

Are Women More Loyal Customers Than Men? Gender Differences in Loyalty to Firms and Individual Service Providers

Prevailing wisdom assumes that female consumers are more loyal than male consumers. The authors report conditions under which the reverse is found, depending on the object of customer loyalty. For example, whereas female consumers tend to be more loyal than male consumers to individuals, such as individual service providers, this difference is reversed when the object of loyalty is a group of people. The authors find a similar crossover interaction effect for loyalty to individual employees versus loyalty to companies. This effect is mediated by self-construal in terms of relational versus collective interdependence. The authors discuss the managerial and theoretical implications of these gender differences.

Keywords: customer loyalty, gender, self-construal, loyalty to company, loyalty to employee

Customer loyalty has been the object of intense interest in both the business and the academic worlds (Oliver 1999; Reichheld 2001). The concept of customer loyalty is at the heart of customer relationship management (Rust, Zeithaml, and Lemon 2002) and is the *raison d'être* of omnipresent loyalty programs (Kivetz and Simonson 2002, 2003; Van Heerde and Bijmolt 2005; Yiping and Yang 2009). At the same time, academic research has discovered important differences in cognitive processes and behavior between male and female consumers (Fisher and Dubé 2005; Meyers-Levy 1988, 1989; Meyers-Levy and Maheswaran 1991; Meyers-Levy and Sternthal 1991). These differences are reflected in the widespread use of gender as a segmentation variable in marketing practice.

Despite the importance of customer loyalty on the one hand and gender differences on the other hand, little is known about the existence and nature of gender differences in customer loyalty. This is surprising because if male and female loyalties differ, men and women might require a different selling approach, have different levels of customer value, and respond differently to loyalty programs and other actions aimed at enhancing customer loyalty.

Common stereotypes, perhaps based on widely publicized findings showing that men exhibit lower levels of sex-

ual loyalty than women (e.g., Blumstein and Schwartz 1983; Hansen 1987), suggest that women are more loyal customers than men. We conduct five studies that show the reverse effect, depending on the type of loyalty object. Whereas female customers are relatively more loyal to individuals, such as individual service providers, male customers are relatively more loyal to groups and grouplike entities, such as companies. The latter effect is counterintuitive in light of theories arguing that women are more interdependent than men (e.g., Cross and Madson 1997b). We explain this counterintuitive effect by showing that the gender differences in customer loyalty are mediated by female versus male self-construal in terms of relational versus collective interdependence. We discuss implications for marketing and gender identity theory.

Theoretical Background

Loyalty

Loyalty has many different forms—for example, loyalty to a significant other, a family, an employer, or a country (patriotism) but also to a service provider, a store, or a brand. Loyalty also has many definitions (e.g., Fournier 1998; Jacoby and Chestnut 1978; Oliver 1999; Pritchard, Havitz, and Howard 1999; Reichheld 2003; Sirgy and Samli 1985). Despite substantial disagreement about the exact definition or nature of the loyalty concept, common elements among many of the loyalty definitions are that there is a relationship of some sort (i.e., ranging from very shallow to very strong) between an actor and another entity and that the actor displays behavioral or psychological allegiance to that entity in the presence of alternative entities. We believe that this is the core of the loyalty concept. Departing from this core concept, we have chosen several different measures of loyalty that reflect the measures, indi-

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cators, and definitions found in the literature. We are confident that across the five studies, this multimethod approach gets at the most important aspects of the loyalty concept.

Over the years, researchers have investigated many antecedents of customer loyalty to stores, companies, and brands (see Dick and Basu 1994; Johnson, Herrmann, and Huber 2006; Oliver 1999). Other researchers have documented the nature of loyalty relationships (Aggarwal 2004; Fournier 1998; Muñiz and O'Guinn 2001). Despite the popularity of consumer loyalty as a research topic, we are not aware of any systematic investigation of the role of gender in consumer loyalty. Therefore, we rely on more general theories regarding gender differences.

Interdependence Versus Independence

Consistent with common stereotypes, a popular agency perspective of the fundamental differences between men and women in Western cultures may be taken to suggest that men are less loyal than women. Summarizing this perspective, Cross and Madson (1997b) argue that women, more than men, view themselves as interdependent (Markus and Kitayama 1991). They strive to feel connected to other people. Interrelatedness with society, social relationships, and social groups is a more important part of their identity than it is for men. Women focus on maintaining relationships. In contrast, as this theory argues, men in Western cultures view themselves as more independent, are more individualistic, and strive for uniqueness and individuality. For men more than women, the concerns of society, family members, or other people are secondary to those of the individual. According to Cross and Madson (1997b), these differences in self-construal are the result of differences in socialization for men and women beginning in early childhood.

Scattered findings in the marketing literature seem to support this view. For example, Meyers-Levy (1988) finds that in a taste test, women were more influenced by the opinion of another person than men were. The results from this experiment were interpreted in terms of men being self-focused and women being focused on both self and others.

Relational Versus Collective Interdependence

In a conceptual article, Baumeister and Sommer (1997) critique the distinction between a female focus on interdependence and a male focus on independence. Citing a fundamental human need to belong (Baumeister and Leary 1995), Baumeister and Sommer (1997) propose that Western men and women are equally interdependent, the difference being that women tend to focus more on establishing and maintaining a small number of close relationships with specific individuals (relational interdependence) whereas men tend to focus more on establishing and maintaining relationships with more abstract and larger groupings of people (collective interdependence). They argue that many findings that fit the interdependence versus independence view of female and male self-construal are equally consistent with the relational interdependence versus collective interdependence view.

Baumeister and Sommer's (1997) theory remains largely untested empirically, but it is consistent with the

work of Gabriel and Gardner (1999), who find, for example, that when asked to describe an emotional experience, women were more likely to describe a relational experience, whereas men were more likely to mention a collective experience. Baumeister and Sommer's theory also seems consistent with recent evidence for the "male-warrior hypothesis" (Van Vugt, De Cremer, and Janssen 2007), which posits that a male group orientation has been shaped by evolution to increase a tribe's chances of survival.

Gender Differences in Consumer Loyalty

Neither Cross and Madson's (1997b) nor Baumeister and Sommer's (1997) theory about male versus female self-construal speak directly to loyalty. However, they can be used to inspire different predictions about customer loyalty. A fundamental difference between men and women in terms of their self-construal as being independent versus interdependent may suggest that Western women are more likely than Western men to be loyal customers. If women tend to strive more to establish and maintain relationships with people and social contexts, they may do the same for relationships with, for example, service personnel and companies. Thus, the interdependence versus independence theory can be taken to suggest that women tend to be more loyal than men both to individuals (e.g., individual service providers) and to groups or organizations (e.g., companies). In contrast, the view of male and female self-construal as being characterized by relational versus collective interdependence may have different implications for consumer loyalty. The idea that women tend to focus more narrowly on dyadic bonds and that men tend to focus more on a broader social structure suggests a qualification of the hypothesis that women are more loyal customers than men. It suggests that female consumers are more loyal than male consumers to individuals but that the opposite effect occurs when the object of loyalty is a group. In turn, this may imply that women are more loyal to individual employees but that men are more likely to be loyal to companies, which may be construed as a more grouplike phenomenon. Finally, these implications lead to the prediction that in direct trade-offs between being loyal to a company or store and being loyal to an individual employee of that company or store, women are more likely than men to be loyal to the individual over the company or store.

Note that even if Baumeister and Sommer's (1997) theory is correct at the level of general self-construal and at the level of loyalty to individuals versus groups in the personal social sphere, the theory's relevance to customer loyalty is far from assured. In Baumeister and Sommer's theory, collective and relational interdependence are always characterized by a combination of the individual versus group nature and the close versus more distant nature of the relationships. Most consumer relationships (for exceptions, see Fournier 1998; Muñiz and Schau 2005) are much shallower than the close individual relationships Baumeister and Sommer discuss. Thus, to the extent that the main difference between male and female self-construal is in the closeness of female versus male relationships, our loyalty prediction may be confirmed in general but not in the consumer realm. Nevertheless, some evidence suggests that the

individual versus group factor per se is sufficient to assert gender differences. Recent findings show that even human male infants tend to be more attentive to displays showing a group of unfamiliar puppets, whereas female infants tend to attend more to displays of a single unfamiliar puppet (Benenson, Duggan, and Markovits 2004). These findings imply that even in relatively shallow consumer relationships, female consumers may be more loyal than male consumers to individuals than to groups. Study 1 tests the hypothesis that female consumers are more loyal to individuals whereas male consumers are more loyal to groups.

Study 1

We designed Study 1 to assess gender differences in consumer loyalty to individuals and groups. Common stereotypes and the popular theory of female versus male self-construal as more interdependent versus independent suggest that women are more loyal than men to both individuals and groups. In contrast, the theory of female versus male self-construal as more relationally interdependent versus collectively interdependent suggests that this effect should be found only for loyalty to individuals, whereas the opposite effect should be found for loyalty to groups. In Study 1, we measure loyalty by asking participants to rate how likely they would be to buy (i.e., a display of allegiance) from a store owned by one or a group of acquaintances (i.e., entity or entities with whom the actor has a relationship) versus another store that was located closer in proximity (i.e., an alternative).

Method

Seventy-five female and 89 male undergraduate students at a Dutch university participated for a €7 fee. Participants were randomly assigned to the individual or group condition. Participants in the individual condition were asked to read the following scenario:

Imagine the following situation. The company where you work plans a Christmas celebration. You have volunteered to go buy the Christmas cake for the celebration during your lunch break (the company pays for the cake). The closest bakery is within a 5-minute walk from the company. However, you know that somebody you went to high school with, but never had much contact with during or after your high school days, owns and runs a bakery store, which is on the other side of town (about 30 minutes by bike). At this moment it is raining outside. You also know that your former classmate cannot know that you need to buy a cake; thus, if you buy it in the closest bakery s/he will not find out about that. The quality of the cakes is the same in both stores.

Participants in the group condition read the same scenario, with the exceptions that “somebody” was replaced with “a group of people,” “classmate” was replaced with “classmates,” and “s/he” was replaced with “they.” Participants then indicated their choice on a seven-point scale where 1 indicated that the participant would definitely buy the cake at the closest bakery, 7 indicated that the participant would definitely buy the cake at the classmate’s or classmates’ bakery, and 4 indicated indifference. Because consumer relationships are often on the less close side of

the spectrum and because individual and group relationships may differ in closeness, it is important to determine whether the individual versus group nature of a loyalty object per se can drive gender differences. We controlled for closeness by keeping it low in the scenario for both the individual and the group conditions and by measuring it as a covariate. Thus, to control for level of relationship closeness, we also asked participants to answer the following question: “How close is your relationship with your former classmate(s)?” (1 = “not at all close,” and 7 = “very close”). We counterbalanced the order of this measure and the buying intention measure. The effect of interest (i.e., the interaction between gender and individual versus group) did not interact with relationship closeness, order, or their interaction (all p s > .10; all p -values in this article are two-tailed).¹ Thus, we do not consider relationship closeness and order any further. Finally, participants indicated their gender and were debriefed.

Results

An analysis of variance with likelihood of store choice as the dependent variable and individual versus group, gender, and their interaction as independent variables yielded the predicted effect. There was a significant crossover interaction between gender and individual versus group ($F(1, 160) = 10.38, p < .01$), showing that male participants reported that they would be more likely to choose the far-away bakery if it was run by a group of acquaintances ($M_{\text{female-group}} = 1.68, M_{\text{male-group}} = 2.41; t(65) = -2.13, p < .05$), whereas female participants indicated a higher likelihood to choose the far-away bakery if it was run by an individual acquaintance ($M_{\text{female-individual}} = 2.66, M_{\text{male-individual}} = 1.71; t(60) = 2.44, p < .05$). The results showed no main effect of gender ($F(1, 160) = .17, p > .10$), indicating that female participants did not express a stronger preference for the far-away bakery than male participants across both the individual and the group conditions. There was also no significant main effect of the individual versus group factor ($F(1, 160) = .30, p > .10$).

Discussion

The results in Study 1 support the prediction that women are more loyal than men when the object of loyalty is an individual. When the object of loyalty is a group, we observe the opposite effect. At least three criticisms can be brought against Study 1. First, although we designed Study 1 to maximize internal validity, it may be criticized for involving a hypothetical scenario instead of assessing the

¹We found a significant main effect of closeness ($F(1, 148) = 12.21, p < .01$), with a closer perceived relationship being associated with a higher perceived likelihood to choose the more distant bakery. However, this effect was not dependent on gender ($F(1, 148) = 1.12, p > .10$). Because we designed the scenario to keep variance in closeness at a minimum and did not manipulate closeness, this null effect should not be overinterpreted. Women and men did not differ significantly in their perceptions of closeness in either the group ($t(79) = 1.60, p > .10$) or the individual ($t(81) = -.40, p > .10$) condition.

loyalties consumers hold in reality. Second, given the many definitions of loyalty in the marketing literature, it might be argued that we did not use the right measure of loyalty. For example, buying intentions in Study 1 may have reflected a male (female) preference to socialize with groups (individuals), independent of any psychological loyalty. Third, because consumer relationships often involve individuals, such as individual service providers (e.g., day care provider, hairdresser), it might seem that consumers deal with groups much less often. Although it is theoretically important to show a mere group versus individual effect and though consumers sometimes interact with groups of day care providers or hairdressers, the practical significance of consumer loyalty findings involving groups may be questioned. However, consumers regularly interact and develop relationships with organizations or companies (e.g., stores, chains of stores) that tend to involve groups of people. In addition, ample evidence from the literature on minimal groups suggests that people can feel collective interdependence with groups that are much less central to their daily lives than work groups, groups of friends, or strong social structures, such as tribes (Tajfel et al. 1971). Thus, it is possible that the pattern of loyalty to individuals versus groups extends to individuals versus organizations or companies as well. We designed Study 2 to address these three points.

Study 2

Study 2 tests the hypothesis that men and women differ in the objects of their loyalty. That is, the objects of female loyalty are more likely to be individuals, whereas the objects of male loyalty are more likely to be groups. In Study 2, participants generated 20 statements that began with the words “I am loyal to...” Thus, we (1) asked participants about their actual, real-world loyalties instead of a hypothetical scenario and (2) measured the concept of loyalty as the participants themselves defined and understood it. In addition, (3) we began to explore whether the individual versus group difference extends to individual employees/service providers or to companies/organizations by coding not just the individual versus group nature of participants’ answers but also whether they involved individual employees or organizations.

Method

Participants were 19 female and 19 male graduate students at a Dutch university who volunteered to participate for extra course credit. By means of an adaptation of the Twenty Statements Test (Gabriel and Gardner 1999; Kuhn and McPartland 1954), participants were asked to generate 20 statements that all begin with the words “I am loyal to...” After all statements were elicited, participants indicated whether the object of loyalty in each of their statements was more like a person or more like a group. Thus, no mention was made of this binary rating task until all 20 statements were completed. As a result, the rating task did not influence the generation of the statements. Finally, participants were asked to indicate their gender, were debriefed, and were thanked for their participation.

In addition to the coding by the participants themselves, two independent coders, who were blind to the purpose of the experiment and to the gender of the participants, coded the objects of loyalty. They coded the statements as being about individuals or groups or neither (e.g., colors, animals). Statements coded as being about individuals were further coded as being about a person in personal relationships (e.g., “I am loyal to my boyfriend”), specific employees or service providers (e.g., “I am loyal to my hairdresser”), or other individuals (e.g., “I am loyal to my neighbor”). Similarly, groups were classified into groups of people (e.g., “I am loyal to my family”), companies or organizations (e.g., “I am loyal to my mobile phone company”), or communities (e.g., “I am loyal to my country”). The coders’ independent classifications corresponded for 97% of the statements. Mismatches were resolved by discussion between the coders.

Results

We performed an analysis using the participants’ classification of statements as being personlike versus grouplike. Because of the individual differences in the total number of loyalty objects participants generated (range = 16–20), we calculated the share of each category as a percentage of the total number of statements for each participant separately. The results (see Table 1) showed that loyalty objects perceived as more personlike (grouplike) made up a larger share of statements elicited from female (male) participants than from male (female) participants ($t(36) = 2.68, p < .05$).

Next, we analyzed the statements coded by the independent coders using a statistical approach similar to that of Gabriel and Gardner (1999). Of the statements coded as either group or individual (i.e., excluding statements categorized as neither group nor individual), individual (group) statements made up a larger proportion for women (men) than for men (women) ($t(36) = 3.36, p < .01$). Thus, the results from the self-classified and coder-classified statements both supported the hypothesis that the objects of female loyalty are more likely than the objects of male loyalty to be individuals, whereas the objects of male loyalty are more likely than the objects of female loyalty to be groups.

We also began exploring whether the individual versus group difference extends to individual employees/service providers or to organizations/companies. Of the loyalty objects coded as an individual or group, a larger percentage involved individual employees or service providers for female participants than for male participants ($t(36) = 2.47, p < .05$). In contrast, the percentage of companies or organizations was higher for male participants than for female participants ($t(36) = 2.31, p < .05$). Thus, the data in Study 2 support the hypothesis that male customer loyalty is focused more on companies (than individual employees or service providers) than female loyalty.

Our hypothesis about male and female loyalty to companies or organizations versus individual employees or service providers was based on the assumption that companies or organizations share some characteristics with groups. To test this assumption, we analyzed the statements coded by the independent coders as companies or organizations. We

TABLE 1
Results of Study 2

Type of Loyalty Object	Means			
	Female		Male	
	Count	Percentage	Count	Percentage
Objects perceived as more like a person by participants	10.16	55.93	7.53	38.68
Objects perceived as more like a group by participants	8.21	44.07	11.95	61.32
Objects coded as individuals by coders	3.16	29.47	1.42	14.14
Objects coded as groups by coders	7.63	70.53	9.68	85.86
Objects coded as employees/service providers by coders	1.27	10.59	.22	1.55
Objects coded as companies/organizations by coders	3.37	28.87	5.11	44.76

Notes: The differences in share levels between the results based on classification by participants and those based on classification by independent coders are because most statements classified as “neither” by the coders (e.g., “my bicycle,” “my dog”) were classified as more personlike by the participants. This led to a lower share of individual statements in the coder-classified analysis than in the participant-classified analysis.

found that the participants perceived a large majority (78%) of those statements as more grouplike than personlike. There was no significant gender difference in this perception ($t(36) = -1.48, p > .10$).

Discussion

Study 2 provides additional support for the hypothesis that men and women differ in their loyalty to groups versus individuals, and it addresses several issues Study 1 could not address. In addition, we find initial evidence that the loyalty difference with respect to groups versus individuals extends to companies or organizations versus individual employees or service providers. However, Study 2 does not directly address an issue that is particularly important in marketing management—namely, consumers’ direct trade-off between loyalty to an individual service provider and loyalty to an organization (Bendapudi and Leone 2002; Palmatier, Scheer, and Steenkamp 2007). For example, Bendapudi and Leone (2002) assess the problem of consumers choosing to be loyal either to a favored service employee or to the firm when the employee moves to another firm. Even if an employee does not move, the balance of power between the employee and the firm, and thus the appropriability of the value created by the employee (Collis and Montgomery 1995; Wernerfelt 1984), is affected by loyalty to the employee versus the company. In Study 3, we assess the difference between men and women in direct trade-offs between loyalty to individual service providers and loyalty to firms.

Study 3

In Study 3, we test the hypothesis that in direct comparisons between individual service providers and the companies they work for, male consumers are more loyal to the companies (than to individual service providers) than female consumers. This study uses multiple product categories, involves participants’ actual consumer relationships, and employs both attitudinal and behavioral intention measures of loyalty.

Method

Forty-one female and 39 male master’s students at a Dutch university participated for extra course credit. Participants were asked to indicate the extent to which they were loyal to an individual service provider versus a company in seven different categories. The categories were (1) hairdresser versus hairdressing salon, (2) bike repairperson versus bike repair shop, (3) sports coach/trainer versus sports club, (4) travel agent versus travel agency, (5) bartender/waiter (waitress) versus bar/pub/café, (6) clothing salesperson versus clothing store, and (7) medical specialist versus hospital.

For each category, participants were asked to answer four questions that assessed their loyalty to the actual, not imagined, person versus company before continuing to the next category. First, participants indicated their attachment to the person versus the company. For example, participants were asked, “Do you feel more attached to your favorite hairdresser (i.e., the person) or to the hairdressing salon s/he works at (i.e., the company)?” (1 = “definitely to the hairdresser,” and 7 = “definitely to the hairdressing salon”). Second, participants indicated their commitment to the person versus the company using the same seven-point scale (“Do you feel more committed...”). Third, participants indicated their behavioral intention to follow the employee or stay with the firm should the employee leave the firm (e.g., “If your favorite hairdresser would move to another hairdressing salon, would you follow him/her to that other salon or would you stay with your current salon”; 1 = “definitely will follow the hairdresser,” and 7 = “definitely will stay with the hairdressing salon”). Fourth, participants were asked about word-of-mouth recommendation (e.g., “If a friend of yours seeks advice about a haircut, would you rather recommend him/her your specific hairdresser [i.e., the person] or your hairdressing salon in general [i.e., the company]”; 1 = “definitely will recommend the hairdresser,” and 7 = “definitely will recommend the hairdressing salon”). We designed the four questions—attachment (Pritchard, Havitz, and Howard 1999), commitment (Chaudhuri and Holbrook 2001; Pritchard, Havitz, and Howard 1999), switching behavior (Pritchard, Havitz, and

Howard 1999; Zeithaml, Berry, and Parasuraman 1996), and word-of-mouth (Reichheld 2003; Zeithaml, Berry, and Parasuraman 1996)—to reflect four attitudinal and behavioral intention indicators of loyalty that are commonly found in the literature. We averaged responses to the four questions to obtain a multi-item measure of loyalty (Cronbach's $\alpha = .91$).

We counterbalanced the placement of the scale anchors between participants. For example, for half the participants, the attachment scale was anchored by “definitely to the hairdressing salon” (1) and “definitely to the hairdresser instead of the other way around” (7). Order did not have any significant effect on loyalty (all $ps > .10$), and we do not consider it further.

Results

We estimated a linear regression model with gender and six product category dummies as independent variables and loyalty as the dependent variable. The category dummies enabled us to capture the higher and lower levels of customer loyalty across product categories. These dummies reflect gender-unspecific differences in loyalty between categories and thus are orthogonal to the gender effect, which is the focus of this study. The results show a significant main effect for gender ($b = .73$, $SE = .12$, $p < .001$) in the predicted direction. The effects of all category dummies (the base category is medical) are statistically significant (all $ps < .001$).² Table 2 depicts the mean loyalty scores per category.

Discussion

The results in Study 3 support the hypothesis that in a direct comparison between individual service providers and the companies they work for, male consumers are more loyal to the companies (than to individual service providers) than female consumers. We obtained these results using a loyalty scale that measured four different indicators of loyalty and relying on participants' actual consumer relationships across seven different product categories.

Although the gender effect in the direct comparison setting of Study 3 was highly relevant from a managerial perspective, direct comparisons do not enable us to assess the underlying explanation of the effect. Studies 1 and 2 suggest that the effect in Study 3 was because male self-construal is centered more on relationships with groups, whereas female self-construal is centered more on individual relationships. Study 2 also shows that participants perceived companies and organizations as grouplike. However, it is possible to explain the results of Study 3 not in terms of relational versus collective interdependence (Baumeister

²In Studies 3–5, the critical effects of gender remain significant if we remove all category dummies. For Study 3, these effects are the main effect for gender ($b = .73$, $SE = .15$, $p < .001$); for Study 4, it is the interaction effect of gender with the dummy for employee versus company ($b = .27$, $SE = .07$, $p < .001$); and for Study 5, it is the interaction effect of gender with the dummy for employee versus company ($b = .24$, $SE = .08$, $p < .01$).

TABLE 2
Mean Loyalty Scores of Studies 3, 4, and 5

Study 3 ^a				
Category	Employee Versus Company			
	Female	Male		
Hair	3.22	4.43		
Bike repair	4.98	5.85		
Sports	4.01	4.94		
Travel	5.01	5.44		
Bar	5.34	5.64		
Clothing	5.85	6.39		
Medical	2.20	4.15		

Study 4				
Category	Company		Employee	
	Female	Male	Female	Male
Hair	4.10	4.72	4.20	3.72
Sports	3.14	3.75	3.23	2.75
Physiotherapy	3.86	4.47	3.95	3.47
Clothing	3.82	4.43	3.91	3.43
Legal	3.51	4.12	3.60	3.12
Medical	4.12	4.74	4.22	3.74
Real estate	3.53	4.15	3.62	3.15

Study 5				
Category	Company		Employee	
	Female	Male	Female	Male
Hair	4.78	4.95	5.31	4.46
Sports	3.74	4.70	5.63	4.44
Medical	5.60	5.62	5.49	5.30

^aFor Study 3, higher means imply stronger loyalty to the company (relative to the individual service provider).

and Sommer 1997) but rather in terms of interdependence versus independence (Cross and Madson 1997a, b). That is, if male self-construal is centered on independence whereas female self-construal is more social, and if companies and organizations are viewed as nonsocial, female interdependence should lead to stronger loyalty to individual service providers. Conversely, male independence should merely make men less loyal than women to individual service providers. These differences should lead women to indicate greater loyalty to individual service employees than men in direct comparisons, even if men and women are equally loyal to firms. Thus, it is important to assess whether all the action is on the individual employee side (as predicted by the interdependence versus independence theory) or whether men also show greater loyalty to firms than women in a setting in which there is no direct comparison between levels of loyalty to an employee versus company. We designed Study 4 to address these issues by asking participants to indicate their loyalty to firms and individual employees separately.

Even if men are more loyal to firms than women, this does not necessarily imply that the gender difference in loyalty to firms is mediated by self-construal in terms of collective interdependence. We assessed the underlying

process in Study 4 by measuring participants' self-construal. Finally, although student participants have meaningful relationships with firms and employees in the product categories used in our studies, we wanted to assess the generalizability of our effects to another population; thus we drew our sample from a general population of shoppers in New Zealand.

Study 4

In Study 4, we asked shoppers in a midsized city in New Zealand to indicate their level of loyalty toward individual employees and firms in seven service categories. We also measured their levels of independent, relationally interdependent, and collective interdependent self-construal.

Method

Sixty-five female and 67 male shoppers participated in a pen-and-paper study in exchange for a chocolate bar. Using a four-item loyalty scale, we asked participants to indicate the extent to which they were loyal to employees and companies in the following categories: (1) hairdresser/hairdressing salon, (2) sports apparel store salesperson/sports apparel store, (3) physiotherapist/physiotherapy clinic, (4) clothing salesperson/clothing store, (5) lawyer or solicitor/law firm, (6) general practitioner/medical center, and (7) real estate agent/real estate company.

We randomly assigned participants to one of two versions of the questionnaire. In the first version, the first category was represented by the employee (hairdresser), the second one by the company (sports apparel store), and so on. In the second version, the first category was represented by the company (hairdressing salon), the second by the employee (sports apparel store salesperson), and so on. We did this to ensure that both company and employee were rated for all categories, but not by the same participants.

For each category, participants answered four questions that assessed their loyalty to an actual, not imagined, individual employee or company before continuing to the next category. If participants did not have any experience with a given category, they were asked to leave the category blank. Similar to Study 3, the questions measured attachment, commitment, special effort to visit the place, and word-of-mouth recommendation. For example, for the individual hairdresser, we assessed attachment with the question, "How attached do you feel to your favorite hairdresser?" (1 = "not at all," and 7 = "very much"). We assessed commitment with the question, "How committed do you feel to your favorite hairdresser?" (1 = "not at all," and 7 = "very much"). We assessed special effort with the question, "Would you make a special effort to go to your favorite hairdresser?" (1 = "definitely not," and 7 = "definitely yes"). Finally, we assessed word-of-mouth recommendation with the question, "If a friend asks you for advice about hairdressing, how strongly would you recommend your favorite hairdresser?" (1 = "would not recommend at all," and 7 = "would strongly recommend"). In the company versions of these questions, we replaced "hairdresser" with "hair dressing salon." We averaged responses to the four

questions to obtain a multi-item measure of loyalty (Cronbach's $\alpha = .92$).

After participants completed the loyalty questions for all categories, we measured their self-construal. We measured collective interdependence using Gabriel and Gardner's (1999) scale (Cronbach's $\alpha = .91$). We adopted the scale from Cross, Bacon, and Morris's (2000) work to measure relational interdependence ($\alpha = .86$). Finally, we measured independence using Singelis's (1994) scale. Because we used a sample from the general public, we removed three items from Singelis's scale that were relevant for students only (e.g., "Speaking up in class is not a problem for me"; for the shortened nine-item scale, $\alpha = .68$). The items used in each of the three scales appear in the Appendix.

To control for individual differences in the importance assigned to each of the service categories, we asked participants to indicate the extent to which each of the seven categories was important to them (1 = "not at all important," and 7 = "very important"). Finally, we asked participants to indicate their age group and gender.

Results

Loyalty. Because the response scales used to assess loyalty were identical for employees versus companies and because we explicitly manipulated employee versus company, we first conducted an omnibus regression analysis that included both employee and company loyalty scores. Thus, we estimated a linear regression model with gender, employee versus company, and their interaction; category importance; age; and six category dummies (to control for category differences in loyalty that are not specific to gender or to whether the object of loyalty was an individual employee or a company) as independent variables. Loyalty (the average of the four loyalty items) was the dependent variable. Mean loyalty scores appear in Table 2 (means for Studies 4 and 5 are marginal means, controlling for category importance).

The results of the full model regression analysis (Table 3, Model 1) show effects of several of the control variables. The main effect of category importance was significant ($b = .55, p < .001$), indicating that the more important a category was for a participant, the more loyal he or she was to a company or to an employee in this category. There were also significant main effect differences between the product categories.

The main effect of gender was not significant ($p > .10$). Thus, women did not report themselves as being significantly more loyal than men in general. The main effect of the dummy for individual employee (versus company) was significant and negative ($b = -.23, p = .001$), suggesting that, overall, participants tended to be more loyal to companies than to individual employees. Importantly, the interaction effect between gender and individual employee was statistically significant ($b = .27, p < .001$) and in the expected direction.

To interpret the interaction result, we conducted two additional linear regression analyses (Table 3, Models 2 and 3). These analyses were identical to the first analysis, but the data were split by the object of loyalty (individual

TABLE 3
Results of Regression Analysis (Study 4)

	Model 1: Pooled Across Company and Employee	Model 2: For Company Only	Model 3: For Employee Only
	Beta (SE)	Beta (SE)	Beta (SE)
Constant	1.05 (.27)***	.87 (.42)*	1.17 (.33)***
Gender (female = 1; male = -1)	-.02 (.07)	-.27 (.10)**	.23 (.09)**
Dummy for employee (employee = 1; company = -1)	-.23 (.07)***		
Gender × dummy for employee	.27 (.07)***		
Category importance	.55 (.04)***	.52 (.05)***	.58 (.05)***
Age	.07 (.05)	.14 (.08)	<.001 (.07)
Category: hair	.61 (.27)*	.69 (.41)	.58 (.34)
Category: sport	-.36 (.27)	.23 (.41)	-.93 (.34)**
Category: physiotherapy	.34 (.29)	.32 (.44)	.48 (.38)
Category: clothing	.32 (.27)	1.23 (.42)**	-.58 (.34)
Category: lawyer	-.03 (.30)	.53 (.45)	-.53 (.37)
Category: medical	.62 (.27)*	.79 (.42)	.51 (.34)
R-square	.38	.34	.47

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

employee versus company). The analysis for loyalty to individual employees showed a significant, positive main effect of gender ($b = .23$, $p = .01$), implying that female participants rated themselves as significantly more loyal to individual employees than male participants. The analysis for loyalty to companies showed that male participants rated themselves as significantly more loyal to companies than female participants ($b = -.27$, $p < .01$).

Self-construal measures. As the relational versus collective interdependence theory of female and male self-construal posits, women scored higher than men on relational interdependence ($M_{\text{female}} = 5.55$, $M_{\text{male}} = 4.83$; $F(1, 113) = 6.43$, $p = .01$), whereas men scored significantly higher than women on collective interdependence ($M_{\text{female}} = 3.84$, $M_{\text{male}} = 5.25$; $F(1, 115) = 16.74$, $p < .001$).³ As the relational versus collective interdependence theory posits (but not the independence versus interdependence theory), we found no significant difference on independence ($M_{\text{female}} = 5.08$, $M_{\text{male}} = 5.04$; $F(1, 109) = .04$, $p > .10$).

Mediation analyses. To test whether (1) collective interdependence mediates the relationship between gender and loyalty to companies and (2) relational interdependence mediates the relationship between gender and loyalty to employees, we conducted mediation analyses (Baron and

Kenny 1986). As we expected, the effect of gender on loyalty to companies was mediated by collectively interdependent self-construal ($Z[\text{Sobel}] = 2.40$, $p = .02$). That is, the effect of gender on collective interdependence was significant, with men scoring higher than women ($b = -.39$, $SE = .12$, $p < .01$). In addition, the effect of collective interdependence on loyalty to companies was significant ($b = .49$, $SE = .09$, $p < .001$). Higher levels of collective interdependence was associated with greater loyalty to companies. Finally, the effect of gender on loyalty to companies was reduced when we controlled for collective interdependence and was no longer significant ($b = .19$, $SE = .22$, $p > .10$). As we expected, similar mediation analyses for relational interdependence and independence showed no significant mediation of the effect of gender on loyalty to companies (for relational interdependence, $Z[\text{Sobel}] = .37$, $p > .10$; for independence, $Z[\text{Sobel}] = .73$, $p > .10$).

As we expected, the effect of gender on loyalty to individual employees was mediated by relationally interdependent self-construal ($Z[\text{Sobel}] = 2.60$, $p < .01$). First, the effect of gender on relational interdependence was significant, with women scoring higher than men on relational interdependence ($b = .75$, $SE = .10$, $p < .001$). Second, the effect of relational interdependence on loyalty to individual employees was significant ($b = .24$, $SE = .09$, $p < .01$). Higher levels of relational interdependence was associated with greater loyalty to individual employees. Finally, the effect of gender on loyalty to individual employees was reduced when we controlled for relational interdependence and was no longer significant at the .05 level ($b = .34$, $SE = .18$, $p = .07$). As we expected, similar mediation analyses for collective interdependence and independence showed no significant mediation of the effect of gender on loyalty to individual employees (for collective interdependence,

³The degrees of freedom for the three self-construal measures vary slightly because some participants failed to answer at least one of the self-construal questions. In all studies, we included the remaining responses by such participants included in our analyses.

$Z[\text{Sobel}] = .79, p > .10$; for independence, $Z[\text{Sobel}] = .78, p > .10$).

Discussion

The results in Study 4 provide support for the relational versus collective interdependence explanation of the gender difference in direct comparisons of loyalty to individual employees versus firms that we found in Study 3. The effect of gender on loyalty was not solely driven by women's greater loyalty to individual employees. We found that men reported greater loyalty to companies than women, which would not be predicted by the interdependence versus independence theory. Further support for our hypotheses was provided by the mediation analyses, which showed that the gender effects on loyalty were not significantly mediated by independence; rather, the gender effect on loyalty to firms was mediated by collective interdependence, whereas the gender effect on loyalty to individual employees was mediated by relational interdependence.

Although Study 4 enabled us to assess the underlying explanation of the effect of gender on loyalty, several issues remain. First, in the previous studies, it was unclear what participants thought the gender was of the loyalty object (e.g., the individual employee). This may provide an alternative explanation for some of our results if, for example, (1) men are more loyal to men, (2) women are more loyal to women, (3) male and female participants tend to believe that the individual service providers are women, and (4) male and female participants perceive groups and organizations as being composed mostly of men. If these four conditions are satisfied, women may be more loyal to individual service providers, whereas men may be more loyal to companies. This process could explain our core interaction between gender of participant and individual versus group or organization. If this is the case, we should find that when measuring the gender of individuals and firms, loyalty should be explained by an interaction between gender of the loyalty object and gender of the participant (the gender match pairs of man–man and woman–woman yield greater loyalty than those of man–woman and woman–man).

Second, it is worthwhile to determine whether our core effect can be explained by differences in processing style between men and women. For example, it is possible that (1) women have a more intuitive processing style, (2) people with an intuitive processing style are more loyal to individuals, (3) men have a more rational processing style, and (4) people with a more rational processing style are more loyal to groups and organizations. If this is the case, we would expect that loyalty could be explained by two-way interaction effects between loyalty object (individual versus organization) and rational processing style and between loyalty object and intuitive processing style.

Third, it is possible that participants' answers in the previous studies reflected socially desirable responses more than actual behavior. For example, if it is socially desirable (1) for women to be loyal to individuals and (2) for men to be loyal to companies, we should find that our core interaction effect between participant gender and loyalty object (individual versus group or organization) on loyalty should

be stronger for participants who have a stronger tendency for social desirability bias. Thus, we should find a significant three-way interaction involving participant gender, loyalty object, and social desirability bias, indicating that the positive difference in loyalty to organizations between men and women is larger for people with a stronger social desirability bias and that the negative difference in loyalty to individuals between men and women is larger for people with a stronger social desirability bias. We designed Study 5 to address these issues.

Study 5

In Study 5, we replicated the results of Study 4 by asking New Zealand shoppers to indicate their level of loyalty toward individual employees and firms in three service categories. In addition to relational and collective interdependent self-construal, we measured participants' processing style (rational versus intuitive), gender of the employee, "gender" of the company, and social desirability bias.

Method

Seventy-one women and 79 men participated in exchange for chocolate eggs. We asked participants to indicate the extent to which they were loyal to employees and companies from the following categories: (1) hairdresser/hairdressing salon, (2) sports trainer/sports gym, and (3) general practitioner/medical center. Similar to Study 4, we randomly assigned participants to one of two versions of the questionnaire. In the first version, the first category was represented by the employee (hairdresser), the second one by the company (sports gym), and the third one by the employee again (general practitioner). This was reversed in the second version.

For each category, participants were asked to answer questions assessing their loyalty to an actual, not imagined, individual employee or company before continuing to the next category, using a three-item loyalty scale we adapted from Price and Arnould's (1999) work. The measures included commitment, special effort to visit the place, and loyalty. For example, for the individual hairdresser, we measured commitment with the statement "I feel a commitment to continuing the relationship with my hairdresser" (1 = "strongly disagree," and 7 = "strongly agree"). We measured special effort with the statement "I would expend extra effort to continue seeing my hairdresser." Finally, we measured loyalty with the statement "I feel loyal to my hairdresser." In the company version, we replaced "hairdresser" with "hairdressing salon." We averaged responses to obtain a three-item loyalty scale (Cronbach's $\alpha = .93$).

After participants completed the loyalty questions for all categories, we measured their collective ($\alpha = .93$) and relational ($\alpha = .91$) interdependence self-construal and category importance in the same way as in Study 4. Furthermore, we measured participants' processing style using the short version of the rational experimental inventory (Epstein et al. 1996). The scale consists of two five-item subscales measuring rational ($\alpha = .67$) and intuitive ($\alpha =$

.80) processing styles. We also included a short version of Crowne and Marlowe's (1960) social desirability bias scale (Fisher 1993; Goldsmith and Hofacker 1991). To assess the gender of the loyalty object, we asked participants to indicate the gender of each individual employee (e.g., "What is the gender of your hair dresser?") and organization (e.g., "Are the majority of the people you come in contact with at your sports gym male or female?"). Finally, participants indicated their age group and gender.

Results

Loyalty. To analyze the loyalty results in Study 5, we estimated a linear regression model with participant gender, loyalty object (employee versus company), and their interaction; gender of the loyalty object and its interaction with participant gender; rational processing style and its interaction with loyalty object; intuitive processing style and its interaction with loyalty object; social desirability bias and its two-way interactions with participant gender and loyalty object, as well as its three-way interaction with both participant gender and loyalty object; participant age; category importance; and two category dummies as independent variables. Loyalty (the average of the three loyalty items) was the dependent variable (Table 4, Model 2; mean loyalty scores appear in Table 2). The main effect of gender was insignificant ($p > .10$). Thus, in general, women again did not report themselves as being significantly more loyal than men. The main effect of the dummy for individual employee versus company is also not significant ($p > .10$). Importantly, the focal interaction effect between gender and employee versus company was again statistically significant ($b = .60, p = .001$) and in the expected direction.⁴

To interpret the interaction result further, we conducted two additional linear regression analyses (Table 4, Models 3 and 4). These analyses were based on the variables in the first analysis, but the data were split by the object of loyalty (employee versus company). The analysis for loyalty to individual employees showed a significant main effect of gender ($b = -.68, p < .01$), implying that female participants rated themselves as significantly more loyal to individual employees than male participants. The analysis for loyalty to companies showed the opposite effect, as we expected. Male participants rated themselves as significantly more loyal to companies than female participants ($b = .56, p = .05$).

The results indicate that gender of the loyalty object and its interaction with participant gender were not significantly related to loyalty judgments ($ps > .10$). All effects, including processing styles, were not statistically significant as well (all $ps > .10$). The main effect of social desirability and its interaction with participant gender were not statistically significant in the full model ($ps > .10$). We found a signifi-

cant interaction between social desirability and loyalty object ($b = .08, p = .01$), suggesting that people who give more socially desirable answers report greater loyalty to companies. However, a significant effect of the three-way interaction among social desirability, loyalty object, and participant gender ($b = -.08, p < .05$) suggests that men do this significantly less than women. Thus, women report greater loyalty to companies because of social desirability bias, but men do not. This effect would lead female participants to be more loyal to companies rather than to individual employees, which is the opposite of what we find. Thus, the data do not support a social desirability explanation of our core interaction effect that women are relatively more loyal to individual employees whereas men are relatively more loyal to companies. Indeed, the analyses indicate that our core interaction effect occurs despite social desirability bias.

Self-construal measures and mediation analyses. Consistent with the previous study, we find that women scored higher than men on relational interdependence ($M_{\text{female}} = 5.58, M_{\text{male}} = 5.14; F(1, 146) = 4.31, p = .01$), whereas men scored significantly higher than women on collective interdependence ($M_{\text{female}} = 4.58, M_{\text{male}} = 4.97; F(1, 146) = 5.27, p = .05$). We replicated the mediation of the effect of gender on loyalty to companies by collective interdependence ($Z[\text{Sobel}] = 1.91, p = .05$; effect of gender on collective interdependence: $b = .39, SE = .20, p = .05$; effect of collective interdependence on loyalty to companies: $b = .57, SE = .10, p < .001$; effect of gender on loyalty to companies when collective interdependence is included: $b = .01, SE = .24, p > .10$). As we expected, the effect of gender on loyalty to individual employees was mediated by relationally interdependent self-construal ($Z[\text{Sobel}] = 2.5, p < .05$; effect of gender on relational interdependence: $b = -.44, SE = .16, p < .01$; effect of relational interdependence on loyalty to individual employees: $b = .62, SE = .11, p < .01$; effect of gender on loyalty to individual employees when relational interdependence is included: $b = .34, SE = .22, p > .05$). As we expected, there was no significant mediation of the effect of gender on loyalty to companies by relational interdependence ($Z[\text{Sobel}] = .25, p > .10$) or of the effect of gender on loyalty to individual employees by collective interdependence ($Z[\text{Sobel}] = .16, p > .10$).

Discussion

In Study 5, we replicated the results of Study 4, controlling for potential alternative explanations of the results. Consistent with the previous studies, we find that men tend to rate themselves as more loyal to the companies, whereas women tend to rate themselves as more loyal to the individual service providers. Again, mediation analyses support the relational versus collective interdependence explanation of the gender differences to individual employees versus firms. We also ruled out alternative explanations that these results were driven by rational or intuitive processing styles and social desirability bias. Furthermore, we find that the effect of gender on loyalty is not driven by the perceived gender of that company or individual employee or its match with the customer's gender.

⁴To assess the robustness of the focal interaction effect, we conducted an analysis that excluded all the interaction effects involving the control variables (see Table 4, Model 1). This analysis again showed a statistically significant interaction between the gender of the respondent and the loyalty object (employee versus company; $b = .25, p < .001$).

TABLE 4
Results of Regression Analysis (Study 5)

	Model 1: Pooled Across Companies and Employees (Without Interactions)	Model 2: Pooled Across Companies and Employees (All Variables)	Model 3: For Companies Only	Model 4: For Employees Only
	Beta (SE)	Beta (SE)	Beta (SE)	Beta (SE)
Constant	1.17 (.67)**	1.90 (.66)**	1.3 (1.00)	2.40 (.88)**
Gender (male = 1; female = -1)	-.09 (.08)	-.08 (.18)	.56 (.28)*	-.68 (.24)**
Loyalty object (company = 1; employee = -1)	-.03 (.08)	-.34 (.63)		
Gender × loyalty object	.25 (.08)***	.60 (.18)***		
Gender of the loyalty object	.11 (.09)	.08 (.09)	.07 (.14)	.09 (.12)
Gender × gender of the loyalty object		.02 (.09)	.09 (.14)	-.05 (.11)
Rational processing style	.01 (.12)	.03 (.12)	.04 (.18)	-.09 (.15)
Rational processing style × loyalty object		.02 (.11)		
Intuitive processing style	.18 (.12)	.18 (.13)	.14 (.18)	.24 (.18)
Intuitive processing style × loyalty object		-.05 (.13)		
Social desirability	.03 (.04)	.02 (.04)	.11 (.05)*	-.08 (.05)
Social desirability × gender		.004 (.03)	-.07 (.05)	-.08 (.05)
Social desirability × loyalty object		.09 (.03)**		
Social desirability × gender × loyalty object		-.08 (.03)*		
Category importance	.37 (.05)***	.37 (.05)***	.40 (.07)***	.36 (.07)***
Age	.16 (.05)***	.16 (.05)***	.11 (.07)	.23 (.06)***
Category: sport	-.25 (.11)*	-.25 (.11)*	-.37 (.16)*	-.05 (.15)
Category: medical	-.07 (.10)	-.06 (.10)	-.07 (.15)	-.05 (.13)
R-square	.26	.29	.28	.31

* $p < .05$.

** $p < .01$.

*** $p < .001$.

General Discussion

Summary

Across five studies using different methodologies, samples, product categories, and measures of loyalty, we found a coherent pattern of gender differences in loyalty to individuals and employees versus groups and companies. Contrary to common wisdom, female consumers did not always show stronger customer loyalty than male consumers. In Study 1, women indicated a stronger likelihood than male participants to go the extra mile to buy a product from a store run by a single acquaintance (versus a nearby store). However, when the farther-away store was run by a group of acquaintances, men indicated a higher likelihood to buy from that store than women. In Study 2, we asked partici-

pants to provide 20 completions of the sentence “I am loyal to...,” and then we asked them to classify each of their answers as referring more to an individual or more to a group. Individuals made up a larger share of loyalty objects that women listed than men listed. The reverse was true for loyalty objects classified as groups. Thus, Studies 1 and 2 supported the hypothesis that female consumers tend to be more loyal to individuals, whereas male consumers tend to be more loyal to groups.

In Study 2, we also found that specific employees or service providers made up a larger share of loyalty objects among female participants, whereas companies or organizations represented a larger share of loyalty objects for men. In Study 3, we used four different indicators of loyalty to construct a scale measuring loyalty to companies and orga-

nizations versus individual service providers. We asked participants to use this loyalty scale to assess their real-world loyalties in seven product categories. The results for this inventory of real-world loyalties suggested that women were more loyal than men to individual service providers relative to the corresponding companies or organizations. In Studies 4 and 5, we further explored male versus female loyalty to individual employees and firms by manipulating the object of loyalty between subjects. The results indicated not only that women were more loyal to individual employees than men but also that men were more loyal than women to companies. The latter result is important because it enables us to distinguish between two explanations of the effect found in Study 3. The result regarding male participants in Studies 4 and 5 can be explained by a theory of male self-construal being centered on collective interdependence but not by a popular theory of male self-construal being centered on independence. Support for a theory of male self-construal being centered on collective interdependence was further provided by mediation analyses, which showed that men's greater loyalty to groups was mediated by collectively interdependent self-construal but not by independent self-construal.

Customer Loyalty

This research contributes to the study of customer loyalty by showing that female and male consumer loyalties are different. The results suggest that female consumers tend to develop and maintain loyalties to individuals, whereas male consumers tend to be more loyal to groups. This finding is not obvious, because popular theories of gender differences (Cross and Madson 1997b; Meyers-Levy 1988) suggest that women should be more loyal consumers regardless of the group versus individual nature of the loyalty object.

The results also suggest that a similar gender difference applies to trade-offs between loyalty to individual service employees and loyalty to companies. That is, when there is a direct comparison between loyalty to a favored employee and loyalty to the firm he or she works for or used to work for, men (women) indicated higher loyalty to the firm (employee) than women (men). Such trade-offs are important because they reflect common situations in which a favored employee leaves a company and in which a consumer can choose to stay loyal to the employee or to the company (Bendapudi and Leone 2001, 2002).

Gender Identity

In addition to their implications for consumer loyalty, our findings have implications for the study of gender identity in general. First, we contribute to the debate about female and male gender identity being a matter of interdependence and independence versus different types of interdependence (Baumeister and Sommer 1997; Cross and Madson 1997a, b). The results in all our studies are consistent with the relational versus collective interdependence theory (Baumeister and Sommer 1997), which claims that female self-identity centers on close individual relationships and male self-identity centers on less intimate group relationships. Second, we are the first to test the implications of relational versus collective interdependence theory (Baumeister and

Sommer 1997) to loyalty instead of general self-construal (Gabriel and Gardner 1999). Third, we add to the relational versus collective interdependence theory (Baumeister and Sommer 1997) by showing differences between individual and group objects of loyalty in situations in which relationships are far from close (Study 1). By unconfounding relationship closeness and the individual versus group nature of relationships, our results suggest that female gender identity is more focused on individuals and less on groups than male gender identity, regardless of the closeness of the relationship.

Managerial Implications

Our findings have several managerial implications. In general, our findings suggest that companies targeting female consumers should depend more than companies targeting male consumers on relationships between individual employees and customers. Whereas male consumers may be satisfied with an anonymous relationship with a store or chain, female consumers demand more personal, one-to-one relationships. Compared with men, female consumers' allegiances may be more to specific employees than to a store or chain. This may have implications for the distribution of power and the appropriability of resources between a company and its employees (Collis and Montgomery 1995; Wernerfelt 1984). For companies targeting female consumers, the customer relationship is controlled more by specific employees and less by the company than for companies targeting male consumers. Thus, employees in companies serving female consumers could be rewarded a greater share of the companies' revenues than employees in companies serving male consumers.

American Express estimated that approximately 30% of its investment advisers' clients would leave if their adviser left the company (Tax and Brown 1998). Our results indicate that this type of customer defection may become more problematic as the share of women in a company's customer base increases. Our results also indicate that companies may want to use different strategies to prevent this kind of customer defection depending on the predominant gender of their customers. For companies with a large share of male customers, strategies such as rotating key employees or assigning a team rather than one employee to a customer (Bendapudi and Leone 2002) may be more successful than for companies with predominantly female customers. In general, moving from one contact to a small group of contacts, such as from a personal banker to a team of bankers, may have a more negative effect on female consumers' loyalty than on male consumers' loyalty.

The difference between male and female consumer loyalty may also affect where people shop, depending on which format is more conducive to one-to-one relationships. For example, small, boutique, owner-operated stores may be more conducive than larger chain operations when targeting women than when targeting men.

The mediation of the effects of gender on loyalty by collective versus relational self-construal also provides opportunities to focus directly on the underlying mechanism. The findings showing positive effects on brand attitude of using advertising themes that match a person's self-construal

(Wang et al. 2000) suggest implications for the effectiveness of different advertising themes. For companies targeting men, an advertising strategy that stresses group themes may engender more loyalty, whereas for companies targeting women, advertising themes focusing on personal relationships may be more suitable.

Limitations and Further Research

In research such as ours, at least two concerns should always be taken into account. First, using an individual difference measure as an independent variable necessitates caution with regard to causal factors that may drive the results and are merely correlated with gender, making the relationship between gender and the dependent variable a spurious one. We addressed these concerns in our studies because our crossover interactions and mediation effects in Studies 1, 4, and 5 are difficult to explain using spurious correlates of gender. Second, it is important to guard against demand effects. For example, it is possible that the participants' responses do not reflect their true loyalties but rather that they guessed our hypotheses and tried to confirm them in their responses. The results with respect to social desirability bias, and because gender was never mentioned to participants until the end of the study, do not support such an explanation. In addition to these common concerns, we addressed explanations involving the gender of the loyalty object and participants' processing styles.

Although we have provided some initial answers, our findings also raise many new questions. For example, it would be worthwhile to explore the differences we found between men and women. At a fundamental level, it is rather unclear what causes gender differences in self-construal. Many authors have focused on social influences. For example, differences have been documented in parenting styles and other social influences, beginning in early childhood, that could cause differences in self-construal (Maccoby 1990). Evolutionary psychologists (Buss and Kenrick 1998) have focused on an asymmetry between men and women in parental investment. Wood and Eagly (2002) propose a biosocial account, which attributes gender differences to the combination of physical differences between men and women within the social, economic, technological, and ecological context. Although such an exercise is beyond the scope of this article, it is not difficult to find constructionist, social, evolutionary, and biosocial explanations for our findings.

Furthermore, it is unclear where brands stand in our framework. Consumers can form relationships with brands that share many similarities with individual relationships (Fournier 1998). Conversely, it seems likely that consumers sometimes also equate brands with companies or organizations. Our speculation is that women are more likely to develop "personal" relationships with brands, whereas men are more likely to treat brands as similar to companies or organizations. In addition, brand communications may affect the fit between brand and male or female self-construal. For example, anthropomorphizing a brand (e.g., Aunt Jemima, Mr. Clean) or introducing a Web page avatar (Wang, Baker, and Wakefield 2007) may appeal more to female consumers than to male consumers.

Finally, it would be worthwhile to explore gender differences in the presence of the more intimate bonds some consumers have with products and brands. For example, Fournier (1998) describes "committed partnerships" and "best friendships," which seem to go beyond the realm of the relationships studied here. The same is true for the relationships brand community members have with their brands (Muñiz and O'Guinn 2001; Thompson and Sinha 2008).

Conclusion

Across five studies, our results suggest that male and female consumers differ significantly in terms of their loyalty to individuals (e.g., individual employees) and groups and grouplike entities (e.g., companies). Whereas women tend to be more loyal to individuals, men concentrate their loyalty more at the group level.

Appendix Measures of Self-Construal

Collective Interdependence

1. The groups I belong to are an important reflection of who I am.
2. When I'm in a group, it often feels to me like that group is an important part of who I am.
3. I usually feel a strong sense of pride when a group I belong to has an important accomplishment.
4. I think one of the most important parts of who I am can be captured by looking at the groups I belong to and understanding who they are.
5. When I think of myself, I often think of groups I belong to as well.
6. In general, groups I belong to are an important part of my self-image.
7. If a person insults a group I belong to, I feel personally insulted myself.
8. My sense of pride comes from knowing I belong to groups.
9. When I join a group, I usually develop a strong sense of identification with that group.

Relational Interdependence

1. My close relationships are an important reflection of who I am.
2. When I feel close to someone, it often feels to me like that person is an important part of who I am.
3. I usually feel a strong sense of pride when someone close to me has an important accomplishment.
4. I think one of the most important parts of who I am can be captured by looking at my close friends and understanding who they are.
5. When I think of myself, I often think of my close friends or family also.
6. If a person hurts someone close to me, I feel personally hurt as well.
7. In general, my close relationships are an important part of my self-image.
8. My sense of pride comes from knowing who I have as close friends.
9. When I establish a close relationship with someone, I usually develop a strong sense of identification with that person.

Independence

1. I'd rather say "no" directly than risk being misunderstood.
2. Having a lively imagination is important to me.
3. I am comfortable with being singled out for praise or reward.
4. Being able to take care of myself is a primary concern for me.
5. I act the same way no matter who I am with.

6. I prefer to be direct and forthright when dealing with people I've just met.
7. I enjoy being unique and different from others in many respects.
8. My personal identity, independent of others, is very important to me.
9. I value being in good health above everything.

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