

The Relationship between Consumer's Locus of Control and Brand Loyalty : An Empirical Study

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Purpose- Personality trait is considered to be an important aspect to study the behavior of the consumer. Locus of control is one of the personality traits, and has long been associated with consumer behavior. The purpose of this study was to determine a relationship, if any, between consumer's locus of control (internal or external) and their brand loyalty towards a particular brand.

Design/methodology/approach- Data on personality factor (Locus of Control), and brand loyalty was collected from 139 selected people to measure correlation between them. Analysis of variance (ANOVA) and z-test were used to detect significant difference between them.

Findings- Findings suggest that there is a positive correlation between Locus of Control of a consumer and his/her brand loyalty. Findings also suggest that consumers with external Locus of Control are brand switchers and on the counter part consumers with Internal Locus of Control are brand loyal.

Research limitations - This paper conceptually establishes the relationship of Locus of Control and brand loyalty of the consumer. There is also need to test the relationship of the other personality trait which affects the brand loyalty. Further research using different samples in different cultures are recommended.

Originality/value- Locus of control has generated much research in a variety of areas in psychology by many researchers and practitioners, but this research presents the first empirical test of the effect of Locus of Control of the consumer on brand loyalty and how it drives consumers' behavior.

Keywords- External Locus of Control, Internal Locus of Control, Consumer Behavior and Brand loyalty

Introduction

There are many things which are common in every one. However, apart from commonalities we also find that people are different in the way they appear, and behave. An individual is motivated by several psychological drives. There are drives of social recognition, affiliation, power, achievement and personality traits. In the present study researchers wants to investigate the relationship between personality of consumer and brand loyalty. The divergence in brand

loyalty is very often due to the differences in personality, as individuals differ from one another where responding to the various environmental factors. There are many changes occurring in the consumer expectations and the sharp competitions at the market place resulting in many brands available in the same product category. Traditionally the term personality was used in inference to how individuals could influence others through their external appearances on action. No two individuals are alike and this is visible in the way they express

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themselves, their attitudes interest, and mode of behavior, acting, ability to adapt to the social features of their environment and so on. Thus there are so many personal qualities or traits which may vary from person to person. Though each individual's personality will include a unique combination of traits (diff. from others), it is possible to find individuals having a single personality characteristic. In the external environment, there are stimuli - these stimuli are in the form of cues such as a brand, an ad or word-of-mouth. An individual with a specific drive or need is seeking a cue which could satisfy him. After spotting the cue his response is to buy the product or brand.

Customer shows loyalty towards the brand by maintaining differentiation. One useful way to differentiate was on the basis of quality or on the other hand loyalty may also influence by the personality of the consumer. An objective of this research is to construct a whole and more realistic conception of brand loyalty and locus of control. In this study locus of control is taken as one of the personality trait. Locus of control refers to an individual's generalized expectations concerning where control over subsequent events resides. In simpler terms, who or what is responsible for what happens. According to Rotter, the concept can be divided into two separate sources of control: internal and external. Internal locus of control (ILC) is characterized by the belief that the individual's behavior is guided by his/her personal decisions and efforts. External locus of control (ELC) is characterized by the belief that his/her behavior is guided by fate, luck, or other external circumstances, in terms of consumer behavior other external circumstances may be electronic advertisement, paper advertisement, friends, reference of group and family. Additionally, locus of control may relate to the amount of stress a person experiences as a result of whether he/she has internal or external locus of control tendencies (Cummins, 1989). Individuals with internal locus of control seem to better adapt to varying situations in a more functional way than do people who have an external locus of control (Judge, Locke, Durham, and Klugar, 1998). According to Spector (1982), internals look within themselves to determine a course of action, while externals focus on outside influences such as company

policies, or sales promotion schemes. He additionally asserted that an internal would be best suited for tasks involving independent actions and the creation of plans while an external would be better suited for tasks which involve following company procedures or policies. As stated above, the present research is focused upon consumer behavior, and the role that locus of control plays in this context and how this personality trait (ILC and ELC) helps consumer decision making.

Brand loyalty has always been one of key concern of marketers. A brand is valued for its ability to have a dramatic impact on a firm's marketing performance. Loyalty provides insulation against competitive assaults. It also allows the opportunity to command a premium. Earlier, brand loyalty was viewed purely from the angle of customer response or behavior. Now, behavioral angle is combined with attitudinal dimension in defining loyalty. "Brand loyalty is the biased (i.e., non random) behavioral response (i.e., purchase), expressed over time by some decision making unit, with respect to one or more alternative brands out of a set of such brands, and is function of psychological (decision making, evaluative) processes". Brand loyalty in ultimate analysis is the formation of preference for a brand emerging from evaluation by the consumer. In such an evaluation, a brand must offer superior value. Uniqueness drives loyalty. Out of the products we use daily, we remember a few. Out of these few, when the need arises we buy a brand. When we continue to buy this brand over a period of time, we develop what is called brand loyalty. It then becomes a matter of conditioning that we buy a particular brand whenever there is a need. Buying is done in a stereotypical manner without cognitive involvement. A wrong decision is unlikely to hurt the customer.

Review of Literature

Locus of control evolved from Julian Rotter's (1954) social learning theory of personality. It is related to learned behavior and the reinforcement of such behavior (Rotter, 1966). Locus of control refers to the extent of the belief of a person in terms of whether or not the individual believes that actions taken can affect outcomes. If someone feels that he/she is in control of what happens, then she/he has an internal locus of

control. Generally stated, persons with a strong belief in internal control are more confident and assertive, are active searchers for information that will help them to achieve their own objectives, and are attracted to situations that offer opportunities of achievement (Bush, 1988). In contrast, if someone feels that fate, luck, or chance affects what happens to him or her then she/he has an external locus of control. Externally controlled persons see that reinforcement does not come from their own behaviors but from events that are beyond their reach. They see themselves as pawns, possible victims of circumstances beyond their control, and feel that success and failure in a job depends on outside forces (Bush, 1988). Conversely, someone with an internal locus of control will likely have a greater confidence level concerning outcomes. Many studies have been conducted regarding locus of control (Dailey, 1980; Kasperson, 1982; Knoop, 1981). Dailey's (1980) study of 281 scientists addressed the relationship between locus of control and task variability, task difficulty, and job performance. He found that persons with an internal locus of control were more satisfied, motivated and had a high level of participation within their jobs. Kasperson (1982) completed a study of hospital employees, which revealed a high positive correlation between negative attitudes and external locus of control. This resulted in a low satisfaction level with the job.

An individual's locus of control can have far-reaching impact on work and life. Someone with an internal locus of control would see challenges as opportunities for learning and professional growth. In contrast, someone with an external locus of control would ignore these challenges due to their sense that learning will not have an impact on him/her. Findings of a study by Judge et al. (1998) determined that locus of control is highly correlated with self-efficacy. They define self-efficacy as one's estimate of one's capabilities to mobilize the motivation, cognitive resources, and courses of action needed to exercise general control over events in one's life.

A study conducted by Cummins (1989) examined the relationship between social support and locus of control in determining job satisfaction levels and stress. He surveyed a total of ninety-six students from classes in

business administration at a university in the southwestern United States. Those with an internal locus of control developed ways to shield stress while those with an external locus of control relied on supervisory support to reduce stress. Individuals with an internal locus of control were shown to be more satisfied with their jobs regardless of stress levels while those with an external locus of control tended to be less satisfied with their jobs due to stress.

Since the concept of brand loyalty emerged over three decades ago, there has been a burgeoning interest in the subject among marketing academicians and practitioners (Aaker, 1997; Carr et al, 1996). Brand loyalty is central aspect in brand management (Choudhary and Holdbrook, 2001). It has been shown that brands are valuable intangible assets (Rao et al, 2004; Shrivantave et al, 1998). Brand loyalty is more than simple repurchasing; however customers may repurchase a brand due to situational constraints, a lack of viable alternatives, or out of convenience (Jones, Mothersbaugh, and Beatty 2002). Despite massive attention being paid to brand management the last two decades, few brand management concepts explicitly how the value of a brand arises. This is not a specific brand management weakness: scholars like Doyle (2001), Srivastava, et al. (1998), Moorman & Rust (1999), Mattsson et al. (2006) and Brodie et al. (2002) have aimed similar criticism towards the entire marketing discipline. Much research tend to treat the question of how brands are perceived, but focus solely on intangible aspects and is unclear or how external perceptions are transformed into value for the branding firms.

Research and Methodology

Nature of the Study

The Present study is basically empirical in nature. Survey method was used with the help of standardized questionnaire for collecting primary data. This study aims to investigate the relationship between brand loyalty and locus of control. Around 220 questionnaires were distributed to selected people (minimum graduate) but only 162 completed questionnaires were received out of which 23 incomplete responses were eliminated and the final usable sample size was 139 which become the part of this study. The response rate was thus 63.18%.

Other Variables Describing the Respondent's Profile

Variables	Frequency	Percentage	Cumulative percentage
Age group (in years)			
20-30	39	28	28
31-40	54	39	67
41-50	26	19	86
51 and above	20	14	100
Total	139	100	
Education Level	Frequency	Percentage	Cumulative percentage
Graduates	43	31	31
Post graduates	96	69	100
Total	139	100	
Education discipline	Frequency	Percentage	Cumulative percentage
Arts	29	21	21
Commerce	54	39	60
Science	21	15	75
Engineering	18	13	88
Medicine & Law	17	12	100
Total	139	100	
Gender	Frequency	Percentage	Cumulative percentage
Male	88	63	63
Female	51	37	100
Total	139	100	
Income	Frequency	Percentage	Cumulative percentage
Less than 2,00,000	19	14	14
2,00,001-3,00,000	64	46	60
3,00,001-4,00,000	32	23	83
4,00,001 and above	24	17	100
Total	139	100	
Personality Trait	Frequency	Percentage	Cumulative percentage
External Locus of Control	74	53	53
Internal Locus of Control	65	47	100
Total	139	100	

Objectives

- To measure the relationship between Locus of Control of a consumer and his/her Brand loyalty towards a particular brand by using testable hypotheses.

- To understand the personality of a consumer who are brand switchers.
- To gain familiarity with phenomenon and to achieve new insights with brand loyalty and Locus of Control.
- To find out whether the External Locus of Control Consumers are less brand loyal and Internal Locus of Control are high brand loyal.

Data Analysis Work Has Been Carried Out By Using The Following Variables:

Independent Variable

External Locus of Control
Internal Locus of Control

Dependent Variable

Brand Loyalty

Control Variable

There are many other variables which may influence the brand loyalty of consumer which we have already discussed in previous section of this paper. In the present study we are assuming that all those variables are not influencing the brand loyalty or we can say they are controlled by the researchers through giving them instruction in the beginning of each part of questionnaire.

Questionnaire and Measures

Questionnaire consists of three separate sections. Part I of the questionnaire contains general information about the respondents such as age group, their educational level, work experience and annually income. Part II of the questionnaire of measuring brand loyalty of the consumers which is referred from Sharma & Mishra (2009, PBR, Udaipur) whose validity and reliability was

already tested. Part III of the questionnaire determines locus of control of the respondents with the help of an instrument developed by J.B. Rotter, "External Control and Internal Control," Copyright with permission from Psychology Today magazine, 0 1971 (Sussex Publishers, Inc.). This instrument taps a person's perception of the source of his or her fate. Internals are people who believe that they are masters of their own fate. They believe that they control their destinies. Externals see themselves as pawns of fate, believing that what happens to them is due to luck or chance.

To measure the part II of the questionnaire following scores was used:

Questionnaire Score	Consider as
0-23	Less Brand Loyal
24-40	Brand Loyal

To measure the part III of the questionnaire following scores was used:

Questionnaire Score	Consider as
0-5	External Locus of Control
6-10	Internal Locus of Control

Hypothesis

Following hypotheses were formulated for testing them in the present study:

Null Hypothesis

Ho1 : There is no association between the locus of control of a consumer and his/her brand loyalty towards a particular brand.

H02: Consumers having external locus of control are not brand switchers.

H03: Consumers having internal locus of control are not brand loyal.

The next part of this research presents 'results' of the study. Various data analysis procedure and statistical procedures were employed to analyze data. For the purpose of this research correlation, ANOVA (Analysis of Variance) and z-test were used as a tool to analysis the hypotheses.

Results

Section I -Result

Testing of Hypothesis H01: To test H01(There is no association between the Locus of Control of a consumer and his/her brand loyalty towards a particular brand.), we analyzed data using one way (simple) analyses of variance (ANOVA) taking the scores of Locus of Control and Brand Loyalty at a given significance level of 0.05.

Grand sum (A): $(\sum X + \sum Y) = 2431+861= 3292$

Grand sum of squares (B):

$(\sum X^2 + \sum Y^2) : 63206+19803= 83009$

Step 1: Correction (C):

$\frac{\sum A^2}{N} = \frac{(3292)^2}{278} =38982$

Step 2: Total sum of squares (TSS): $\sum B - C$
 $=83009-38982= 44027$

Step 3: Between (or) sum of squares (BSS):

$\frac{(\sum X_1)^2}{N_1} + \frac{(\sum X_2)^2}{N_2} - C$

$= \frac{(2431)^2}{139} + \frac{(861)^2}{139} -38982$

$= (42516 + 5333) - 38982 = 8967$

Step 4: Within sum of squares:

TSS-BSS = 44027-8967=35060

Step 5: F test=

$P = \frac{\text{Between group variance}}{\text{Within group variance}} = \frac{8967}{255.91} = 35.03$

Here

X= Brand Loyalty

Y= Locus of Control

N= Numbers of the pairs of observations

<i>Summary analysis of variance(ANOVA) (One-way)</i>			
<i>Source of Variation</i>	<i>Sum of Squares</i>	<i>Degree of Freedom (df)</i>	<i>Mean Square or variance</i>
<i>Between-Groups</i>	8967	2-1=1	$\frac{8967}{1}$ 8967
<i>Within-Group</i>	35060	139-2=137	$\frac{35060}{137}$ 255.91
<i>Total</i>	44027	139-1=138	
<i>F</i>		$\frac{\text{Between group variance}}{\text{Within group variance}}$	$\frac{8967}{255.91}$ 35.03

Since there are 139 cases in this study we have $N-1=139-1=138$ degree of freedom (df) in all. df for between-groups is equal to the number of group (K) minus one. Since there are two groups, hence df for between groups is $K-1=2-1=1$. df for within-groups is equal to the number of cases minus number of groups (K). Hence, it is equal to $N-K=139-2=137$. After putting the number of degree of freedom, the sum of squares for each of three sources of variations, we compute mean squares or variances, which are obtained by dividing each of the sum of squares by its respective number of degree of freedom. These two types of variance are the estimate of the population variance. F ratio is interpreted by the use of the F Table (Guilford & Fruchter, 1978). In the F table the number of degree of freedom for greater mean square is written at the top and the number of degree of freedom for smaller mean square is written on the left hand side. For this problem $=1$ and $=137$. Locating at these dfs, we find that the required F ratio at the 0.05 level is 3.84 and at 0.01 level is 6.64. Since the obtained value of F ratio is 35.03, which exceeds the table value.

Hence H⁰1: Rejected

We reject the null hypothesis (H01) and conclude that there is an overall association between Locus of Control of a consumer and his/her brand loyalty towards a particular brand.

Testing of Hypothesis H02: To test H02 (Consumers having external locus of control are not brand switchers.), we analyzed data using z-test taking the scores of External Locus of Control of the consumers and their Brand Loyalty at a given significance level of 0.05

$$z = \frac{(\bar{x} - \bar{y})}{\sqrt{\frac{(V_x)^2}{n} + \frac{(V_y)^2}{n}}}$$

Here

\bar{x} = mean of Brand Loyalty

\bar{y} = mean of External Locus of Control

n = Numbers of the pairs of observations

$$V_x = \sqrt{\frac{\sum dx^2}{n}} = \sqrt{\frac{1166.30}{73}} = 3.99$$

$$V_y = \sqrt{\frac{\sum dy^2}{n}} = \sqrt{\frac{1485.20}{73}} = 4.54$$

$$z = \frac{(18.27 - 3.82)}{\sqrt{\frac{(3.99)^2}{73} + \frac{(4.54)^2}{73}}}$$

$$z = \frac{14.45}{0.7074} = 20.992$$

$$Z = 21.34$$

Since there are 74 External Locus of Control respondents in this present study, we have $n-1=74-1=73$ degree of freedom and at 5% significance level. We find that the required z-test table value at the 0.05 level is 1.96 and at 0.01 level is 2.58. Since the obtained value of Z-test is 20.992, which exceeds the table value. Hence it is clear that the table value of the Z is less than the calculated value so with accordance to this the

Hence H⁰2: Rejected

We reject the null hypothesis (H02) and conclude that Consumers having external locus of control are brand switchers.

Testing of Hypothesis H03: To test H03 (Consumers having internal locus of control are not brand loyal) we

analyzed data using z-test taking the scores of internal locus of control the consumers and their Brand Loyalty at a given significance level of 0.05.

$$z = \frac{(\bar{x} - \bar{y})}{\sqrt{\frac{(V_x)^2}{n} + \frac{(V_y)^2}{n}}}$$

Here:

\bar{x} = mean of Brand Loyalty

\bar{y} = mean of External Locus of Control

n = Numbers of the pairs of observations

$$V_x = \sqrt{\frac{\sum dx^2}{n}} = \sqrt{\frac{894.37}{64}} = 3.73$$

$$V_y = \sqrt{\frac{\sum dy^2}{n}} = \sqrt{\frac{1379.64}{64}} = 4.64$$

$$z = \frac{(29.37 - 7.49)}{\sqrt{\frac{(3.73)^2}{64} + \frac{(4.64)^2}{64}}}$$

$$Z = \frac{21.88}{0.744} = 29.40$$

Z = 29.40

Since there are 65 Internal Locus of Control respondents in this present study, we have $n-1 = 65-1 = 64$ degree of freedom and at 5% significance level. We find that the required z-test table value at the 0.05 level is 1.96 and at the 0.01 level is 2.58. Since the obtained value of Z-test is 29.40, which exceeds the table value.

Hence it is clear that the table value of the Z is less than the calculated value so with accordance to this the

Hence H⁰3 Rejected

We reject the null hypothesis (H03) and conclude that Consumers having internal locus of control are brand loyal.

To find the degree of correlation we use the Karl Pearson's Coefficient of Correlation in next section.

Section II-Calculation of Karl Pearson's Coefficient of Correlation

Karl Pearson's coefficient of correlation can be ascertained as follows:

$$r = \frac{\sum dxdy}{N V_x V_y}$$

Here

X = Brand loyalty score

Y = Locus of Control Score

r = Correlation coefficient

N = Numbers of the pairs of observations

\bar{x} = Mean of x

\bar{y} = Mean of y

V_x = Standard deviation of series x

V_y = Standard deviation of series y

$$V_x = \sqrt{\frac{\sum dx^2}{N}} = \sqrt{\frac{6598.621}{139}} = 6.88$$

$$V_y = \sqrt{\frac{\sum dy^2}{N}} = \sqrt{\frac{5412.32}{139}} = 6.23$$

$$r = \frac{4328.27}{139 \times 6.88 \times 6.23}$$

r = 0.726

$$\frac{2}{3} \times \frac{1}{11.78} \times 0.5270$$

$$\frac{2}{3} \times \frac{0.473}{11.78}$$

The value of r is 0.726 which shows that there is moderate positive correlation between locus of control and brand loyalty of the consumer.

Probable Error = 0.02674

6 P.E. = 0.02674x6 = **0.1604**

Correlation Significance Testing:

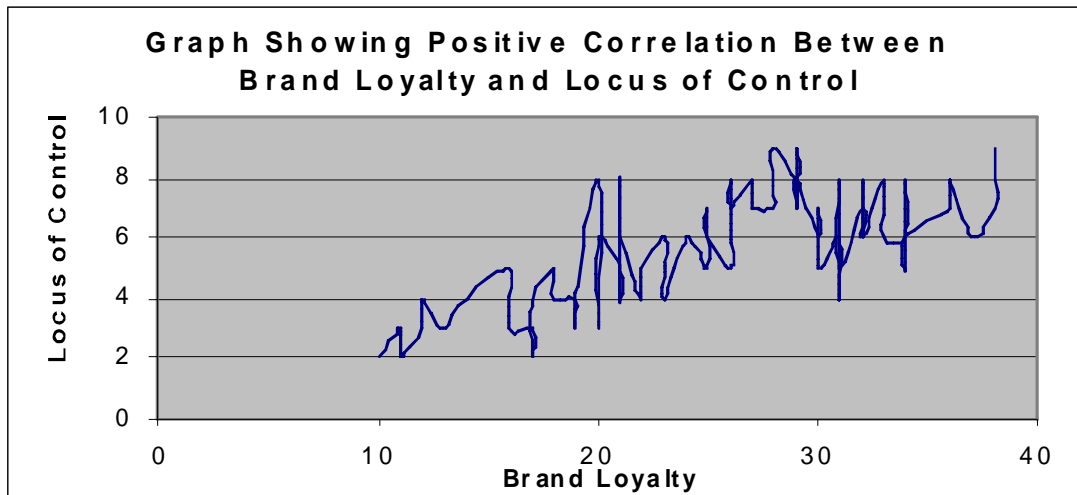
To test the significance of correlation we use probable error. (If coefficient of correlation (r) is more than 6 times of P.E. (r>6 P.E.), the correlation between the data series exists definite and significance)

Coefficient of correlation (r) is more than 6 times of P.E. (r > P.E.) (0.726>0.1604) hence the moderate positive correlation between the data (Locus of control of the respondents and their brand loyalty) series exists definite and significant.

Probable Error (P.E.) $\frac{2}{3} \times \frac{1}{\sqrt{n}} \times (r)^2$

This moderate positive correlation represent graphically as below :

$$\frac{2}{3} \times \frac{1}{\sqrt{139}} \times (0.726)^2$$



External Locus of control consumers defined as those with scores of approximately 5 or less. If consumer having External Locus of Control, they are probably adept reading market situations and adjusting their buying behavior accordingly. The result of coefficient of correlation reveals (r = 0.726) that as score of

respondents of External Locus of Control scale goes lower as score of brand loyalty goes lower and vice versa and this is also indicated in graph. Internal Locus of Control (whose score is 6 or more), because they tend to be ignore external cues (advertisement, sales promotion, substitute's price and market situation) and

maintain buying behavior consistency even when market demand changes.

Conclusion

The study exhibits that personality factors do have an impact on brand loyalty. Locus of control refers to the extent to which individuals (consumer) believe that they can control events (buying habits) that affect them. This paper provides an important conclusion that consumers having internal locus of control are brand loyal. They believe that their buying decisions are influenced by their own behavior and past action. Consumer with this personality trait have better control of their behavior, and tend to exhibit loyalty towards a particular brand. They have strong attitude and not to be easily changed through any external factors like advertising, and sales promotion activities offer by marketers to influence consumers. This study investigated that internal locus of control consumers are more active in seeking information and knowledge and develop their attitude on the basis of this information and knowledge, their buying decision is based on their own past experience. This type of personality trait helps them to take their own decision and make them brand loyal. This also exhibits from this study that external locus of control consumers can lead easy-going, relaxed and more calculative in selecting the brand rather than pursuing a particular brand they are sensitive enough while selecting any brand as per their behavior vary from situation to situation and analyzing which one is best for them, this quality make them brand switchers. Hence, this study reveals that personality traits have great influence on decision making of consumer, and which make them brand loyal or brand switcher.

Limitations and Direction for the Future Research

Although it adds to our understanding of brand loyalty,

this research has limitation that may be pursued in future research. The limitations of the study are many at this point of time, first and foremost of course, is the limited number of subjects, two we have no doubt that the results will improve with a larger number of sample pool. Many of the caveats typically associated with this research apply to present study as well. With respect to the research setting, it is important to note that most of the data was collected at a single point in time.

The educated (minimum graduate) population used in this study also deserves mention. Admittedly, this is a homogeneous group that presumably has greater than average cognitive capabilities. Hence there is an obvious need to replicate this study using sample with different demographic profile to extend generalizability of results.

While this study represents how locus of control affects brand loyalty, there appear to be several areas in need of future research. There is also need to test the relationship of the other personality trait which affects the brand loyalty and consumer behavior.

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