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Does loyalty span domains? Examining the relationship between consumer loyalty, other loyalties and happiness☆

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ABSTRACT

Researchers hypothesize that loyalty is essentially isomorphic across domains, and it positively linked to happiness. Based on an extensive review, this research proposes a universal definition of loyalty that is applicable across domains. Additionally, this study investigates whether consumer loyalty is reflective of our loyalties across other life domains. Using data from 1202 consumers from the USA and 531 from the UK, this research examines loyalty across six domains: family, friends, colleagues, consumer, community, and faith and its relationship to happiness. The results indicate that loyalties fall into two groups: "concrete" (tied to individuals) and "abstract" (tied to higher order abstractions). Consumer loyalty is found to group with concrete loyalties. Both loyalties are correlated to happiness, but concrete loyalties are much more strongly correlated. This lends support to the idea that firms can meaningfully enhance individual happiness and promote societal well-being by creating environments that engender consumer loyalty.

1. Introduction

> "*Loyalty and friendship, which is to me the same, created all the wealth that I've ever thought I'd have.*"
> [Ernie Banks (Member of the National Baseball Hall of Fame)]

The extensive body of research regarding consumer loyalty in marketing has tended to focus predominantly on loyalty (and the corresponding behaviors associated with loyalty) as a means to improve firm financial outcomes. Loyal customers are much more likely to be retained, devote a higher share of category spending with the firm, and engage in positive word of mouth (Oliver, 2010) translating into increased revenue for the firm (Reichheld, 1993; Reichheld, Markey, & Hopton, 2000; Rust, Lemon, & Bolton, 2004). The anticipated financial benefits for firms have resulted in the creation of long term value-laden relationships with customers to emerge as one of the leading paradigms in marketing theory (Eiriz & Wilson, 2006; Grönroos, 1994).

Many of these perspectives on loyalty and building relationships with consumers however focus primarily on benefit to the firm and not necessarily the consumer. Happiness as an outcome of consumer relationships for instance has received sparse attention despite the fact that there is research that suggests that they may be linked more closely than we think. Research in the area of consumer satisfaction (Oliver, 2010) for example, proposes that consumer satisfaction and happiness are related constructs.

The idea that loyalty can result in improved happiness receives support from other disciplines. In psychology, for example, loyalty is regarded as an essential component in binding relationships together (Rusbult, 1987), and these loyal relationships are found to be important to individual happiness (Keiningham, Aksoy, & Williams, 2009; Keller, 2007). Of particular relevance to this investigation, research in psychology, consistently finds that the best predictor of happiness is human relationships (e.g., Cacioppo & Patrick, 2008; Gilbert, 2005). In fact, the need to understand the antecedents to what we colloquially refer to as "happiness" (Diener, 2000) has been a major force in the development a new branch of psychology: Positive Psychology (Seligman & Csikszentmihalyi, 2000). More precisely, researchers tend to speak of

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subjective well-being (SWB) when referring to the "science of happiness" (Diener, 2000) specifically comprising of global judgments of one's life, satisfaction with important life domains and experiencing higher positive and low negative affect.

While the possibility that building loyal relationships with consumers can result in increased consumer happiness sounds exciting, philosophers and sociologists have accused business leaders of encouraging consumer disloyalty resulting in a corrosive impact on loyalties in other domains of our lives (e.g., Hecht, 2007; Kasser, 2004; Sennett, 2006; Svensson, 2006; Twitchell, 1999). For example, in his seminal essay on loyalty, George P. Fletcher argues that our loyalty as consumers has affected our loyalty in other key areas of our lives. Specifically, Fletcher argues, "The exemplar of the marketplace has conquered neighboring arenas. Today we think about relatives, employers, religious groups, and nations the way we think about companies that supply us with other products and services" (Fletcher, 1993a, p. 3).

Therefore, it is not clear how and to what extent our loyalty as consumers is related to our happiness. If it is found that loyal consumers are more likely to be loyal in other domains, prior research indicates that one would expect these consumers to express greater happiness (Gilbert, 2005). Affirmative answers to these questions would be relevant to the domain of Positive Marketing (centerforpositivemarketing.org 2012). If consumer loyalty reflects loyalties in other domains and is associated with greater happiness, the total benefits of encouraging loyalty incorporate more than firm financial outcomes. It may also raise our happiness as individuals, and even foster loyalty with others thereby enhancing the quality of our relationships and ultimately happiness. Clearly, if this is indeed the case, it would also be part of a solution to problems in society at large (Mittelstaedt, Kilbourne, & Shultz, 2015–in this issue), particularly given the marked increase in loneliness in Western societies and the negative psychological and physiological consequences that have been tied to loneliness (Cacioppo & Patrick, 2008).

This research seeks to provide insight into the important links between consumer loyalty, other domains of loyalty and happiness. Using data from 1202 consumers from the U.S. and 531 from the U.K., this research examines the loyalty of individuals across six domains: family, friends, colleagues, consumer, community, and faith. The analysis controls for customer characteristics (age, gender, income, education, and marital status), country effects, and individuals' attachment and coping styles.

The results indicate that loyalties fall into two main groups referred to as "concrete" (loyalties that can be directly tied to individuals) and "abstract" (loyalties to very large groups based upon higher order abstractions, e.g., moral considerations, etc.). Consumer loyalty is found to group with concrete loyalties. While both loyalties are significantly correlated to happiness, the findings demonstrate that concrete loyalties (e.g., family, friends, consumer, and work colleague) are much more strongly correlated to happiness than are abstract loyalties (e.g., community and faith). This lends support to the idea that firms can practice positive marketing by meaningfully enhancing individual happiness, promoting societal well being as well as improving profitability by encouraging environments that engender consumer loyalty (Gopaldas, 2015–in this issue).

2. Theoretical background

2.1. Loyalty and happiness

When we think about the concept of loyalty, we tend to associate the word with those individuals who are most strongly tied to us, in particular family and friends. Webster's New World Dictionary of American English (1988) however defines loyalty as "faithfulness or faithful adherence to a person, government, cause, duty, etc." Loyalty therefore is a construct that spans a variety of other domains besides our friends and family and includes loyalty to the places we work for, the people we work with, the places we conduct business with as consumers, loyalty the society and community that we live in, and even to our faith.

Regardless of the domain, the primary role of loyalty in our lives appears to be the same: to make our lives more enjoyable. In his essay on loyalty, Keller (2007, p. 218) argues:

> "We need loyalty because it makes our lives better. In all sorts of ways, life is richer, more enjoyable and less frightening when we have loyal relationships. The various reasons why we need loyalty are the various reasons why it is good to have friends, close family ties, a favorite football team, and so on."

Loyalty is one of the core principles that bind relationships together. Moreover, despite the fact that these loyal relationships will at times call for us to make sacrifices (and can make us less happy during these times of sacrifice) it is our relationships that are the primary determinant of our happiness (Gilbert, 2005). Specifically, the only external factor that separates "very happy" from "less happy" people is whether they have rich and satisfying social relationships (Diener & Seligman, 2002).

Research across domains supports the notion that our connections to others impact our happiness. The studies linking the effect of strong bonds with friends and family to happiness are extensive (e.g., Gilbert, 2005; Lyubomirsky, 2007). Friends and family have the potential to offer strong social connections, providing support structures, a sense of security and the experience of positive emotions, all contributing to our happiness (Ben-Shahar, 2007; Gilbert, 2005). Similarly, a great deal of research finds a positive relationship between work satisfaction and life satisfaction (see Rain, Lane, & Steiner, 1991 and Tait, Padgett, & Baldwin, 1989 for reviews). Additionally, research by the Gallup Organization finds that it is our connections to colleagues at work that directly impact our happiness (Buckingham & Coffman, 1999; Rath, 2006). Gallup finds that one of the primary determinants of job satisfaction is whether we have a best friend at work (Buckingham & Coffman, 1999).

Researchers also find that loyalty to more abstract constructs such as faith (e.g., Moghaddam, 2008; Stark & Maier, 2008) and community (Davidson & Cotter, 1991) improves our happiness. This is because believing in a higher purpose provides feelings of security, belonging and a sense of meaning in our lives, all found to play an instrumental role in happiness (Ben-Shahar, 2007). While these may appear to be disconnected from our relationships to individuals, in his seminal essay on loyalty, Josiah Royce (1908) argues that it is our loyalty to these higher order constructs that unites us to many lives at once. Furthermore, it is clear that connections to faith and community often bring with them strong social connections.

Of particular relevance to positive marketing and this investigation, researchers and managers find that consumers can develop strong affectionate bonds with the products and services that they use (e.g., Carroll & Ahuvia, 2006; Chaudhuri & Holbrook, 2001; Fournier, 1998; Malefyt, 2015–in this issue). Yim, Tse, and Chan (2008 p. 743) argue that these affection-based bonds are the catalyst which leads to consumer loyalty and ultimately happiness. Research in the area of consumer satisfaction (Oliver, 2010) for example, proposes that consumer satisfaction and happiness are related constructs. Oliver and Linda (1981, pp. 89–90) note:

> "Based on extensive work by Andrews and Withey (1976) and Campbell, Converse, and Rodgers (1976) on the meaning of satisfaction … two related constructs, happiness (happy–unhappy) and pleasantness (pleasant–unpleasant) were thought to reflect emotions close to those involved in a satisfaction response."

Furthermore, consumer loyalty is in part driven by the interactions and relationships customers develop with employees of the organization with which they conduct business (Rosenbaum, Ward, Walker, & Ostrom, 2007). This in turn influences the happiness of the customer (Cacioppo & Patrick, 2008) because humans all have an innate need to

Table 1
Sample definitions of loyalty to various entities across different domains.

Domain	Definition	Author
Marketing: Consumer	The definition is expressed by a set of six necessary and collectively sufficient conditions. These are that brand loyalty is (1) the biased (i.e., nonrandom), (2) behavioral response (i.e., purchase), (3) expressed over time, (4) by some decision-making unit, (5) with respect to one or more alternative brands out of a set of such brands, and (6) is a function of psychological (decision-making, evaluative) processes.	Jacoby and Kyner (1973, p. 2)
	Customer loyalty is a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, *despite* situational influences and marketing efforts that have the potential to cause switching behavior.	Oliver (2010, p. 432)
	Customer loyalty is the feeling of attachment to or affection for a company's people, products, or services. These feelings manifest themselves in many forms of customer behavior. The ultimate measure of loyalty, of course, is share of purchases in the category.	Jones and Sasser (1995, p. 94)
	We conceptualize customer loyalty as a combination of both commitment to the relationship and other overt loyalty behaviors… In line with this argument, recent studies have defined and measured loyalty using multiple items including repeat patronage, self-stated retention, price insensitivity, resistance to counterpersuasion, and the likelihood of spreading positive word of mouth.	Ganesh, Arnold, and Reynolds (2000, pp. 69, 71)
Management: Employee	"We argue that viewing loyalty as a cognitive phenomenon—an attitude that resides in the mind of the individual—helps to clarify definitional inconsistencies, provides a finer-grained analysis of the concept, and sheds additional light on the ethical implications of loyalty in organizations…we adopt the psychological contract perspective to analyze loyalty's cognitive dimensions, and treat [employee] loyalty as an individual-level construction of perceived reciprocal obligations."	Hart and Thompson (2007, p. 297)
	"Loyalty is reflected in behavior that can be tied to an implicit promise, voluntarily made by an individual operating in a community of interdependent others, to a here to universalizable moral principles in pursuit of individual and collective goals."	Coughlan (2005, pp. 46–47)
Psychology: Family & Spouse	Family loyalty refers to the feelings of mutual obligation, commitment, and closeness that exist among family members (e.g., parents and children, grandparents and grandchildren, siblings). … Family loyalty is defined primarily in two different ways: (1) as adherence to norms of filial obligation; and (2) as the level of intergenerational solidarity or closeness between the generations in a family.	Kobayashi (2003, pp. 605–606)
	Parental loyalty is an innate biopsychosocial devotion that is focused on taking care of a relatively defenseless child.	Perlmutter (1996), p. 81
	Here's a rule of marital loyalty that I highly recommend: Total marital loyalty does not permit any competition to make inroads into the relationship. This means that your spouse will never again have to face competition for your complete devotion.	Wilkinson (1999, p. 166)
Psychology: Group	"In-group loyalty, defined as a feeling of "we" directed toward the local community, as would be predicted if these attitudes emerge out of motives for Unity."	Rai and Fiske (2011, p. 65)
	"Group loyalty, defined as staying when members can obtain better outcomes by leaving their group."	Vugt and Hart (2004, p. 585)
Faith	Since all political authority derives from God, no government can ever claim absolute loyalty: 'We must obey God rather than men' (RSV, Acts 5: 29).	Chaplin (2008, p. 440)
	[Allah said, "Believers are] those who follow the Messenger, the Ummi, whom they find written down with them in the Torah and the Gospel, commanding them to do right and forbidding them to do wrong, making good things lawful for them and bad things forbidden for them, relieving them of their heavy loads and the chains which were around them. Those who believe in him and honor him and help him, and follow the Light that has been sent down with him, they are the ones who are successful." (Surat al-A'raf, 157)	Yahya (2005, pp. 60–61)
	Loyalty emerges from these stories as an attitude manifested in concrete action toward another person or persons in a situation of serious need, where the only presupposition of the action is a context of existing relationship. There are no societal legal sanctions for failure to show loyalty. Hesed [loyalty], in other words, may be covenantally demonstrated, experienced, or strengthened, but it is not first of all covenantally based. The act of loyalty may, therefore, be seen as one of moral responsibility (moral commitment before God), but not one of formally legal obligation. [From a review of *Faithfulness in Action: Loyalty in Biblical Perspective* by Katharine Doob Sakenfeld (1985).]	Boling (1986, p. 542)
	Loyalty is a continued psychological identification and social attachment arising from involvement with a social or political institution, whether a class, movement, car brand, sports team, beer, political party, religion, etc. Thus, one can be a Ford man, but cannot be truly loyal without driving one, and is surely no longer loyal once the Chrysler is bought.	Djupe (2000, p. 79)
Philosophy	Loyalty … is the willing and thoroughgoing devotion of a person to a cause. We defined a cause as something that unifies many human lives in one.	Royce (1908, p. 163)
	Loyalty is the attitude and associated pattern of conduct this is constituted by an individual's taking something's side, and doing so with a certain sort of motive: namely, a motive that is partly emotional in nature, involves a response to the thing itself, and makes essential reference to a special relationship that the individual takes to exist between herself and the thing to which she is loyal.	Keller (2007, p. 21)
	"Loyalty" is taken to refer to a relationship between persons—for instance, between a lord and his vassal, between a parent and his children, or between friends. … Loyalty includes fidelity in carrying out one's duties to the person or group of persons who are the object of loyalty; but it embraces more than that, for it implies an attitude, perhaps an affection or sentiment, toward such persons. Furthermore, at the very least, loyalty requires the complete subordination of one's own private interest in favor of giving what is due, and perhaps also to the exclusion of other legitimate interests.	Ladd (1967, pp. 97–98)
	In all … contexts, loyalty has the same basic meaning. For every loyal friend or lover, there is always a third party who could, in the fashion of the classic triangle, tempt the loyal away from the object of his or her loyalty. In a matrix of loyalty, then, there are three parties. Let us call them: *A*, *B*, and *C*. *A* can be loyal to *B* only if there is or could be a third party *C* who stands as a potential competitor to *B*, the focal point of loyalty. The competitor is always lurking in the wings, rejected for the time being, but always tempting, always seductive. If the competitor appears and beckons, the loyal will refuse to follow. … Let us refer to my account as the triadic theory of loyalty. It stands opposed to diadic theories that treat the subject who tenders loyalty and the object who receives it as sufficient to account for the phenomenon. … Diadic theories make the mistake of overemphasizing the element of devotion in loyalty. Loyalty becomes like	Fletcher (1999, pp. 524)

Table 1 (*continued*)

Domain	Definition	Author
	love; loyalty to the nation, like patriotism. The advantage of the triadic theory is that it underscores a minimal dimension of loyalty as no more than abstaining from adultery, betrayal, and treason.	
Law (Philosophy)	The [spousal] loyalty that one must demonstrate represents fidelity not to the marriage itself, but acceptance of the duties that constitute the fulfillment of a specific promise (p. 2099). … R.E. Ewin suggests that "[i]f I stick with the firm, or the football club, or whatever, only when reason makes it clear that that is the thing to do, then I am a fairly calculating person and not particularly loyal. The loyal person sticks in there in the bad times as well"(p. 2106). … Ideally, we want spouses to internalize the ideal of loyalty, so that they refrain from betrayal because they want to, not because they have to (p. 2107). … Spouses come to internalize the ideal of loyalty by choosing to be loyal when they could act otherwise (p. 2108). A criminal trial offers a particularly significant occasion for expressing in highly condensed form an ideal of spousal loyalty (p. 2109). … Permitting a person to determine whether loyalty is advisable even when the consequences of disloyalty are so high suggests that spousal loyalty is primarily an individual, rather than social, concern (p. 2110). … . By conveying a message about what loyalty requires in the setting of a criminal trial, the privilege is part of a "process of community norm-building" about what it means to be married (p. 2111). … By prohibiting the incrimination of one's partner, the adverse testimony privilege expresses the importance of loyalty as a regulative ideal of the spousal role (p. 2114).	Regan (1995, pp. 2099, 2106–2111)
	Loyalties define the bonds by which some people relate to us as insiders, relegating others to the status of outsider. Tolerance is a value that addresses the fair and decent treatment of outsiders. Thus, for example, loyalty to my people or my nation, my duty to stand by them in times of trouble, implies that other peoples and nations stand beyond the range of this duty. I treat these outsiders less favorably; I need not stand by them, fight for them, or care for them with the same solicitude.	Fletcher (1993b, p. 69)

belong, and are therefore at some level interdependent (Baumeister & Leary, 1995). Therefore, individuals can choose to fulfill this need to belong by maintaining close relationships with certain individuals (relational interdependence). The goal of interdependent individuals is to establish social relationships with the group and these relationships become an important component of self-identity (Markus & Kitayama, 1991; Triandis, 1989), making loyalty to the places where we conduct business an important part of our happiness.

This is a profound message for both marketing theory and practice as marketing has been frequently criticized for encouraging disloyalty (Hecht, 2007; Kasser, 2004; Sennett, 2006; Svensson, 2006; Twitchell, 1999). The competitive nature of the marketplace is claimed to be the culprit in encouraging disloyalty by providing consumers with an inordinate amount of choices, encouraging switching behavior and focusing on materialism and consumption. More recently, materialism and consumerism have been tied to antisocial and aberrant behavior (Bauer, Wilkie, Kim, & Bodenhaus, 2011). Furthermore, in his seminal essay on loyalty, Fletcher argues that our loyalty as consumers has affected our loyalty across domains. "We think about relatives, employers, religious groups, and nations the way we think about companies that supply us with other products and services" (Fletcher, 1993a, p. 3).

Despite criticisms of marketing (Stoeckl & Luedicke, 2015– in this issue), evidence suggests that it has the potential to enrich our lives through consumer–brand relationships (Malefyt, 2015–in this issue). It implies that the decisions managers make have the potential to impact individual happiness and even benefit society at large. Moreover, if consumer loyalty reflects loyalties in other domains and is associated with greater happiness, the total benefits of encouraging loyalty are much more than financial. Such positive marketing practices can enhance the quality of our lives, impact our happiness and have a positive effect on society at large.

2.2. What is loyalty?

If loyalty has the potential to make us happy whether we are a friend, a co-worker, customer or citizen, how can we recognize loyalty? The extant literature in psychology, marketing, philosophy, organizational behavior, and law point to commonalities and differences across disciplines with regards to the meaning of loyalty. Therefore, it is important to establish a clear understanding of how loyalty has been examined and defined in prior literature and explore perspectives on how different loyalties in our lives relate to one another. The scientific literature contains a vast variety of definitions of loyalty (Coughlan, 2005; Gilbert, 2001; Jacoby & Kyner, 1973; Kleinig, 1993, 2009) and Table 1 presents some of these differing definitions across and within various domains.

Despite clear distinctions in the various definitions, there are commonalities which are typically ascribed to the construct of loyalty. In particular being loyal implies: 1) a perceived specialness to a relationship, 2) favorable treatment to objects of loyalty, 3) a desire to maintain the relationship even when it requires sacrifice, and 4) defense and reinforcement of the relationship, that is not being disloyal (see Table 2). Based upon these commonalities, the following definition of loyalty is proposed:

> Loyalty is the recognition of the specialness of a relationship which results in differential and more favorable treatment towards this relationship, the creation of a bond as the result of this relationship, and the defense and reinforcement of this relationship.

3. Consumer loyalty

Although there is no universal agreement as to the definition of consumer loyalty, Oliver (1999, p. 34) proposes what is perhaps the most widely used and accepted definition of consumer loyalty in the scientific literature:

> "[Consumer loyalty is] a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior."

As can be noted in the next section, Oliver's definition of consumer loyalty fits well within the parameters required of loyalty in other domains. Therefore, in response to the question posed by Beer and Watson (2009, p. 286) — in essence, is consumer loyalty really loyalty? — Oliver's definition provides theoretical support that consumer loyalty reflects one manifestation of an overarching loyalty construct.

In the marketing literature, there has been some conceptual confusion and overlap between commitment and loyalty (Heere & Dickson, 2008). This is because commitment and loyalty are directly related to the bonding of individuals and other entities and so some have treated the constructs as synonymous (e.g., Pritchard, Howard, & Havitz, 1992). Commitment is generally described as a bond or an attachment to

Table 2
Themes associated with loyalty across different domains.

1 A perceived specialness to a relationship		
"Deeply held commitment … preferred product or service"	Oliver (2010, p. 432)	Consumer
"Mutual obligation, commitment, and closeness"	Kobayashi (2003, 605)	Family
"Loyalty is a continued psychological identification and social attachment."	Djupe (2000, p. 79)	Faith
"Reference to a special relationship that the individual takes to exist between herself and thing to which she is loyal."	Keller (2007, p. 21)	Philosophy
The [spousal] loyalty that one must demonstrate represents fidelity not to the marriage itself, but acceptance of the duties that constitute the fulfillment of a specific promise. (p. 2099)	Regan (1995, pp. 2099, 2106–2111)	Law
2 Favorable treatment to objects of loyalty		
"Repatronize a preferred product or service consistently in the future"	Oliver (2010, p. 432)	Consumer
"Biopsychosocial devotion"	Perlmutter (1996, p. 81)	Family
"Believe in him and honor him and help him." Surat al-A'raf, 157	Yahya (2005, p. 61)	Faith
"Conduct … constituted by an individual's taking something's side"	Keller (2007, p. 21)	Philosophy
"Loyalties define the bonds by which some people relate to us as insiders, relegating others to the status of outsider … I treat these outsiders less favorably."	Fletcher (1993b, p. 69)	Law
3 A desire to maintain the relationship even when it requires sacrifice		
"Despite situational influences"	Oliver (2010, p. 432)	Consumer
"Adherence to norms of filial obligation"	Kobayashi (2003, 605)	Family
"Loyalty emerges from these stories as an attitude manifested in concrete action toward another person or persons in a situation of serious need, where the only presupposition of the action is a context of existing relationship."	Boling (1986, p. 542)	Faith
"At the very least, loyalty requires the complete subordination of one's own private interest in favor of giving what is due, and perhaps also to the exclusion of other legitimate interests."	Ladd (1967, p. 98)	Philosophy
"Permitting a person to determine whether loyalty is advisable even when the consequences of disloyalty are so high suggests that spousal loyalty is primarily an individual, rather than social, concern."	Regan (1995, p. 2110)	Law
4 Defense and reinforcement of the relationship that is, not being disloyal		
"Despite … marketing efforts that have the potential to cause switching behavior"	Oliver (2010, p. 432)	Consumer
"Does not permit competition to make inroads into the relationship"	Wilkinson (1999, p. 166)	Family
"We must obey God rather than men." RSV, Acts 5: 9	Chaplin (2008, p. 440)	Faith
"For every loyal friend or lover, there is always a third party who could … tempt the loyal away … If the competitor beckons, the loyal will refuse to follow."	Fletcher (1999, p 524)	Philosophy
"Spouses come to internalize the ideal of loyalty by choosing to be loyal when they could act otherwise."	Regan (1995, p. 2108)	Law

continue with a partner (Anderson & Weitz, 1992) and the belief that a relationship is sufficiently important to warrant strong efforts to maintain it (Morgan & Hunt, 1994). The scientific literature generally recognizes three distinct components including affective commitment (an emotional attachment representing the customer's desire to continue the relationship because of the enjoyment of the relationship) (Garbarino & Johnson, 1999; Morgan & Hunt, 1994), calculative (or continuance) commitment (an attachment based on rational, economic-based dependence on product/service benefits due to switching costs or a lack of choice) (Allen & Meyer, 1990; Anderson & Weitz, 1992; Geyskens, Steenkamp, Scheer, & Kumar, 1996) and normative commitment (an attachment that derives from a person's sense of moral obligation toward a person or organization) (Allen & Meyer, 1990; Gruen, Summers, & Acito, 2000). The confusion in the literature largely results from the treatment of commitment and what is referred to as "attitudinal loyalty" in the literature as being essentially the same construct (Li & Petrick, 2010). When looking across scientific domains, however, being loyal is more than the simply having the desire to maintain a relationship—loyalty requires the demonstration of behaviors designed to maintain the relationship (e.g., favorable treatment toward the object of loyalty, defense and reinforcement of relationship) (discussed in more detail in the section entitled "Loyalty"). As a result, most researchers argue that commitment and loyalty need to be treated as distinct constructs (e.g., Dick & Basu, 1994; Gustafsson, Johnson, & Roos, 2005).

3.1. Concrete and abstract loyalty

Given that the core components that define loyalty can be expressed across domains regardless of the strength of the relationship, at some basic level loyalty is isomorphic (Aksoy, Keiningham, & Oliver, 2014; Oliver, 2014). All loyalties, however, are clearly not equal. The literature suggests that there are hierarchies in the way different domains of loyalty are viewed in our lives and acknowledges the existence of competing loyalties (Fairburn, 1926; Fletcher, 1993a; Royce, 1908). Most researchers specifically argue the existence of a hierarchy of loyalties defined by the degree of abstraction, ranging from loyalty to larger entities and ideas to loyalty to specific individuals. For example, Fletcher (1993a, p. 154) argues, "One could think of loyalty first to individuals (friends, lovers, family members), second to country, and third to God as planes in a hierarchy of ascending loyalties." Similarly, Fairburn's (1926) extensive classifications of loyalty domains can reasonably be decomposed into three similar groupings: 1) loyalty to individuals (e.g., family and friends), 2) national loyalty, and 3) what he calls "universal" loyalty (specifically, "[loyalty] to the cause of one's fellows, and to that Universal Power which is the source of all that is good, real, and eternal in the world" (p. 438)). Fairburn's universal construct corresponds to a similar "universal" construct proposed by Royce (1908, p. 166), that is, "Loyalty is the will to manifest, so far as possible, the conscious and superhuman unity of life, in the form of acts of an individual Self." Research in psychology appears to support distinguishing between loyalties. Specifically, researchers in psychology have investigated the distinction and relationship between relational and collective interdependence, that is the establishment and maintenance of relationships with specific individuals versus more abstract and larger groupings of people (Baumeister & Sommer, 1997; Melnyk, Van Osselaer, & Bijmolt, 2009).

It is clear that loyalty to specific individuals is distinct from loyalty to higher-level abstractions, such as communities, country, faith, etc. where the number of individuals who typically qualify as being in the group is quite large. Evolution appears to have limited the number of individuals with whom one can have meaningful relationships to around 150 (Dunbar, 2010). Furthermore, despite current technology allowing individuals to amass vast virtual social networks, relationships and emotional ties "off-line" remain limited to this upper threshold (Pollet, Roberts, & Dunbar, 2011). Therefore, to distinguish loyalties to large-group and more abstract entities from loyalties which can be tied to specific individuals and/or relatively smaller groups, the term "concrete

loyalties" and "abstract loyalties" is used throughout the remainder of this paper.

Loyalty to family, friends, and work colleagues would clearly be expected to represent concrete loyalties. Similarly, loyalty to community and to faith would be expected to represent abstract loyalties. It is unclear, however, if the loyalty that individuals hold toward the firms with which they do business (consumer loyalty) is more reflective of a concrete or an abstract loyalty. If consumers view the firms to which they are loyal as simply being large institutions or as depersonalized entities, then perhaps these loyalties would group with abstract loyalty. However if consumer loyalty is in part driven by the interactions and relationships customers develop with employees of the organization (Rosenbaum et al., 2007) then consumers hold concrete loyalties to businesses.

Drawing on the earlier discussion about the relationship between loyalty and happiness and the proposed distinction between concrete and abstract loyalties, it is hypothesized that:

H1. Concrete loyalties are positively associated with happiness.

H2. Abstract loyalties are positively associated with happiness.

3.2. The independence or interdependence of concrete & abstract loyalties

Despite the fact that concrete and abstract categories bind relationships together and are thereby expected to improve our overall happiness, the relationship of concrete and abstract loyalties to one another is not clear. Fletcher (1993a) observes that abstract loyalties typically hold a greater moral claim on individuals than do our concrete loyalties. This may in part be explained by what Hart and Thompson (2007, p. 307) refer to as "ideological loyalty." Specifically, "ideological loyalty emerges when individuals perceive that the exchange partner embodies a cause that represents an unconditional good, and for that reason they feel bound by obligation toward the exchange partner." Clearly, cases of cause-infused loyalties are more likely to occur in abstract loyalties.

What is not clear, however, is the degree to which both of types of loyalty are necessary to an individual's happiness, if one type of loyalty can compensate for another, and if concrete and abstract loyalties interact. Furthermore, outside of philosophical debate as to the moral ramifications associated with choosing among competing loyalties, no research exists investigating how these different loyalties work together.

Optimal Distinctiveness Theory (Brewer, 1991, 1993) may offer insight into how concrete and abstract loyalties are expected to work together with regard to an individual's happiness. This theory builds on social identity theory (Tajfel & Turner, 1979) and self-categorization theory (Turner, Hogg, Oakes, Reicher, & Wetherell, 1987) with regard to individual needs associated with group membership.

Of relevance to this investigation, Brewer (1991) proposes that people are driven by two opposing needs: 1) assimilation, that is the need to feel included in larger groups, and 2) differentiation, that is, the need to feel unique from others in social contexts. As these are opponent processes, satisfying one need tends to come at the expense of the other.

As such, Optimal Distinctiveness Theory proposes that individuals seek to find the optimal balance of these two opposing needs. The optimal balance is dynamic, therefore individuals establish relationships depending on the social context designed to maintain an optimal level. Achievement of this optimal level is found to be positively associated with outcomes such as an individual's self-concept (Brewer, 2003).

While the need for assimilation and for differentiation do not have a one-to-one correspondence with abstract and concrete loyalties, it is easy to see how loyalties to different people or things could in part address these two needs. For example, Druckman (1994, p. 44) notes, "The bases for group and national loyalty are widely assumed to be lodged in human needs … At the level of the nation, the group fulfills economic, sociocultural, and political needs, giving individuals a sense of security, a feeling of belonging, and prestige." The notion of "belonging" mentioned by Druckman appears to be related to the need for assimilation.

On the other hand, loyalties to friends at times fulfill a need to be ourselves (e.g., different) without fear of rejection (Becker, 1987). As Clark (1859, p. 270) writes, "But oh the blessing it is to have a friend to whom one can speak fearlessly on any subject; with whom one's deepest as well as most foolish thoughts can come out simply and safely."

Another factor that would be expected to impact the relationship between different loyalties and happiness is time, or more precisely the lack of available time to maximize potential loyalty-related behaviors to all objects of loyalty. For example, parents often reduce social activities to care for dependent children (Gasser & Taylor, 1976; Larsson, 2005). Furthermore, time pressures are shown to reduce happiness (Roxburgh, 2004). Therefore, attempts to maximize loyalty-related behaviors toward all competing loyalties is not only futile, it will increase time pressure thereby reducing happiness.

As a result, individuals will have to choose between loyalties to maximize their potential happiness. In the case of this investigation, it is expected that individuals seek an optimal balance between concrete and abstract loyalties to maximize their overall happiness. This implies that there will be diminishing returns as both concrete and abstract loyalty levels approach their upper threshold.

Hence, it is hypothesized that:

H3. Concrete and Abstract Loyalties will demonstrate a concave nonlinear relationship to happiness such that at lower levels there are increasing returns on happiness from improved loyalty levels, and at higher levels there are diminishing returns.

4. Data collection and measurement

4.1. Data

Data collection for the current study is conducted via an online survey. Respondents are sampled from nationally representative online panels in both the US and UK. Because of the need to measure loyalty to work colleagues, the final sample for this analysis is limited to respondents who state that they were employed at the time of the survey. In total, 1202 completes are obtained in the US and 531 completes in the UK. The sample is balanced on age, gender, income, and region across both countries. The survey consists of demographic information, workplace information and attitudinal batteries, including other questions aimed at capturing the constructs of interest.

4.2. Method

Exploratory and confirmatory factor analyses are used to assess the fit of the data to the loyalty constructs, as well as coping, attachment, and happiness constructs. Linear regression with multiplicative interactions terms is used to test the hypotheses about the effects of concrete and abstract loyalty on happiness.

Table 3
Principal components analysis factor loadings of happiness attributes.

Loyalty	Factor 1 Happiness
I consider myself to be a very happy person.	0.897
What percentage of each day do you feel happy (excluding sleep)?	0.873
I am completely satisfied with my life.	0.841
Eigenvalues	2.27

Table 4
Question wording and parameter estimates from confirmatory factor analysis measurement model.

Loyalty	Item	Stand. loading	t-Value
Consumer loyalty	As a customer, I am strongly loyal to the companies where I do business.	0.88	102.2
(α = .88)	In general, the companies where I do business show loyalty to me as a customer.	0.85	92.1
	I usually feel an attachment to the companies with which I do business.	0.80	75.7
Family loyalty	I invest a great deal of time and effort building and sustaining relationships with my family.	0.93	111.3
(α = .85)	My family always takes precedence over things that compete for my time and attention.	0.84	85.0
	I feel that the amount of time and effort I give to my family is about right.	0.67	45.4
Friend loyalty	I invest a great deal of time and effort building and sustaining relationships with my friends.	0.95	127.9
(α = .86)	My friends always take precedence over things that compete for my time and attention.	0.79	71.6
	I feel that the amount of time and effort I give to my friends is about right.	0.73	58.1
Faith loyalty	I would describe myself as a person of faith (spiritual and/or religious)	0.95	296.1
(α = .96)	Spiritual and/or religious faith plays a vital role in my life	1.00	477.8
	I invest a great deal of time and effort to enhance my spiritual self.	0.89	161.6
Community loyalty	I invest a great deal of time and effort to contribute to my community.	0.87	83.6
(α = .84)	I regularly contribute (time, money, resources, etc. …) to charitable and/or social causes.	0.81	70.2
	I feel that my level of contribution to my community is about right.	0.71	49.0
Work colleague loyalty	I invest a great deal of time and effort building and sustaining relationships with my colleagues at work.	0.79	77.3
(α = .89)	I am strongly loyal to my peers with whom I work directly.	0.92	160.7
	I am strongly loyal to my direct supervisors at work.	0.85	104.3
	I am strongly loyal to the people who report directly to me.	0.83	96.5
	Work always takes precedence over things that compete for my time and attention.	0.57	33.1

4.3. Happiness

Three statements measure happiness, the dependent variable for this analysis: (1) "I consider myself to be a happy person" (2) "I am completely satisfied with my life" and (3) "What percentage of each day do you feel happy (excluding sleep)" (adapted from Diener, Emmons, Larsen, & Griffin, 1985; Diener, Sandvik, & Pavot, 1991; Fordyce, 1978). The first two questions are measured on a 10-point scale ranging from 10 = strongly agree to 1 = strongly disagree. The third item "percentage of each day you feel happy" is also measured on a 10-point scale, with each point representing roughly 10 percentage point increments, that is, 1 = 0–10% of the time, 2 = 11–20%, 3 = 21–30%, etc. The first principal component extracted from these three items is used as the dependent variable in the regression analysis (see Table 3). A confirmatory analysis of these attributes onto a single factor also reveals good fit, with GFI, CFI, and NNFI all exceeding .9 and RMSEA < .08.

4.4. Loyalty domains

To measure concrete and abstract loyalties, a two-step approach is used. First, a confirmatory factor analysis measurement model is estimated to study the first-order loyalties to specific domains. Next, second order loyalty factors are developed by applying oblique principle components analysis to the domains and then fit to a second-order confirmatory factor analysis model. The examination also compares a unidimensional conceptualization of loyalty versus a concrete/abstract categorization. The results indicate better fit of the data and superior model fit of the concrete/abstract classification compared to a unidimensional conceptualization of loyalty.

Table 5
Summary of confirmatory factor analysis model.

	Measurement model	Second-order CFA model (concrete vs. abstract)	Second-order CFA model (isomorphic)
Parameters	55	13	12
GFI	0.9016	0.9848	0.9713
Adjusted GFI	0.8667	0.9602	0.9329
CFI	0.9376	0.9640	0.9247
NNFI	0.9235	0.9325	0.8745
RMSEA	0.0778	0.0745	0.1016

A list of seventeen (17) statements intended to measure five (5) domains of loyalty are provided: consumer loyalty, family loyalty, friend loyalty, work colleague loyalty, faith loyalty, and community loyalty.

Selection of the loyalty domains under investigation is guided in large part by the works of Fletcher (1993a), Royce (1908), and Fairburn (1926). They argue for a similar hierarchy of loyalties, which can be summarized as: 1) individuals (e.g., friends, family, etc.), 2) country/community, and 3) God/faith. Based upon this hierarchy, domains from these categories is selected and included in the analysis: friend, family, community, and faith. Note that community is selected instead of country because of strong negative associations with disloyalty to country (e.g., treason) and the potential to bias responses.

As there is no widely accepted scales designed to measure an individual's level of loyalty in any of these domains in their respective scientific areas, loyalty for these domains is measured based upon the research of Keiningham et al. (2009). Statements are designed to reflect both the strength of the relationship and the willingness to sacrifice to maintain the relationship, universally regarded as core elements of loyalty.

Two other domains of loyalty, consumer and employee loyalty that are frequently researched within business disciplines (e.g., marketing, organizational behavior) are also investigated. With regard to consumer loyalty, the study builds upon the research of Noble, Griffith, and Adjei (2006) and Keiningham et al. (2009). In the case of this investigation, the focus is on consumers' perceptions of their loyalty to the places where they do business.

With regard to employee loyalty, an examination of the literature indicates a potential stumbling block with the distinction this research proposes between concrete and abstract loyalties (e.g., loyalty to individuals vs. larger more abstract entities). First, research into employee loyalty often combines loyalty to the corporate entity with loyalty to other employees (e.g., supervisor, colleagues, etc.) (see Coughlan, 2005 for a review of different conceptualizations of employee loyalty). Second, within the literature there is strong debate as to whether corporate entities can represent "real" objects of loyalty (Duska, 1985; Hajdin, 2005). For example, Wharton management professor Matthew Bidwell questions whether employees actually feel loyalty to their companies, noting "Employees are often more loyal to those around them — their manager, their colleagues, maybe their clients. These employees have a sense of professionalism — and loyalty — that relates to the work they do more than to the company" (Knowledge@Wharton, 2012). To mitigate the above issues from confounding conclusions of this

Table 6
Correlation between happiness and loyalty constructs.

	Happiness	Colleague	Faith	Friends	Family	Customer	Community
Happiness	1	0.41	0.25	0.45	0.44	0.33	0.35
		<.0001	<.0001	<.0001	<.0001	<.0001	<.0001
Colleague	0.41	1	0.25	0.42	0.39	0.49	0.37
	<.0001		<.0001	<.0001	<.0001	<.0001	<.0001
Faith	0.25	0.25	1	0.15	0.26	0.24	0.37
	<.0001	<.0001		<.0001	<.0001	<.0001	<.0001
Friends	0.45	0.42	0.15	1	0.38	0.42	0.39
	<.0001	<.0001	<.0001		<.0001	<.0001	<.0001
Family	0.44	0.39	0.26	0.38	1	0.32	0.24
	<.0001	<.0001	<.0001	<.0001		<.0001	<.0001
Customer	0.33	0.49	0.24	0.42	0.32	1	0.36
	<.0001	<.0001	<.0001	<.0001	<.0001		<.0001
Community	0.35	0.37	0.37	0.39	0.24	0.36	1
	<.0001	<.0001	<.0001	<.0001	<.0001	<.0001	

investigation, our measure of employee loyalty focuses on loyalty to colleagues (co-workers, supervisors, etc.).

Respondents assessed their level of agreement with each statement designed to gauge their loyalty within a specific domain on a 10-point scale, where 10 = strongly agree and 1 = strongly disagree. Full wording of these statements are displayed in Table 4, along with loadings from the final confirmatory factor analysis measurement model, coefficient alphas, and t-value of the estimate.

All five scales demonstrate high reliability with Cronbach's alphas ranging from .85 to .96. Convergent validity is supported when t-values reach an absolute value greater than 2. The minimum t-value for the estimates is 33.1, providing evidence of convergent validity of the indicators.

Fit statistics are provided in Table 5. GFI, CFI, and NNFI for the confirmatory model all exceed .9 with RMSEA below .08 indicating good fit for the final solution.[5]

Next, the positive associations between each loyalty construct and happiness is examined (see Table 6). As expected, all constructs are significantly correlated to happiness ($p < .0001$). Additionally, all loyalty constructs are significantly correlated to one another ($p < .0001$) indicating the possibility that these different loyalty dimensions may reflect higher order constructs.

Two second-order confirmatory analyses are performed on the first-order loyalty components (the results are included in Table 5). The model posits work colleague, family, friends, and consumer to group with concrete loyalty, while community and faith are posited to group with abstract loyalty. Given this conceptual model, statistics for the second-order model indicate good fit: GFI, CFI and NNFI all exceed .9 with RMSEA below .08. However, an exploratory analysis of the same data demonstrates only a single eigenvalue over 1, suggesting that a one-factor, unidimensional solution may be more tenable. (Note, the eigenvalue for second factor is .92.)

As such, a confirmatory model with only a single factor is also estimated. The two-factor solution however demonstrates considerably better fit based on all four criteria. In fact, the unidimensional solution has a subpar NNFI (<.9) and RMSEA (>.08). The varimax rotated factor loadings from a two-factor principal components analysis of the first-order loyalties (presented in Table 7) demonstrates the grouping of loyalty to community and loyalty to faith as a dimension of loyalty separate from the other four domains.

Measures of concrete and abstract loyalty in the final regression model use the oblique (promax rotation, power = 3) rather than the orthogonal solution, allowing investigation of the interaction of the correlated constructs.

[5] To help validate the inclusion of customer loyalty in the concrete loyalty factor, the model with the consumer loyalty component excluded from the concrete loyalty factor is also evaluated. Removing consumer loyalty results in a poorer fitting factor solution. The GFI remains virtually unchanged without the consumer loyalty construct (GFI = 0.9852), but Adjusted GFI (0.9446), CFI (0.9573), NNFI (0.8933), and RMSEA (0.0952) are all inferior to the model containing consumer loyalty.

Table 7
Principal components analysis factor loadings of first-order loyalties (Varimax rotation).

Loyalty	Factor 1 Concrete loyalty	Factor 2 Abstract loyalty
Loyalty to friends	0.779	0.064
Loyalty to co-workers	0.748	0.206
Consumer loyalty	0.716	0.203
Loyalty to family	0.631	0.181
Loyalty to faith	0.061	0.921
Loyalty to community	0.407	0.642
Eigenvalues	2.71	0.92

Note: Loadings less than .3 were omitted.

4.5. Control variables

4.5.1. Coping and attachment styles

It is important to control for individuals' approaches to dealing with conflicts in relationships (Lazarus & Folkman, 1984) and also innate preferences toward building relationships (Hazan & Shaver, 1990) when examining the effect of loyalty on happiness. These can be defined as coping style and attachment style, respectively and are included in the model as control variables. The respondents answered for their level of agreement on seven (7) statements characterizing their coping styles as "problem-focused" or "emotion-focused" (Lazarus, 1966; Lazarus & Folkman, 1984) (see Table 8). Respondents similarly answered ten (10) statements characterizing their attachment styles as "secure", "anxious", or "avoidant" (Hazan & Shaver, 1990). Principal

Table 8
Principal components analysis factor loadings of attachment style attributes (Varimax rotation).

Loyalty	Factor 1 Secure attachment	Factor 2 Anxious attachment
I tend to have very close relationships.	0.789	0.002
I quickly become close to people.	0.778	0.117
I interact frequently with others.	0.775	−0.122
I am a friendly person.	0.718	−0.019
I am willing to ask for help and comfort when needed.	0.699	−0.015
I am trusting.	0.599	0.100
I tend to worry a lot.	0.003	0.905
I am an anxious person.	0.029	0.902
I worry that I won't be liked by people.	0.010	0.667
Eigenvalues	3.20	2.11

Note: Loadings less than .3 were omitted.

Table 9
Principal components analysis factor loadings of coping styles (Varimax rotation).

Loyalty	Factor 1 Problem-focused	Factor 2 Anxious attachment
When it comes to problem solving, I plan what needs to be done.	0.860	0.183
I take a step-by-step approach to overcome obstacles.	0.843	0.201
Problems do not stop me from doing other things.	0.800	0.133
I will hold back from acting until I feel the time is right.	0.675	0.135
I seek out advice.	0.306	0.825
I tend to show my emotions.	−0.012	0.801
When faced with problems, I am not afraid to get support and comfort from others.	0.296	0.787
Eigenvalues	3.44	1.33

Note: Loadings less than .3 were omitted.

Table 10
Model attribute descriptive statistics.

Description	N	Mean	Std dev	Min	Max
Happiness	1733	0.0	1.00	−2.87	1.74
Concrete loyalty	1733	0.0	1.00	−3.56	2.53
Abstract loyalty	1733	0.0	1.00	−2.21	2.18
Problem-based coping	1733	0.0	1.00	−3.58	2.13
Emotion-based coping	1733	0.0	1.00	−2.91	2.03
Secure attachment style	1733	0.0	1.00	−3.56	2.03
Anxious attachment style	1733	0.0	1.00	−2.12	2.31
Avoidant attachment style	1733	0.0	1.00	−2.58	1.12
Square of age	1733	1930.3	1250.25	324	8649
Age (in years)	1733	41.6	14.22	18	93
Income in $US (combined US/UK)	1733	$65,195.7	$45,849.5	$2500	$300,000
Country indicator: USA	1733	0.7	0.46	0	1
Gender: female	1733	0.5	0.50	0	1
Marital status: married	1733	0.5	0.50	0	1
Education: some college	1733	0.3	0.47	0	1
Education: college graduate	1733	0.2	0.40	0	1
Education: postgraduate	1733	0.2	0.35	0	1
Concrete loyalty * abstract loyalty	1733	0.4	1.11	−3.40	6.35

components analysis is used to identify the latent constructs for inclusion in the model of happiness. In addition to the items loading on secure and anxious attachment style factors, avoidant attachment style is captured by the question: "Being alone does not bother me" (see Table 9).

4.5.2. Demographics

Several demographic indicators are included in the model as control variables. To measure the impact of age, both actual age in years, as well as the square of age to account for the non-linear impact of age on happiness is included. Income is estimated in US Dollars for both US and UK respondents and is included as an actual dollar amount. Dummy variables are included to account for country (1 = USA, 0 = UK), Gender (1 = female, 0 = male), and Marital Status (1 = married, 0 = not married), and level of education (three separate indicators for some college, college graduate, and postgraduate, with high school or less as the reference category).

Basic descriptive statistics for all attributes included in the model are presented in Table 10.

5. Results

Results of the regression of loyalty, coping, attachment and demographic indicators on happiness are reported in Table 11.

The model has an overall R-square of 43.89% with several statistically significant predictors. All variance inflation factors (VIFs) are below 2.5, with only one VIF (for secure attachment style) exceeding 2, indicating multicollinearity is not a concern. Among demographic characteristics, age and marital status are both significant,

Table 11
Regression model of loyalty, coping, attachment and demographics on happiness.

Variable	Estimate	(Standard error)
Intercept	0.4508**	(0.17053)
Concrete loyalty	0.3803***	(0.02517)
Abstract loyalty	0.1080***	(0.02147)
Problem-based coping style	0.0338	(0.02326)
Emotion-based coping style	0.0406	(0.02376)
Secure attachment style	0.1230***	(0.0278)
Anxious attachment style	−0.3177***	(0.0189)
Avoidant attachment style	0.0035	(0.008)
Square of age	0.0002**	(0.00009)
Age (in years)	−0.0247**	(0.0076)
Income ($) (US + UK combined)	0.0000	(0.0000004)
Country: US	0.0651	(0.04169)
Gender: female	−0.0283	(0.03729)
Marital status: married	0.1229**	(0.04008)
Education: some college	−0.0652	(0.04559)
Education: college grad	0.0377	(0.05382)
Education: postgraduate	0.0346	(0.05844)
Concrete loyalty * abstract loyalty	−0.0431**	(0.01658)
R^2	43.89%	

*** p < .001.
** p < .01.
* p < .05.

age demonstrates a quadratic relationship reported in prior research (Blanchflower & Oswald, 2007) and marital status demonstrates a general positive effect, also consistent with previous research (Taylor, Funk, & Craighill, 2006; Wilson, 1967). Other demographic variables included in the model such as income, gender, and education, are not statistically significant. Similarly, an individual's coping style (either problem-focused or emotion-focused) is not significant in the model.

Interestingly, country effects are not significant in the model. The similarity of economic and cultural components (Hofstede, 1983; Inglehart & Baker, 2000) between the U.K. and U.S.A. may partly explain the lack of a statistically significant country-specific effect.

Attachment styles and the way we build relationships is found to be statistically significant. In particular, secure and anxious attachment styles have opposite effects on happiness, with the former having a significant positive effect and the latter having a negative effect on happiness. The coefficient for avoidant attachment style is not statistically significant.

The model finds support for both Hypotheses 1 and 2. Concrete and abstract loyalty both have a statistically significant positive effect (coefficient of .3803 and .108 respectively) on happiness.

To examine whether the difference in the coefficients is significant, a test of equality of effects is completed by constraining the coefficients to be equal and then testing whether the model is significantly different with this constraint applied (i.e., a Chow test). The test confirms that the impact of concrete loyalty is significantly different than that of abstract loyalty at the 95% confidence level. So, while both types of loyalty demonstrate positive effects on happiness, the effect of concrete loyalty on happiness is more than three times greater.

The third hypothesis is also supported by the model. The product of concrete and abstract loyalty has a significant negative effect (−.0431). When plotted across the possible values of the sum of loyalty effects, a curvilinear relationship characterizing diminishing returns becomes clear (see Fig. 1). Therefore, when carried to extreme values, the combined effect of the two types of loyalty turns negative, reversing some of the gains in happiness that would have otherwise been obtained.

6. General discussion and conclusions

The analysis reported here advances the theoretical and empirical research regarding the nature of loyalty in several important ways. First, much of the research on loyalty within marketing focuses exclusively on consumer loyalty, treating it as being separate and distinct from loyalties consumers hold in other life domains. As a result, such a connection is neither considered nor investigated. Moreover, compartmentalizing loyalty into disciplinary silos appears to be the norm for other scientific disciplines as well.

The review of loyalty across domains and disciplines reveals important commonalities across these domains. These commonalities serve as the foundation of a new definition of loyalty which appears to be applicable across multiple domains. Given that it appears that a universally applicable definition of loyalty is possible, at some level it can be argued that the general nature of loyalty is isomorphic. As a construct however, this research indicates that loyalty is not unidimensional. Rather, the results show that loyalties that can be more clearly tied to individuals (referred to as concrete loyalties) are distinct from loyalties to very large groups based upon higher order abstractions (referred to as abstract loyalties). Hence although the definition of loyalty is isomorphic, individuals appear to distinguish between loyalty to smaller groups of individuals versus loyalty to very large groups.

It is important to note that consumer loyalty toward the firms with which they do business grouped with friends, family, and work colleague loyalty, and not with loyalty to higher order abstractions such as community, or faith. Absent the results of this investigation, one could easily argue that consumer loyalty should being classified as an abstract loyalty as it relates to the connection consumers feel to firms. Consumers however appear to consider their firm-related loyalties as more analogous to their loyalties toward smaller groups of individuals. One possible reason for this finding may be that consumers think of

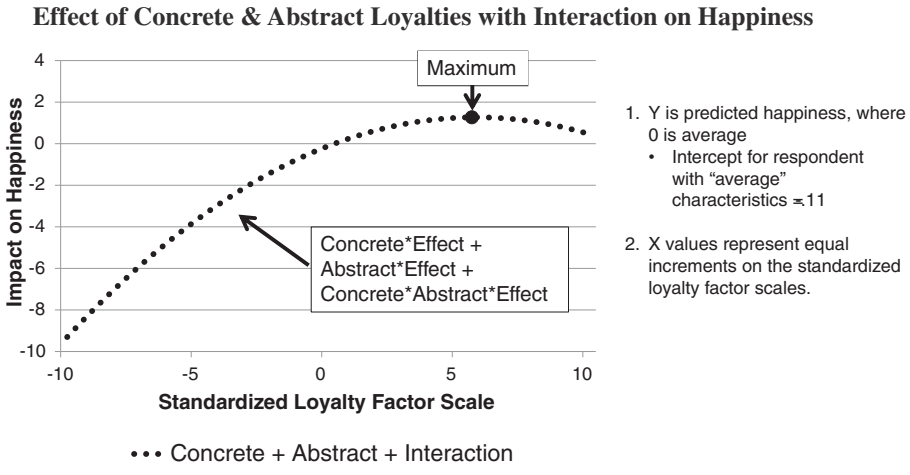

Fig. 1. Effect of concrete & abstract loyalties with interaction on happiness. Note: The graph above plots the predicted value of happiness from the model equation in Table 11 for incremental standardized values of concrete and abstract loyalty, holding all other attributes in the equation at their mean as displayed in Table 11. For each point on the chart, concrete loyalty and abstract loyalty are assigned the same value. For example, where concrete and abstract loyalty are both average (i.e., equal to 0), the predicted value of happiness for a respondent with average values on all other attributes is .4508 + .3803 ∗ 0 + .1080 ∗ 0 + .0338 ∗ 0 + .0406 ∗ 0 + .1230 ∗ 0 + −.3177 ∗ 0 + 0035 ∗ 0 + .0002 ∗ 1930.3 + −.0247 ∗ 41.57 + 0 ∗ 65,195.65 + .0651 ∗ 0.69 + −.0283 ∗ 0.48 + .1229 ∗ 0.46 + −.0652 ∗ 0.33 + .0377 ∗ 0.20 + .0346 ∗ 0.15 + −.0341 ∗ 0 = −.1108. Where concrete and abstract loyalty are both 1 standard deviation above average (i.e., equal to 1), the predicted value of happiness for a respondent with average values on all other attributes is .4508 + .3803 ∗ 1 + .1080 ∗ 1 + .0338 ∗ 0 + .0406 ∗ 0 + .1230 ∗ 0 + −.3177 ∗ 0 + 0035 ∗ 0 + .0002 ∗ 1930.3 + −.0247 ∗ 41.57 + 0 ∗ 65,195.65 + .0651 ∗ 0.69 + −.0283 ∗ 0.48 + .1229 ∗ 0.46 + −.0652 ∗ 0.33 + .0377 ∗ 0.20 + .0346 ∗ 0.15 + −.0341 ∗ 1 = +.3344. Where concrete and abstract loyalty are both 2 standard deviations above average (i.e., equal to 2), the predicted value of happiness for a respondent with average values on all other attributes is .4508 + .3803 ∗ 2 + .1080 ∗ 2 + .0338 ∗ 0 + .0406 ∗ 0 + .1230 ∗ 0 + −.3177 ∗ 0 + 0035 ∗ 0 + .0002 ∗ 1930.3 + −.0247 ∗ 41.57 + 0 ∗ 65,195.65 + .0651 ∗ 0.69 + −.0283 ∗ 0.48 + .1229 ∗ 0.46 + −.0652 ∗ 0.33 + .0377 ∗ 0.20 + .0346 ∗ 0.215 + −.0341 ∗ 4 = +.6934.

and/or build relationships with the employees (and perhaps even other consumers) with whom they interact. As a result, individuals may become the "face" of the firm for consumers. Another potential explanation is that consumers attribute personalities to the brands that they are loyal to. This would be in line with prior research that finds brands can have personalities much like people do and these brand personalities can be instrumental in building consumer–brand relationships and loyalty (Fournier, 1998).

Another important finding from this research is that despite the widely accepted notion that abstract loyalties tend to hold greater moral sway over individuals, this investigation finds that it is concrete loyalties that have the strongest correlation to happiness. This finding appears to support the research in psychology which finds that best predictor of happiness is relationships with others (Gilbert, 2005).

Nevertheless, both concrete and abstract loyalties are for the most part positively correlated to happiness. This research, however, indicates that attempting to maximize both concrete and abstract loyalties shows diminishing returns. Researchers have long acknowledged competing loyalties and the difficulties associated with managing multiple loyalties, but these findings are the first to show that attempts to maximize both concrete and abstract loyalties may at very high levels result in little improvement in happiness, and may even result in lowered levels of happiness. This finding may be caused by the investment of time and effort required to build meaningful relationships. As time is a finite resource, most individuals are forced to pick and choose where and to whom they will allocate their time and effort. This naturally results in selectivity.

The results lend support to the idea that one can to some extent make up for reduced happiness due to a lack of relationships in one life domain by building and maintaining relationships in another domain. The recent literature in services marketing suggests that this may well be the case. Rosenbaum et al. (2007) report that consumers who lack a sense of community in their personal lives gravitate toward the businesses they patronize and build a social network with employees at these places. Their study introduces theory about how deficits in social support motivate consumers to replace lost social resources by forming relationships with customers and employees in commercial "third places."

It is important to note that this research does not advocate substituting consumer loyalties for loyalties to family, friends, etc. Rather, because virtually all adults in Western societies must be consumers to survive, there is an opportunity (perhaps even a responsibility) to create customer–firm relationships that make individuals (and society as a whole) happier.

These findings have direct implications regarding how managers handle their customer interactions. At a basic level, managers need to recognize the personal nature by which consumers appear to think about their loyalty. The findings indicate that consumers' loyalties to the firms with which they do business reflect loyalties more closely associated with individuals as opposed to more abstract larger entities. As consumer loyalty reflects concrete loyalties, how managers structure and lead their firms may influence the happiness of the customers that they touch (Cacioppo & Patrick, 2008; Gopaldas, 2015–in this issue).

The research also has important implications for marketers. Fostering repeat purchase behavior has long been one of the core mandates of marketing. Traditionally, this has been done by manipulating elements of the marketing mix. These findings indicate, however, that encouraging repeat purchasing behavior by enhancing consumer loyalty may be positively associated with loyalty in other domains of our lives and happiness.

To do this, marketers need to gather consumer insights so that their firms can actively manage interactions with customers. Clearly, many if not most firms set objective performance standards by which service performance is gauged. Marketers can enhance this process by helping to identify and attract consumers who are more predisposed to developing loyalty with the firm. Furthermore, they can provide insight that can be incorporated into training programs which helps employees recognize and respond appropriately to customers' different relationship styles, and even to their age and marital status (e.g., Mende & Bolton, 2011; Mende, Bolton, & Bitner, 2013).

While "It's not personal … It's strictly business" makes for a memorable quote in the movie *The Godfather*, it does not appear to accurately reflect how consumers relate to some of the firms to which they are loyal. As most managers probably already know, business can be personal. But what managers and researchers may not always recognize is that it can also meaningfully enhance the quality of our lives.

7. Limitations

As with all scientific research, there are limitations that need to be noted. First, the data from this research comes from two large western countries. While country differences are not significant in the analyses, the U.S.A. and U.K. are culturally similar when compared to non-western countries. Therefore, further research needs to be conducted to determine if cultural factors influence the relationship between loyalties in various domains and happiness using other cultural contexts.

Additionally, while this study examines loyalty across six different domains, this clearly does not cover the full range of domains in which individuals have loyalty. Although it is impossible to investigate meaningfully all possible domains simultaneously, one must consider the possibility/likelihood that other important domains have been excluded from this research.

With regard to consumer loyalty, it has many elements that are not investigated. For instance, consumers can feel loyalty to the firm, to the brand, to the product, or to other consumers of that firm/brand. Which of these bonds is critical to the effect on happiness? This appears to be an important avenue for future research.

Finally, the data used in this investigation is cross sectional. As a result, while significant relationships in the data are observed, causality cannot be established. Future research needs to examine these relationships longitudinally, and use models designed to test causality.

Nonetheless, these results present important insight into the nature of loyalty across some of the most important domains of life. Furthermore, these results point to the potential for marketing to positively enhance the quality of a customer's life.

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