

BRAND LOYALTY IN THE TIME OF CRISIS CASE OF VOLKSWAGEN IN BOSNIA AND HERZEGOVINA

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Abstract: *In this study the customers' loyalty of company Volkswagen will be discussed. The issue is very attractive, since the company was facing crisis being accused for software cheats on pollution checkouts. Since they are present in Bosnia and Herzegovina for many years, and some parts were produced on this area, it is suitable that market of Bosnia would be researched to check how strong loyalty of customers is. The survey was created in order to collect data. In three parts of capital city Sarajevo (Sarajevo City Center, Grand Center and Old Town) people were randomly surveyed. Regression analysis was done, where trust in brand was dependent variable. We found that trust in brand is positively related to brand loyalty, discovering that Bosnian customers are loyal to Volkswagen. Studies like this can be done in other countries as well, helping Volkswagen to rebuild trust in customers who were affected by this crisis.*

Keywords: *Customer Loyalty, Brand Loyalty, Volkswagen, Bosnia and Herzegovina*

Introduction

Achieving customers' loyalty is the aim of the every company, but once the company has customers' loyalty; it needs to try to keep it as well. Volkswagen was in crisis in September 2015, because of the scandal in press that Volkswagen cheated on CO2 emission tests. This crisis put a company in very bad position, many customers of Volkswagen asked for refund, and the news spread out quickly throughout the world. Stocks of Volkswagen fell sharply, and it started losing hundreds customers daily.

Market of Bosnia and Herzegovina is small market for Volkswagen, but there are still many loyal customers of Volkswagen. Their loyalty is connected to the production of Volkswagen parts and complete products twenty years ago. Workers of the company spread out good word of mouth to all their family and friends and to the new generations. Thus, most of the people in Bosnia and Herzegovina grow up listening only well about Volkswagen. The unconditional loyalty of customers on Bosnian Herzegovinian market was interesting to investigate in the time of crisis in which Volkswagen appeared to be in fall 2015.

All the efforts taken to create strong brand are done in order to have loyal customers, who will attach to the brand emotionally and on regular level. Therefore we need to define brand loyalty, and all the factors influencing it. (Lau & Lee, 1999) defined brand loyalty as behavioral intention to purchase products of certain brand or to encourage other people to purchase that brand. As a support for this definition (Banks, 1968) in his study proved that there is strong relationship between actual purchase and behavioral intention towards a brand.

Having loyal customers is very important for companies. They can maximize profit of the company because loyal customers are willing to purchase more frequently; spend money on trying new products or services; recommend products and services to others; and give companies sincere suggestions (Haghkhah, Hamid, Ben, Ebrahimpour, Roghanian, & Gheysari, 2013). Consequently, brand loyalty improves the success and profitability of a company.

Many marketers and companies tried to define loyalty. Loyalty can be defined according to a (Brown, 1952) as a subset of repeat purchase behavior and intention to repeat the purchase. (Aaker, 1991) defined brand loyalty as a measure of the attachment that a customer has to a brand. (Dick & Basu, 1994) investigated customer loyalty, and they defined it as strength of the relationship between patronage behavior and attitudes towards a brand. (Griffin, 1995) took different approach defining customer loyalty as a resistance of customer to discounts provided by competitors, and regular purchase and recommendation to friends of the company's products and services.

Brand loyalty involves many concepts and factors that need to be understood and investigated. Some researchers define it taking in consideration many complicated factors while others are trying to simplify and create a base for understanding core of brand loyalty. For example (Oliver, 1999) defined brand loyalty taking in consideration many dimensions. According to him brand loyalty is "a deeply held commitment to rebuy 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." So, we can see that there are many ranges of dimensions included in his definition such as cognitive, affective, conative, and action.

On the contrary, many published literature mention that there are three main streams of brand loyalty. Those are behavioral loyalty, attitudinal loyalty and integrated or composite loyalty. Attitudinal loyalty can be defined as the level of psychological attachments and attitudinal advocacy of customer to the product or brand (Rauyrue & Miller, 2007). Essentially, the degree to which a consumers' character towards a service is favorable is denoted by attitude (Kay, 2006). Composite loyalty is the combination of behavioral and attitudinal loyalty. In other words composite loyalty includes repurchase intention and attitudinal advocacy of the brand. Composite loyalty is a dedication on the part of the customer to maintain a relationship and a devotion to buy the product or service repeatedly (Oliver, 1999).

(Gommans, Krishnan, & Scheffold, 2001) identified brand loyalty through similar dimensions explained previously (cognitive, affective and behavioral intent). They added also the perception of the company toward creating brand loyalty, pointing out that companies are relying considerably on mass media communications for brand image building. Also they pointed out that creating satisfaction in customer doesn't mean that they will be loyal to a brand. But, loyalty implies satisfaction and consequently according to (Roustasekehravani, Abdul Hamid, Haghkhah, & Pooladireishahri, 2014) there is asymmetric relationship between satisfaction and loyalty. Thus, something in between is needed to bring satisfaction to loyalty.

Brand value can be defined as "that extra money made by a company or can be made from the selling of its products in solely way only due to the name of its brand" (Quester, Pettigrew, Kopanidis, Hill, & Hawkins, 2014). The corporate statement of Volkswagen Group is "innovation for everyone", which represents their core values which they want to bring to consumers (Volkswagen official page). Each of their

brands represents high technology and German engineering skills which are symbol for quality. That is reason why customers are willing to spend more money to obtain Volkswagen and not another brand. Another value that Volkswagen is bringing to the market is affordable price. That is their strength which is there for every brand they produce, of course taking in consideration segment of market in which they compete.

The brand image represents how customers see the brand, what is their opinion. There are many definitions of brand image, such as "human behavior, customers' wants and desires, connection of customers to the brand" (Quester, Pettigrew, Kopanidis, Hill, & Hawkins, 2014). The brand image can be observed in terms of repeated purchase or in terms of occasional purchase, also the perception of customers toward brand in terms of quality or in terms of price. It is said that Volkswagen is successful to establish images of brands that compete between themselves, but it failed to create complementing brand image (Murphy, 2015). All those concepts need to be taken in consideration when researching loyalty of the customers.

The company Volkswagen is German car manufacturing company established in 1946. Actually company was found by German Labor Front (Gesellschaft zur Vorbereitung des Deutschen Volkswagens mbH) ten years earlier with an aim to produce cars affordable for most of the German inhabitants. Thus, the name of the company Volkswagen means "The People's Car Company" (Volkswagen official website). Headquarter of the company is in Wolfsburg, Germany. At the time they were established the main goal was to develop mass production of an affordable and fast vehicle. The Austrian engineer Ferdinand Porsche helped designing first automobiles produced. During the 70s the Volkswagen cars became more popular and became more sold than Ford Motor Company's model T.

The brand positioning of Volkswagen depends of the brand, since it has many brands for different segments of the market. Generally, Volkswagen wants to be perceived for all brads as quality product, good engineering, German manufacturing skills, durability of product etc. The brand positioning is not easy to achieve, thus with every new market the Volkswagen enters, they try to continually work on brand positioning in the minds of consumers (Murphy, 2015). Volkswagen is also usually positioned as affordable and innovative, since they are bringing new technology in every product and make it affordable for different segments of the market.

During the September 2015 the scandal occurred with Volkswagen tests for pollution emission. It is said that Volkswagen cheated tests on 11 million diesel cars worldwide (Topham, Clarke, Levett, Scruton, & Fidler, 2015). Those cars were made to show reduced level of emission of nitrogen oxide on tests, but in reality they released approximately 40 more than what is standard by EPA. This scandal ruined Volkswagen reputation and caused many loyal customers to change their opinion about the company (Topham, Clarke, Levett, Scruton, & Fidler, 2015).

The Volkswagen actually developed a system that was helping car to use fuel very efficiently. The system is called a common-rail fuel injection system. This system is leading to better fuel atomization through allowance of high precision electronically controlled fuel delivery and high pressure of injection. It is also bringing improved air/fuel ratio regulation, and by extension enhanced control of emissions. It is all well explained theoretically, but it needed to become reality. The Volkswagen developed new system, called a urea-based exhaust after treatment system. This system claimed that Volkswagen engines will meet US emission requirements, and even be cleaner than the requirements are asking, and still bring good performance at the level of

other Volkswagen engines. However, the theory did not meet the reality. Those systems did not combine good fuel economy and compliant nitrogen oxide emissions. In order to meet standards of US the Volkswagen programmed the cars to show low emission of nitrogen oxide on the laboratory tests. Thus, the car still showed good fuel economy and low emission instead of real high nitrogen oxide emission. It said that this cheating affair primarily affected 1.2 and 1.4 liter diesel engines and the 1.4 liter motor with a cylinder cut-off, the petrol engine (Hotten, 2015).

There are many countries that are investigating Volkswagen group within their boundaries in order to find if they also equipped the vehicles in those countries with cheating software. The most rigorous is European Union and United States. European Union is considering recalling Volkswagen loans, and is planning to establish a federal authority to oversee those emissions of cars. Another consequence of those cheating software is fall of value of stock of Volkswagen group. The stock values were pretty much stable at the beginning of September, but when the results of tests were revealed the values of stocks sharply decreased and keep decreasing after that.

Connection of Volkswagen with Bosnia starts in early 70s. In that time in Bosnia and Herzegovina there was factory that produced certain car parts, called Tvoronica Automobila Sarajevo (TAS). TAS translated on English means Factory of Automobiles Sarajevo. They produced some parts for Volkswagen, and then they started producing come complete models of their cars. The Volkswagen owned 49 percent of the TAS shares, while another Bosnian Company "Udružena Metalna Industrija Sarajevo" (UNIS) owned 51 percent of shares (Reuters, 2008).

Nowadays, there is no complete production of Volkswagen cars, but some parts of the cars are still produced in Bosnia and Herzegovina. The company from Gorazde Bekto Preciza is also producing some parts for Volkswagen, which they either sell on domestic market or send to the factories in Germany for production of all cars for European market. In 2008, there were negotiations to transfer the production factory from Slovakia to Volkswagen Bosnia and Herzegovina, which would bring 600-700 new workplaces to the Bosnia (Reuters, 2008).

People in Bosnia value engineering and quality of Volkswagen products, especially because they were also producing them once and also because the old models are still used. Since it once provided many workplaces, and because old generations are spreading good word of mouth to the new generations, the Volkswagen brand is very much appreciated in Bosnia and Herzegovina, and it has many loyal customers, who would always choose Volkswagen over another brand (Reuters, 2008).

Data

Data for this research is collected by the survey. The survey was done by self-enumeration method of the participant, using consumer intercept method. Random citizens of Sarajevo were asked to fulfill the questionnaire. The method chosen was efficient in sense of speed, economy and control of respondent type. The survey was conducted in March and April 2016 in three different locations in Sarajevo. First destination was in Old Town region, where random local people were asked to fulfill the questionnaire. Second location is newly built shopping mall, Sarajevo City Center, with largest garage in town. Finally, location in Ilidza municipality, Grand center, was last place where questionnaire was done. The method, which includes shopping malls, is in literature often called as mall intercept method. To reduce response bias, the items to measure the various constructs were ordered randomly. Also, about half of the total

number of items was reverse-scaled to avoid acquiescence bias. The questionnaire was administered to 20 individuals for the pre-test. The phrasings of some items, as well as the instructions were modified for greater clarity after receiving feedback.

For this study the questionnaire was designed in order to collect the data. Questionnaire was made to target citizens Sarajevo, where sampling unit was individual consumer. There are few studies which investigated customers loyalty created questionnaires in order to measure customers' loyalty. The basis for most of the researches, as well as for these studies is Lau and Lee's (1999) study. They created questionnaire with liker scale for 15 different variables, those variables are Consumer Brand Characteristics, Similarity Between Consumer Self-Concept and Brand Personality, Brand Liking, Brand Experience, Brand Satisfaction, Peer Support, Company Characteristics, Trust in Company, Company Reputation, Company Perceived Motives, Company Integrity, Brand Characteristics, Brand Reputation, Brand Predictability and Brand Competence.

Questionnaire was generally divided into two separated parts. First part is composed of questions concerning respondents' profiles, such as gender, age and income. Second part of the questionnaire is part designed by previously mentioned Lau and Lees' (1999) model. The questions in second part were grouped in the 13 major clusters, which were at the same time variables for our regression analysis. The standardized liker scale from 1 as minimum value to 7 as maximum value was used for the questions.

Questionnaire was fulfilled by the 150 participants. The population of this study is the population of Bosnia and Herzegovina. Based on data provided by Agency for Statistics of Bosnia and Herzegovina, the quotas on age, gender and income were used to confirm a representative distribution of consumers in sample.

Table below summarizes the descriptive statistics of the data used for the analysis. For each variable there were 150 observations, and from the table we see the mean and standard deviation for each variable. The mean score is the simple average of all items included in the construct (Lau & Lee, 1999). The scores for mean for all variables range from 3.51 to 5.91. The lowest mean has Brand experience variable, while Brand Reputation has the highest mean.

Standard deviation shows how much the value of variables differs from the mean value for the variable. The standard deviations for variables vary from 0.83 to 1.35. Thus, the means and standard deviations appear to be acceptable. The lowest standard deviation is for Brand reputation, and the highest one is for Brand experience, just the opposite from means. The mean for each variable is important since mean values of variables for each observation are used in analysis of the data.

Table 3.1.3.1. Descriptive statistics

Variable name	Mean	Standard Deviation
Brand Reputation	5.91	0.83
Brand Predictability	5.46	1.01
Brand Competence	4.90	1.31
Reputation of the company	5.03	0.94
Motives of the company	4.97	1.09
Company's integrity	4.99	1.17
Brand Experience	3.51	1.35
Similarity Between Consumer Self-Concept and Brand Personality	4.70	1.30

Brand Liking	5.07	1.26
Friends support	4.94	1.57
Brand satisfaction	5.42	0.99
Trust in brand	5.27	1.25
Brand Loyalty	5.09	1.17

Source: Authors own calculation

The data collected for this study was analyzed through the regression analysis in STATA econometric program. Before the actual regression was done, the reliability of the scales was tested through internal consistency method.

The Cronbach's alpha was used in order to perform internal consistency test. The table below show the results of the test obtained. It is important to mention that values higher than 0.70 are accepted, in case that there is value lower than 0.70 caution must be taken when interpreting results. As it is shown in the table, none of the Cronbach's alpha coefficients is lower than 0.90, thus we can conclude that internal consistency of variable is fine, and further analysis can be done.

Table 3.2.1. Cronbach's alpha results

Variable name	alpha
Brand Reputation	0.9417
Brand Predictability	0.9367
Brand Competence	0.9349
Reputation of the company	0.9406
Motives of the company	0.9429
Company's integrity	0.9354
Brand Experience	0.9411
Similarity Between Consumer Self-Concept and Brand Personality	0.9396
Brand Liking	0.9358
Friends support	0.9384
Brand satisfaction	0.9366
Trust in brand	0.9349
Brand Loyalty	0.9344

Source: Authors own calculation

Since the Cronbach's coefficients have been acceptable, next test needs to be done before regression analysis. Pearson Correlation Analysis is done to check for correlation between variables. This analysis measure the linear correlation between two variables, where results can vary between +1 and -1 inclusive. The positive 1 means total positive correlation; also the negative 1 means total negative correlation; and finally in case of 0 it means that there is no correlation between those two variables. The highest and most disturbing result is correlation between Reputation of Company and Motives of the Company. It is found that correlation between those two variables is 0.9219. This high correlation should be taken in consideration when regression analysis is done, it can significantly disturb the results. Correlations among all other variables are in the acceptable range.

Results

The regression analysis was done with the data collected. There are two models of regression, first one done using all variables from the survey, and another without Motives

of the company, since this variable was highly correlated with the variable Reputation of company. For the both models the R2 and adjusted R2 are very high, slightly lower in the second model, but it is reasonable since there is one less variable in that model. It is also important to mention that higher R2 was expected since the sample was very much similar to the population of the Bosnia and Herzegovina. However, we can say that the fitted regression equation explains 79% of the variation in Brand Trust.

It is also noticeable that significance of variables is different between the two models. The reputation of the company which was insignificant variable in first model appears to be highly significant in second model. Also, the Brand Reputation which was significant variable at 10 percent significance level in first model appears to be insignificant in another model.

Other variables have pretty much same significance in both models. Thus, we can conclude that the correlation between Reputation of Company and Motives of the company disturbed results in first model, and that this situation was repaired by excluding Motives of the Company in second model

Table 4.1. Results from the Regression Model 1

Variable name	Coefficient	p-value
intercept	0.7494	* 0.072
Brand Reputation	-0.1421	* 0.081
Brand Predictability	0.1235	0.132
Brand Competence	0.0979	0.165
Reputation of the company	-0.0510	0.744
Motives of the company	-0.1999	0.100
Company's integrity	0.2093	*** 0.000
Brand Experience	0.0146	0.782
Similarity Between Consumer Self-Concept and Brand Personality	0.1658	*** 0.003
Brand Liking	-0.0533	0.458
Friends support	0.1143	** 0.029
Brand satisfaction	0.2070	** 0.015
Brand Loyalty	0.4248	*** 0.000
Number of observations	150	
R2	0.7873	
Adjusted R2	0.7687	

Source: Authors own calculation

Taking in consideration coefficients gotten from the regression analysis, we can see that they are pretty small. None of the variables stand out when observing coefficients. Brand Reputation, Reputation of the Company and Brand Liking are negatively correlated to the Trust in a Brand. But out of those three, only Reputation of the Company is highly significant. This shows us that customers in Bosnia and Herzegovina have negative perception of reputation of Volkswagen, and this situation can be explained through the crisis that happened.

Table 4.2. Results from the Regression Model 2

Variable name	Coefficient	p-value
intercept	0.7671	* 0.067
Brand Reputation	-0.1281	0.116
Brand Predictability	0.1092	0.183
Brand Competence	0.0953	0.180
Reputation of the company	-0.2785	*** 0.000
Company's integrity	0.2176	*** 0.006
Brand Experience	0.0054	0.918
Similarity Between Consumer Self-Concept and Brand Personality	0.1755	*** 0.002
Brand Liking	-0.0458	0.525
Friends support	0.1069	** 0.041
Brand satisfaction	0.2139	** 0.012
Brand Loyalty	0.4342	*** 0.000
Number of observations	150	
R2	0.7831	
Adjusted R2	0.7658	

Source: Authors own calculation

Company Integrity, Similarity between Consumer and Brand, and Brand Loyalty are variables are proven to be significant at 1% significance level. Those variables are all positively related to the Trust in Brand, thus we can conclude that loyal customers trust Volkswagen no matter what, and that it is highly important for customers to perceive Volkswagen brand in the same way they perceive themselves.

Satisfaction with the brand and Friends support are significant variables at 5% significance level. Thus, it is shown that all the good word of mouth that people in Bosnia are spreading about the Volkswagen is highly affecting Trust in Volkswagen that customers have. Also, the satisfaction with the brand used is significantly affecting whether customers in Bosnia and Herzegovina will trust Volkswagen company or not.

The variables were also checked for multicollinearity, since there can be correlation due to the combined effect of independent variables. Multicollinearity exists when two or more independent variables used in the regression are correlated (Lau & Lee, 1999). If a high degree of correlation exists, it is then difficult to determine the contribution of each independent variable, because their effects are confounded (Lau & Lee, 1999). Since the multicollinearity may arise due to the combined effect of two or more independent variables, a common measure for assessing pairwise and multiple variable collinearity is the variance inflow factor (VIF), which tells us the degree to which each independent variable is explained by the others (Lau & Lee, 1999). The variables were checked for multicollinearity, since there can be correlation due to the combined effect of independent variables. Results of VIF are shown in table below, since the cutoff threshold is 10, no variable needs to be cut off.

Table 4.3. VIF analysis results

Variable name	alpha
Brand Reputation	0.9417
Brand Predictability	0.9367
Brand Competence	0.9349
Reputation of the company	0.9406
Motives of the company	0.9429

Company's integrity	0.9354
Brand Experience	0.9411
Similarity Between Consumer Self-Concept and Brand Personality	0.9396
Brand Liking	0.9358
Friends support	0.9384
Brand satisfaction	0.9366
Trust in brand	0.9349
Brand Loyalty	0.9344

Source: Authors own calculation

Conclusion

The brand loyalty cannot be achieved easily, but it can be destroyed in a minute. Still, creating strong brands and developing emotional attachment of brand with customers, can decrease help companies not just for competition, but also in time of crisis. The value of loyal customers is that they stay with the company in the time of crisis. Volkswagen company had crisis in September 2015, many of their customers felt betrayed and their reputation was harmed on a global level. Still, there will always be customers who not only stick to the Volkswagen brand but also defend it damaging other brands on the market.

On Bosnian market Volkswagen has deep history and many customers who developed emotional connection with the brand. The reputation of Volkswagen on this market is very high, which can prevent customers from switching to another brand.

We found that trust in brand is positively related to brand loyalty, discovering that Bosnian customers are loyal to Volkswagen. This can be significant for Volkswagen in their attempt to repair the situation after the crisis. Loyal customers, who are not affected by the crisis, should be recognized by Volkswagen and rewarded. Rebuilding the trust with consumers, whose loyalty was affected by the crisis, should be priority of Volkswagen.

As shown previously brand loyalty plays very important role in today's market. Every company should pay much attention in order to create and keep loyal customers. According to our analysis the company reputation is disturbed very much, and people are questioning real motives of the company. It is shown that people in Bosnia and Herzegovina are still loyal to Volkswagen brand, they trust it a lot, but for Volkswagen as a group, the reputation has been disturbed. Those results show that market of Bosnia and Herzegovina was affected by the crisis in September, but that there are many people who would defend Volkswagen, and who are loyal to it still.

Studies like this can be done in other countries as well, helping Volkswagen to rebuild trust in customers who were affected by this crisis. Further research could study trust in a brand over time to discover how brand, company and consumer-brand characteristics influenced consumers' trust before and after the crisis, so the effects of the crisis could be stated. Additionally, new, more current methods can be applied, since the method of Lau and Lee (1999) is starting to outdate slowly. As another methodology suggestion, the panel data of countries affected by the crisis can be analyzed, since just one country cannot explain real situation on the market, especially if it is small market as Bosnian market is.

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