 27	31	Female	Digital fashion writer
Participant 28	28	Male	Research assistant
Participant 29	30	Male	Clothing retailer
Participant 30	39	Female	Data manager
Participant 31	26	Female	Receptionist
Participant 32	30	Female	Retailor
Participant 33	39	Male	Sales manager
Participant 34	35	Male	Credit risk analyst
Participant 35	38	Female	Recruitment human resource officer
Participant 36	38	Male	Psychiatrist
Participant 37	39	Female	Digital marketing consultant
Participant 38	30	Male	Procurement officer
Participant 39	27	Female	Human resource assistant
Participant 40	28	Male	Social media coordinator
Participant 41	25	Female	University student (MBA)
Participant 42	28	Female	Receptionist
Participant 43	37	Female	Graphics designer
Participant 44	32	Male	Customer service operator
Participant 45	26	Male	Administrator assistant

4 Analysis

In this section, the main codes, including descriptions and the key words across the data, will be identified and their outcomes will be described. Thematic categories are presented in Table 2.

4.1 Categorising themes

Data were transcribed into written form consisting of 145 pages of the exact wording of the participants. Following transcription, the researchers read and analysed the transcripts from the 45 millennial participants paying specific attention to patterns that emerged from participants' responses. Seidel and Kelle (1995) suggested reducing data and coding relevant phenomena. Repetitive mentions of specific words or sentences were highlighted from the transcripts and they were analysed to determine similarities, differences and patterns (Coffey & Atkinson, 1996). This enabled the researchers to group words into appropriate and relevant themes; thus, reducing the amount of data to develop a more efficient analysis (Braun & Clarke, 2006). An

a priori procedure method was applied to the coding of information because it permits modification of coding categories in light of new research when required. The flexibility of thematic analysis enabled the researchers to generate themes that differed from each other (Braun & Clarke, 2006), which were linked and developed from respondents' comments. In our analysis, the most developed themes were taken from previous literature, but were closely based on participants' responses; they were used to develop a new theoretical framework.

Before themes could be confirmed, refining was required due to overlapping of participants' supporting words that linked themes together. Transcripts were coded into four broad themes, ordered according to participants' perception of information quality, believability of information, interactive valence and loyalty intentions, as shown in Table 2. Assembled groups of words were assigned to each theme, and naming was influenced by past literature and existing theory on customer loyalty in online communities and the researchers' past experience and experiential knowledge of the subject (Maxwell, 2013). Information quality and believability of information themes were easily identifiable, as many participants emphasised the need to be kept informed about their favourite fashion brands or of alternatives, and these codes could be directly linked as major influential forces on online community loyalty intentions.

Although participants' responses could be grouped under the mentioned codes, specific responses indicated variation in types of loyalty intentions. From this, the need for a new code was evident after assessing transcripts; the new code was linked to the valence of the participants' online experience and their intentions to remain loyal to OBCs. As the different types of loyalty intentions emerged, the characteristics of the distinct behaviour and attitudes of the different types of loyal customers became evident from the words of the interviewed participants. These behaviours and attitudes could be referred to as attitudinal and behavioural

loyalty, defined from past literature (Dick & Basu, 1994; Ozuem et al., 2016), which were applied to support the explication of the loyalty groups.

Table 2: Thematic categories

Major Codes	Description	Key words
Information quality	In digital-based communities there is a significant availability of information. The level of quality is determined by consumers who judge specific characteristics of the information and whether it meets their information search expectations	Completeness Accessibility Immediacy Volume of information Relevant Informative Vlogs Observation Usage demonstrations Independent reviewers Online reviews Pre-purchasing process Specific channels
Believability of information	In online communities, each consumer's level of believability in the information published varies. Each consumer responds to online information differently applying their own criteria in evaluating its authenticity and each consumer acts as a central influencer in rating its believability	Trust Genuine Sponsored reviewers User-generated content Firm-generated content Authenticity Biasness Social compliance Perceived critical mass Social internalisation Independent online communities Specific influencer
Interactive valence	In online communities, the valence of brands is determined by emotional characteristics developed by online members based on their experience with the brand. Some consumers who identify a valence developed by members in a community may be motivated to engage with them. Other consumers may be influenced by the valence to determine whether they should remain or deter from a brand.	Brand relationship Assurance Learning process Negative consequence avoidance Positive expectations Purchasing process
Loyalty intentions	The digital environment consists of individuals with various identities, values	Social identity Social values

	and motivations that influence their intention to generate loyalty or remain loyal to brands. Brands' ability to channel the characteristics of consumers impacts the environment of online communities that depicts the brands' and their followers' equity online	Universal trends Social compliance Brand reputation Brands content message Pre-existing loyalty Individual preference Self-fulfilment

4.1.1 Information quality

Information quality motivates and influences trusting beliefs rather than distrusting beliefs (McKnight, Lankton, Nicolaou, & Price, 2017). In OBCs, the characteristics that define the quality of information include completeness, accessibility, relevance and usefulness and its immediate availability (Wang & Strong, 1996). A 28-year-old male social media coordinator respondent stated:

> *I receive daily updates from brands like Urban Outfitters, Nike and H&M through hashtags, comments and YouTube videos so I can follow my favourite companies and see what's on.*

As the respondent indicates through the interview, fashion brands can no longer solely rely on *Vogue* to keep consumers updated with new fashion trends. Online information, including peer recommendations, is more informative and accessible in OBCs since the downturn of traditional media, which the majority of millennials trust less than OBCs. A 35-year-old female fashion blogger stated:

> *I subscribe to certain YouTubers who do reviews on brands. I like to read comments about videos and see how other subscribers feel about reviews or products.*

This respondent identifies that in online fashion communities, enabling consumers control over the information they publish influences their connection to the brand emotionally. Therefore, they feel they are not simply another figure affecting brand sales. In online communities,

consumers can access information that inspires choices in fashion or simply creates a viral conversation to connect consumers who have similar interests A 36-year-old male fashion consultant stated:

> *When I observe conversations on a brand's post, I feel drawn to the conversation and learn how others feel about the brand.*

This response indicates that observing a brand in an online community is not simply motivated by an intention to purchase, but also to follow and observe brand activity. Hajli et al. (2017) noted that online users are able to share experiences using rich vivid content, which indicates that using and sharing content like vlogs are not limited to professional marketers. Regarding purchasing fashion products, a 21-year-old female university media student stated the advantages of observing such media:

> *YouTube video reviews of fashions products, including clothing, hair products etc., are my favourite media. I always watch YouTube reviews to help me decide.*

This response indicates that in addition to content being more immediately available, visual content, specifically vlogs, are useful tools for individuals who are passionate about fashion because they provide visual demonstrations and reviews of brand products for which they have searched. Furthermore, there is no limit to what consumers can publish on social media channels like YouTube. A 23-year-old female marketing and fashion student supported this stating:

> *I love buying well-known makeup brand products. There is an entire community of makeup product review YouTubers, so there is no lack of information and vlogs. If a lot of YouTubers are reviewing a certain brand or product then it must be worth checking.*

A 32-year-old female video and content creator noted:

> *Not only are they entertaining, but you get a visual observation of products being used which is more than you can say for pictures.*

These responses indicate that consumers require informative content that supports understanding about the brands. The number of reviewers reviewing a product impacts their willingness to investigate brand products, encouraging them to check information published in online communities. However, another respondent, a 23-year-old female management university student stated:

> *I focus on a specific YouTube channel. There are many YouTubers so it's important I pick ones that I think provide the most efficient learning outcomes of products.*

A 38-year-old female fashion designer stated:

> *Though I provide advice on different styles, I am a follower of certain brands so it's easier to visit channels mostly dedicated to those brands.*

An important issue regarding information quality is if the consumer considers information relevant, well defined and whether the volume of availability of information is appropriate, as indicated by Wang and Strong (1996) and Cheng et al. (2018). Consumers who have a preference towards a brand may desire to be part of a community that is dedicated to that brand, desiring information to be more focused on the brand and less about alternative brands (Coelho, Bairrada, & Peres, 2019).

4.1.2 Information believability

Believability of information is a key characteristic of information quality; this concept is defined by how much the reader perceives information as genuine and trusted (Wang & Strong, 1996). Lee, Strong, Kahn, and Wang (2002) described believability as a sub-dimension for measuring information quality. Trust is significantly important in generating loyalty from

customers long term (Garbarino & Johnson, 1999). Typically, trust can be established by communicating genuine information about a brand. A 24-year-old male American exchange university student noted:

> *I check comments for luxury items, sometimes in fashion, but not as much because I put more trust in the company being genuine in quality of products and marketing messages, so I don't worry as much about things being said in social media.*

This respondent indicates a natural trust in the brand built over time. A brand's established reputation can have an influence on consumer perceptions of online published content in the brand's social media channels. Several respondents commented on these factors including a 33-year-old male college lecturer:

> *From my experience, I have found I trust users and comments that are not sponsored by the brand. Unpaid comments are more likely to be genuine because it's their freedom to post such content.*

These respondents' comments support the view mentioned earlier that the millennial generation are becoming more critical of firm-generated content, due to perceived marketing intentions, in contrast to firms' non-financial intentions to connect with consumers online. This perception not only applies to firm-generated content, but it can also apply to sponsored user-generated content. Interestingly, a 27-year-old male office coordinator stated:

> *Often in brands' social media pages, the majority of comments or content is positively biased towards the brand. Few people want to challenge brand loyalists, so I am unable to create an authentic judgement.*

The respondent highlights issues regarding the location of published information. Comments published on direct social media channels might be biased and misleading. A 31-year-old female digital fashion writer stated:

> *I don't consider online comments to always be true. I try to recognise the fact that reviews can be taken to an extreme, so I balance my judgement.*

These statements indicate that content published by other followers are likely to contribute biased or exaggerated information regarding the brand, and judging their authenticity is challenging. It is difficult to judge the overall loyalty rate on many social media channels, such as Facebook and Twitter, solely based on content published by individuals who are active in online communities, because there can be an equal share of positive and negative content posted. This is indicated by a 23-year-old male management university student:

> *There can be half the people praising the company and the other half writing negative things, so it can be hard distinguishing what is right. If that happens, I would go with my gut feeling.*

This statement implies that information believability is measured on the basis of whether user-generated content, such as comments, "likes" and "dislikes", are genuine and honest responses. A key issue that emerged was social compliance, which means that individuals will agree or disagree to avoid negative outcomes (Kelman, 1958). This is indicated by a 21-year-old male university music student:

> *When reading comments, I am drawn to negative comments as they are likely to be honest statements. Online, people find it easier to give positive comments about a fashion brand just because they do not want confrontation with a brand's loyal followers.*

Although this statement implies that negative opinions are more likely to be genuine, there is the question of whether consumers post positive content to appear to be following the crowd's universal opinion and if they are genuine. In contrast to social compliance is social internationalisation, which relates to individuals being part of a group, community or

universally accepted opinion because they agree or like being part of such; vice versa, they will not make themselves part of a community if they do not agree with its principles or activity. This concept has been applied to online social settings and might influence customer loyalty in various OBCs. For example, a 25-year-old female university MBA student noted:

> *When I observe other online individuals following trends or posting content and comments identifying values or views similar to mine on Instagram and Twitter, I feel connected because they may have a similar outlook to me on situations.*

This respondent links social identification with other individuals within communities. Consumers identify shared views and behaviour and are comfortable with comments if commentators share specific characteristics with themselves. This aligns with Kelman's (1958) internalisation concept, and with Cheng et al.'s (2018) view that perceived critical mass influences customer loyalty. An 18-year-old female business university student stated:

> *I watch fashion videos on YouTube that are often sponsored by specific stores, both for functional learning and entertainment…if specific YouTubers from my favourite YouTube channels are promoting it, I am more likely to watch because I am often entertained by their commentary.*

These respondents have entertainment motivations when searching for information. Information can have an element of entertainment for consumers (Tseng et al., 2017). Respondents indicate reluctance to believe user-generated content sponsored by firms; firms need to critically consider which individuals generate a positive source of influence on consumers.

4.1.3 Interactive valence

Digital enhancement has made marketing communication channels more interactive and has made it easier to target individuals (Malthouse & Hofacker, 2010). It is simple to identify

consumers' beliefs through the emotional language they deliver. Valence specifies and characterises emotional values, linking them to events, objects and situations (Frijda, 1986). The term is used to describe related tones of feelings, behaviours and goal accomplishments. Emotion is an important indicator of consumers' behavioural patterns, including loyalty (Smith & Bolton, 2002; Holbrook & Batra, 1987; Cheng et al., 2018). Perceived feelings of emotional closeness to a product can be increased by a rich social presence in online communities (Darke, Brady, Benedicktus, & Wilson, 2016) and during an online purchasing process (Wang, Baker, Wagner, & Wakefield, 2007).

A 39-year-old male sales manager stated:

> *Checking online reviews gives me assurance my decision is right and the brand goes on my list of brands I may go back to in the future.*

A female 23-year-old university marketing student supported this:

> *You can easily judge a brand before you have made your purchase decision. Often you can see what others are saying and they can tell you if they believed it was worth the extra price they paid, so when you get the product you feel a lot better after purchasing it and I can expect it to perform better.*

These respondents saw feedback already published in online environments as important factors in their decision-making processes. Many consumers use OBCs to post their experience with a brand and observe consumers' responses. Other consumers observing the responses gain information and develop a positive valence from gaining information about products they would probably consider buying. Interestingly this aligns with the results of Brenner, Rottenstreich, Sood, and Bilgin's (2007) study; they found that valence gain and loss can come under positive and negative categories. These respondents indicate published feedback can

create a positive valence that affects consumers' future expectations of brand performance resulting in long-term loyalty. A 26-year-old male administrator assistant stated:

> *Brands I currently use, I already have positive expectations on new products. However, if it is a British brand like River Island, which I have yet to experience, I will evaluate the experience of other consumers to work out what kind of experience I will have.*

This respondent considers using online comments to shape possible outcomes he may receive when selecting brands. Wheeler, Stuss, and Tulving (1997) noted that people use mental imagery that develops future expectations. Niese, Libby, Fazio, Eibach, and Pietri (2019) applied that mental process philosophy to their study; they found that first-person imagery caused individuals to form future expectations that aligned with their valence biases, whereas third-person imagery caused them to form future expectations aligned with their own self-beliefs. This is supported by a 24-year-old male university finance student who found that consumers' feedback in online communities prevents him from making decisions he may regret after purchase:

> *If you ignore the online comments, and it ends up that the fashion product, whether it be jewellery, hair products or clothing, does not perform as it is said to or gives the feel you desired, then you will be more beat up about it and so will your wallet.*

Similarly, a 35-year-old male credit risk analyst stated:

> *If I go online and the reviews and comments were bad, I will feel terrible and regret my decision. If there is nothing for me to check to confirm the product, I won't risk it.*

These respondents indicate that consumers in OBCs depend on the community detailing their past experience to support their decision process, to ensure they feel mentally assured of the entire process and potential end result. As emphasised, post-purchase satisfaction is key as it impacts the comments consumers may post that will affect future perceptions of the brand. A

key point regarding respondents is they are from the millennial generation, so outcomes of their purchasing are significant due to their concern about the money they spend.

4.1.4 Loyalty intentions

Customers' loyalty reflects preference towards brands based on repeat purchases, believing they receive greater value from that brand (Cheng et al., 2018). Understanding loyalty intentions and drivers is important because they provide indications of how brands in online communities attract consumers to their communities. Drivers of consumers' loyalty intentions are dynamic and illustrate the unique nature of consumers' attitudes towards brands in the online environment. Brands face major complexities regarding customers' negative responses to social media campaigns as consumers' values vary, and there are major repercussions that might affect a brand's reputation if its content appears to represent anything against consumers' values and principles. A 24-year-old male university management student stated:

> *If a brand had done something and it went viral on the internet, it would impact my loyalty to them, current or pending.*

A 38-year-old female recruitment human resource officer responded:

> *To me showing support against something that is wrong is more important than making an online fashion image.*

This respondent indicates that negative information on a brand can affect the levels of loyalty consumers are willing to commit. A key issue regarding a brand's negative action is consumers halting their loyalty in response to the universal response. A 19-year-old female music student stated:

> *When brands are put into a negative light via social media, I think it is easier for me to stop my association with them.*

Although she followed trends in fashion brands, an association with them online is avoided if there is a negative viral trend from online users. This implies that consumers are not just concerned about their relationship with the brand, but also with other online users, including how they may appear to others. Thus, many consumers may feel a duty to be socially compliant with the critical mass whether this follows a negative or positive trend. A 30-year-old male procurement officer averred:

> *If everyone on social media is raving about a brand and you do not agree, odds are you will not openly speak against this popular opinion. I don't know many people who like being "the outsider" or being left out of a community online or offline.*

This respondent illustrates the nature of the online environment where loyal brand followers, and even followers known as trolls, can depict their level of loyalty by questioning and even targeting comments that support or are against a particular brand. Such an environment may be emotionally challenging as there often is a fear of losing online networks, which, for some, are their social life.

A 38-year-old male psychiatrist respondent said:

> *It takes a split second to make "enemies" or backlashes in the social media environment if you express disapproval of any particular brands. There are major followers that remain loyal till the end.*

This respondent reflects that although there may be a perceived critical mass regarding which brands are good or bad to be associated with, in a society in which fashion is part of the identity culture, changing consumers' perceptions of brands is not as easy as linking brands with scandals or poor purchasing experience. Fashion is considered a representation of an individual's identity (Eastman, Iyer, Shepherd, Heugel, & Faulk, 2018), which is often shaped by a distinct personality and the characteristics by which they are recognised. An individual's

identity is often shaped by the information they disclose about themselves and the image content they share in online public channels. Often, specific iconic fashion labels are credited or noticed in content that consumers actively share, and because they have adopted those labels as part of their identity, changing their brands is complex. A 24-year-old female business university student responded:

> *These preferences are unique and personal to me; I would not expect others to feel the same as me. It's important to decide, based on what feels right to you.*

These respondents identify the importance of individualism in online communities. Individuals observing situations from other individuals' perspectives align them with their own self-beliefs (Niese et al., 2019), potentially causing them to form their own expectations of their loyalty intentions; however, not everyone will have the same valence with specific situations and events. In fashion brands' online communities, consumers' values, past brand experience and factors that prompt consumer self-fulfilment will impact motivation to remain or join the brand's online community. Observers will not only act upon expressers' feelings, but on their own traits and intentions (Tiedens, 2001; Tiedens, Ellsworth, & Mesquita, 2000). A 22-year-old male university marketing student noted:

> *It is hard to base an overall perception of fashion brands based on what other people say. Some really like having particular fashion brands being depicted in their social media life as it makes them feel good to be representing such a name brand.*

A 27-year-old female human resource assistant noted:

> *Brands that have followers who simply comment positively on a new release can make the commenter feel part of the community. The same goes for those who are part of a group that comment on their dislike for a brand. Whatever fulfils the person is down to them.*

These statements reflect the importance of ensuring consumers feel involved in the brand, which suggests that a firm's focus should be more on building relationships with customers than on sales.

4.2 Double quadruple loyalty typology

The iterative nature of coding not only generates new insights but also reduces the number of possible themes. This process of theoretical coding is a form of inductive reasoning (Denzin & Lincoln, 2000; Van De Ven, 2007). A review of the themes led to a categorisation of different types of loyalists identified from the words expressed by the interviewed millennials and their loyalty intentions, which were analysed and interpreted using thematic analysis. This categorisation highlighted the distinct attitudes and behaviours the different loyalists deliver when they observe or participate within OBCs, leading to a description of their different loyalty intentions. These types were categorised as: ambassador loyalists (remainers), public-voting loyalists (dependent remainers/gainers), loveless loyalists (undisclosed remainers/gainers) and mercenary loyalists (gainers). These types of loyalists were identified as intermediaries of different online users' positions on loyalty intentions and processes identified from themes leading to loyalty intentions. The iterative process supported initial distinctions between participants identified from earlier themes as shown in Table 3. Loyalists are categorised based on their actions and attitudes regarding loyalty intentions that can be linked to attitudinal or behavioural loyalty or a combination of the two and whether their loyalty is self-determined or compliance influenced. If loyalty is self-determined, this indicates that individuals determined their loyalty intentions without the influence of others, whereas compliant influence involves the acceptance of influence from other community members.

In the attitudinal loyalty category, individuals have developed an affective form of loyalty that would not be easily influenced by external sources, making their loyalty self-determined. In

contrast, individuals from the behavioural loyalty category are not concerned with developing emotional connections with brands. They are concerned about the actual returns and losses other individuals received and consider whether the same could happen to them if they invested in a brand, making them more aligned with compliant influence. In Table 3, attitudinal-behavioural occurs when individuals have behavioural loyalty intentions but aim to base their decisions on the positive or negative valence expressed towards a brand by a majority of community members. As these individuals lack active experience with the brand, they are more likely to comply with the influence of others. Behavioural-attitudinal indicates that past purchase experiences are customers' core reason for continuing to be loyal, which maintain their positive perception regarding the brand that they will not reveal to other customers; because they have actual experience they are capable of determining their loyalty intentions and do not act upon the influence of other customers.

Table 3: Attitudinal / Behavioural loyalty categories

	Attitudinal	Attitudinal-Behavioural	
Self-determined	Ambassador loyalists Maintain loyalty based on biased choice despite outside opinion, these include non-purchasing consumers	Public-voting loyalists Loyalty is swayed by majority positivity vote and what is said about the brand; financial gains are not necessarily the major influence	Compliant influence
	Loveless loyalists Long-term loyalty undisclosed, decision to remain is self-determined and likely if efficiency is delivered and preferences are met	Mercenary loyalists Choice follows quality and believability of information and whether the perceived return is beneficial	
	Behavioural-Attitudinal	Behavioural	

In regards to the theme loyalty intentions, ambassador loyalists are more connected with the remainer category and determine their loyalty intentions without the influence of other community members. Interactive valence is the theme identified from the analysis that is most relevant to this group, as their intention is to express their positive experience regarding the brand to others. They have the highest positive valence towards their choice of brand and are less likely to be influenced by information that opposes the brand, including negative comments published by external sources, and appreciate emotional value rather than financial value.

Mercenary loyalists change brands if they perceive insufficient return on their potential spending investments. These individuals can be linked to the themes information quality and believability of information as they are more interested in the informative content than the interactive valence within OBCs. As mercenary loyalists may not have enough purchasing experience with brands as well as emotional attachment, they are subject to compliance influence from other customers who share their purchasing experiences.

Loveless loyalists' intentions are often undisclosed as they do not present open support to brands they frequently use. However, they may decide to remain with a brand for reasons including past purchase history and potential future benefits. The information quality theme is relevant to this group as this maintains their purchasing intentions with the brand; as they favour the brand due to their own purchasing experience, they are less compliant to other individuals' online information, reducing the effect of the believability of information theme for this group. Although they may not disclose their brand loyalty to others, they may continue to observe the interactive valence that emerges from the content as it contributes to preserving the positive image of a brand; therefore, loveless loyalists may not develop a negative valence towards the brand. So, with past purchasing experience and a positive valance developed from

the experience, loveless loyalists may not develop a reason to leave a brand unless circumstances linked to them causes them to do so.

Similarly, public-voting loyalists, who this study calls dependers, are not necessarily motivated by financial returns, but they are concerned about other customers' perspectives of the brand. Similar to mercenary loyalists, their decisions are influenced by the information of other customers, making their loyalty intentions not only compliance influenced but connected with the theme believability of information. However, the information they seek is to fulfil symbolic motivations, such as connecting with other customers through a brand, before proceeding to meet functional motivations, such as product purchase. Therefore, public-voting loyalists are aligned with the theme interactive valence as well as believability of information. The positive valence that emerges from OBC engagement could motivate them to develop behavioural loyalty with their attitudinal loyalty; so, positive community experience contributes towards the potential purchasing outcomes of these individuals.

Whatever approach the brand takes in online communities, ambassador and loveless loyalists will probably be less inclined to change loyalty to alternatives, whereas public-voting and mercenary loyalists may have a mindset that does not attach them to the brand itself, but the information that shapes how they will perceive the brand.

4.2.1 Information quality, believability of information, interactive valence, loyalty intentions (IBIL) framework

Data analysis led to the development of the information quality, believability of information, interactive valence, loyalty intentions (IBIL) framework illustrated in Figure 1.

Figure 1: Information quality, believability of information, interactive valence, loyalty intentions (IBIL) model
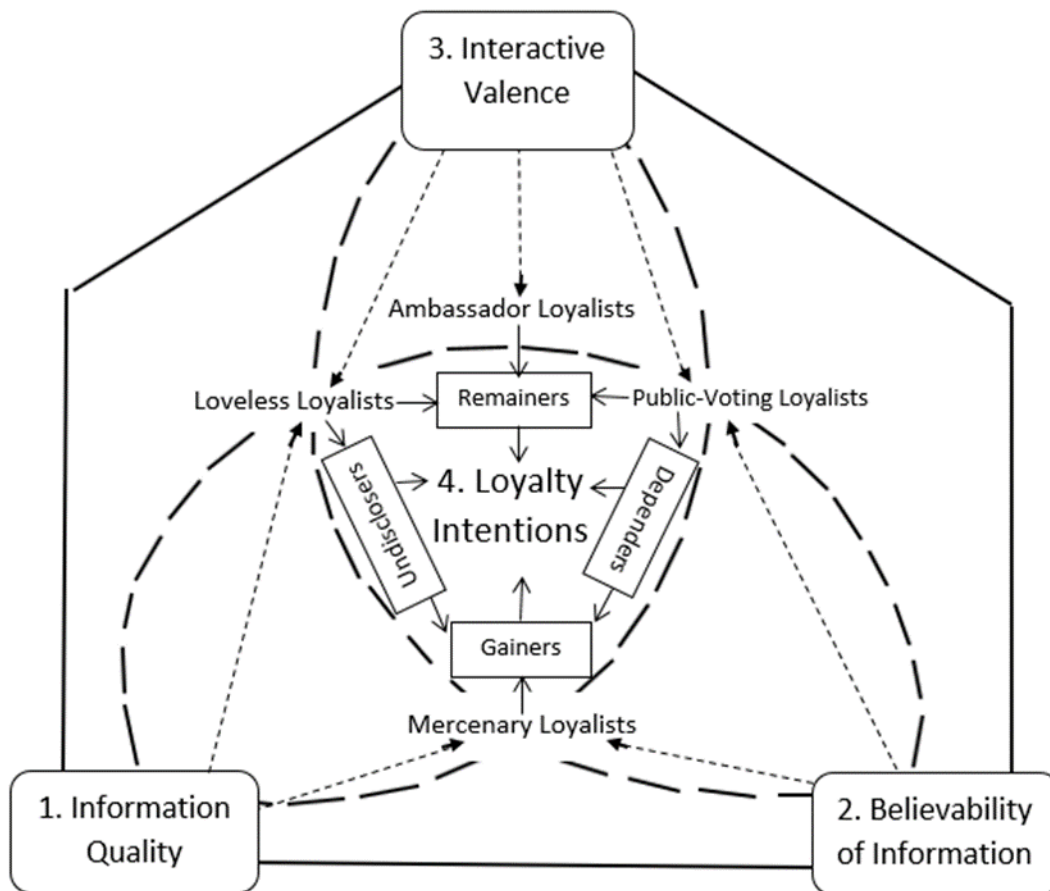
Application of the researchers' own thoughts was a crucial element in generating the model as it is important to develop understanding of new insights that go beyond the words of respondents (Ozuem, 2004). Our emergent model attempts to explain these striking customer loyalty variations. A more detailed explanation of the key categories depicted above is provided in Section 5.

5. Discussion

In light of the emergent model, this section discusses the categorisation of customer loyalty into: ambassador loyalists, public-voting loyalists, loveless loyalists and mercenary loyalists. As shown in Figure 1, each customer loyelty category is identified under a double quadruple loyalty typology.

5.1 Ambassador loyalists: remainers

Millennials place major emphasis on being unique and different from others when adopting brands like luxury fashion goods (Gentina, Shrum, & Lowrey, 2016). Ambassador loyalists represent positive support for the brand based on their biased preference towards the brand. They display self-determined attitudinal behaviour by their own decision making which is defined on grounds that customers perceive their act of joining as self-initiated (Dholakia, 2006). Several researchers (Lepper, Greene, & Nisbett, 1973; Tang & Hall, 1995; Deci, Koestner, & Ryan, 1999) indicated that brand marketing programmes, if not administered effectively, can have negative effects on intrinsically motivated consumers. However, these millennial loyalists do not consider whether the information delivered is good quality or not, or how others perceive it. Millennials are more influenced by symbolic aspects of luxury brands, including fashion brands, compared to older consumers (de Kerviler & Rodriguez, 2019).

Millennials' consumption behaviour towards luxury goods involves being able to differentiate themselves, be unique and depict their social status. Ozuem et al. (2016) concluded that "true loyals" depict themselves as being resistant to attempts to win them over as they believe loyalty is recognised and rewarded. For ambassador loyalists, loyalty goes beyond simply being credited for the actions they invested in the community. These consumers typically have firm positive valence of a brand and its reference to their social identity (Helal et al., 2018; Mousavi, Roper, & Keeling, 2017; Kara, Vredeveld, & Ross Jr, 2018). They are less likely to comment negatively towards the brand in online communities even if public opinion turns against the brand. Developed valence and identity connection with the brand are the key motivations to remain with the brand. Furthermore, they shape positive perceptions created in online communities and can impact how other online community users perceive the brand.

5.2 Public-voting loyalists: dependent remainers/gainers

This typology shows that based on believability of information and their valence, public-voting loyalists may become remainers if they perceive that the majority of other consumers are satisfied, implying elements of attitudinal loyalty with behavioural factors. A key factor influencing these consumers is perceived critical mass (Lou, 2000; Wu, Vassileva, & Zhao, 2017; Cheng et al., 2018). Perceived critical mass signifies social influences that predict different contexts, including communication technology adoption and online group buying behaviour (van Slyke, Ilie, Lou, & Stafford, 2007), and social network value (Shen, Cheung, & Lee, 2013). Millennials often seek approval from peer groups in online communities and even act as influencers of ideas and information on fashion trends (Hall, Towers, & Shaw, 2017). These loyalists, at the early stage of their choice process, are less self-initiated regarding brand loyalty choice, making them dependers on other consumers in an online community. Ultimately, the typology of these loyalists is that they become remainers, assuming their valence leads them to feel they can depend on their own judgement to determine their decision to remain with an OBC. They will assess what they gain from being part of the community, including brand-related information and opportunity to be part of interactive conversations. Eventually, they will rely on their own initiative, but other consumers and published information will still have an impact on their long-term decision-making process regarding loyalty intentions.

5.3 Loveless loyalists: undisclosed remainers/gainers

Depicted as loyal yet loveless partakers, loveless loyalists do not appear to show signs of support towards brands in online communities, but the name of their category does not mean they do not have a preference towards brands. They demonstrate behaviour of self-determination in remaining with a brand and do not often see any reason to end loyalty.

Although they do not appear to be emotionally attached to the brand, their mental process is shaped by past direct purchasing commitment. Most millennials' decision making is perceived as being more aligned with emotional values; however, the functional values of a brand are equally important to millennials (Luo et al., 2018; Kim, Ham, Moon, Chua, & Han, 2019), which are often developed from experience. According to Dick and Basu (1994), direct experiences increase information acceptance leading to firmer beliefs in the benefits of continuing a commitment relationship with a selected provider (Berger & Mitchell, 1989). With positive past experiences and continued repeat purchasing, the quantity of information searched and selection for alternatives reduces (Newman & Staelin, 1972; Moore & Lehmann, 1980). Furse, Punj, and Stewart (1984) labelled these groups low search consumers due to their satisfaction with past purchases. Even if a negative situation is identified in an online community, these consumers will tolerate it because the brand is linked to their regular purchasing choice. While they may not openly seek a close connection with the brand, or acknowledge they have one, they intend to remain within a brand community to continue gaining benefits associated with the brand.

5.4 Mercenary loyalists: gainers

Mercenary loyalists aim not to establish an emotional attachment to a specific brand. These online community members are concerned about online purchase investments they intend to make. The extent to which they believe in online information is the key predictor of their loyalty intentions. In contrast to low search consumers, mercenary loyalists may not have prior established relationships with brands, so they may not have enough confidence to develop loyalty intentions. Their search history is high in frequency; Furse et al. (1984) categorised them as high search consumers. Similar to public-voting loyalists, mercenary loyalists will evaluate the perceived critical mass; in contrast, they will check other online reviews. Monetary values have a significant influence on consumer loyalty (Ramaswami & Arunachalam, 2016)

and behavioural intentions. Despite being more experimental with luxury fashion brands (de Kerviler & Rodriguez, 2019), some millennials are still concerned about returns received through financial investment. This is supported by Kong et al.'s (2019) study on sharing economy trust and millennials: if millennials are uncertain about a potential purchase, they will avoid it. However, mercenary loyalists are not emotionless. Online community observation and trust contribute to an advancement of their valence in online communities, which acts as a guide to determine brand equity and performance. Even if a brand is a luxury item, not all mercenary loyalists will make their purchase decision based on how low or high the expense, but whether it is a worthwhile brand to purchase. If it is not, they will continue searching until they obtain a satisfactory result.

6. Conclusion and recommendations

The main contribution of our study is to further develop the conceptualisation of customer loyalty within OBCs introducing the construct of four main types of loyalty intentions. The study specifically considered customers' motivations for their continued loyalty towards fashion brands within OBCs and grouped them based on their attitude towards fashion brands in OBCs and the actions they delivered towards the brand. While prior research typically has focused on only one type of customer within the millennials demographic cohort, we identified and examined a repertoire of loyalty typologies. We contribute to the existing work on social influence (Venkatesh & Brown, 2001) by broadening the discussions of social influence, OBCs and customer loyalty (Cheng et al., 2018). By exploiting the unique features of different loyalty typologies in OBCs, we contribute in several ways. Ambassador and loveless loyalists have the experience and self-assurance to determine their loyalty without the support of other customers, whereas mercenary and public-voting loyalists are more compliant with the

influence of others. This paper enriches and extends the understanding of how community members can influence customer loyalty within OBCs, which will vary depending on the individuals' attitudes and intended actions towards fashion brands. Examining both the customers' attitudes and actions supported the categorisation of different loyalty levels, which emerged based on individual groups of customers' values and the context of their relationship with the brand and other community members.

The study presents a model illustrating the process of loyalty intention development which contains four key factors: information quality, believability of information, interactive valence and loyalty intentions. From this analysis emerged the double quadruple loyalty typology, which illustrates how the themes link to the loyalists' direct actions within OBCs and their expressed perspectives regarding involvement of online communities in consumer online activities, from purchase decision-making processes to community engagement. Conclusions can be drawn that add contributions to discussions of different types of loyalists and how they impact on monetary and emotional capital returns that brands receive as a result of online community activity. It is clear that marketers should not purely focus on a particular loyalty intention or motivation. They must not assume that quantity of purchases equals potential loyalty. Marketers should examine consumer actions in online communities and determine whether they are purely attitudinally or behaviourally motivated or if they overlap.

Each consumer has their own valence that shapes decisions to remain loyal towards brands online. Active purchase experience, although not less important, is not the only key issue behind understanding consumer loyalty intention processes. Consumers with a low purchase history with the brand cannot be regarded to have no loyalty intentions with specific brands, and consumers with high purchasing history cannot assure long-term loyalty intentions. Consumers under the category of ambassador loyalists choose to remain with a brand due to the alignment of the brand image with their identity; loveless loyalists, although not ready to

express loyalty, value long-term purchase history or preference they have with the brand. Public-voting loyalists are more influenced by the external perceptions of others; mercenary loyalists are influenced more by perceived financial losses and product or service quality gain. Defined loyalists imply that each IBIL factor will affect each loyalist differently and each will vary in active loyalty input. Although loveless loyalists may not express an attitude about the brand, their valence regarding their past with a brand is a key component in their loyalty intentions, so they may not easily switch to another brand, which is similar to ambassador loyalists. Although mercenary loyalists may be motivated by monetary outcomes, they also have an emotional valence that impacts their purchasing decisions. Ambassador and public-voting loyalists do not necessarily have financial motivations behind decisions to remain with a brand. For them, emotional capital takes priority, so marketers should take care not to publish too much content that emphasises information, such as online promotions. Marketers could take opportunities to indirectly channel the valence of these two types of loyalists to motivate them to become potential positive promotors of the brand, because emphasising their emotional experience with the brand is important for these consumers. The IBIL model can be adopted to categorise consumers based on attitudinal or behavioural loyalty, and to support marketers to predict forces that motivate consumers' desired loyalty intentions, how likely they will remain loyal in the long term and how marketers can respond to the different types of loyalists in online communities.

The loyalty typology model also has important marketing implications, providing a useful trajectory on how to design effective customer loyalty programmes in the context of millennials' participation in the burgeoning OBCs of the fashion industry. Most importantly, the pervasive and interactive nature of OBCs offers brands ample opportunities to understand different valuable customers' loyalty intentions. On the basis of this study, it is clear that OBCs trigger varying loyalty groups; this presents brand managers with a more manageable approach

to alter their existing marketing strategies and devote more attention to micro-segments that evolved as a result of customer participation in OBCs. In practice, marketers can use the loyalty typology model to categorise their customers, based on actions and expressed attitudes, to deliver effective strategies within OBCs. One of the striking implications for brand managers is that they should be wary of adopting OBCs primarily as a generic marketing tool to enhance customer loyalty within a demographic group. Rather, brand managers should consider the heterogeneity of millennials' loyalty intentions associated with, and mediated by, their levels of participation in online brand communities.

More specifically, each of the four customer segments identified in the typology can play a significant role in a company's performance and profitability and can be utilised in developing marketing strategy. Ambassadors, as emotionally motivated customers, can be encouraged to act as the "faces" of the brand giving them a more active role in channelling personal branding that benefits brand image in the OBC. This may deepen their relationship with the brand and drive a need to own the branded products they endorse, thus, increasing their behavioural loyalty. Similarly, the social acceptance desired by public-voting loyalists should be directed by marketers encouraging them to attract their social networks' contacts to brands' OBCs. The opportunity to obtain an active social status within OBCs may increase public-voting loyalists' attachment to the brand and their willingness to attract a critical mass of followers to engage within OBCs.

Loveless loyalists, although they appear to be brand emotionless, prefer to remain with brands they use and are less likely to re-evaluate their current choice and other brand options, making them a highly profitable customer group. In terms of marketing contribution, loveless loyalists can be encouraged to share their purchasing experiences through electronic word of mouth, online reviews and ratings, so other potential customers may be motivated to gain similar experiences. Similarly, mercenary loyalists make a major contribution towards a brand's

profits, but they pose a challenge to customer retention because they are more likely to switch than other customer segments if alternative brands offer high monetary values. For this group, brands must offer new experiences and high-value privileges within their marketing programmes that benefit mercenary loyalists and ensure the brand continues to stand out from its competitors.

7. Limitations and further research directions

As with all inductive research that builds theory from accounts from a limited population (Denzin & Lincoln, 2000), our study is limited in generalisability due to the number of participants involved but it can support transferability. The perceptions of consumers in OBCs have a developed or pending valence that determines loyalty intentions. Specific characteristics of individuals' online behaviour have been identified. Consequently, the research findings may be transferred to loyalty intentions in other online scenarios. Further research could explore these with the IBIL model to examine the specific loyalty characteristics of consumers in online communities. This could involve investigation of consumers' shifts from one loyalist group to another, to further reveal the multiple realities and diverse behavioural intentions that consumers develop within a time period. Future research should test the IBIL framework with the double quadruple loyalty typology to develop the field of customer relationships in online communities before or beyond purchasing roles to develop guidelines in managing an online community with a multicultural population with diverse needs and desired outcomes creating consumer satisfaction with experience in online communities.

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