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Models and Theoretical Approaches on the Concept of Loyalty: An Analysis of Paradigms and Orientations in the Marketing Literature

Modèles et Approches Théoriques sur le Concept de Fidélité : Une Analyse par les Paradigmes et les Orientations dans la littérature Marketing

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Abstract

Loyalty is a universal concept that has always been of interest to researchers around the world, as well as to professionals who are continuously looking for new efficient methods of Customer Satisfaction Management, particularly in a context materialized by risk and uncertainty, which could lead to crises with globally disastrous consequences. The idea of this theory-based paper is inspired by the research work of "Jean Frisou" carried out in 1997 on customer loyalty. It is a rather different point of view from other studies regarding the concept. This one is premised on the theoretical models emanating from the paradigms and the approaches that exist around Customer Loyalty. This present work intends to present these models, explain their sources and analyze the circumstances from which they arise. While projecting them over other sub-concepts, particularly satisfaction, trust and commitment, the final objective is to demonstrate the links that connect them. A critical analysis has been carried out for each model, taking into account the dimensions that constitute the best advantage as well as the shortcomings. In the end, an integrative model was proposed to include all the models concerned and to give a fairly global view of the fidelity spectrum. This paper also constitutes an important axis as part of our fundamental questioning on the use of Information Systems (IS) in the management of customer dissatisfaction and loyalty. This literature review on the latter concept is part of a set of articles on the key concepts of our questioning: customer dissatisfaction and IS, to draw up a more general view of the connections between the various concepts before devising whichever theoretical model is most exhaustive.

Key words: loyalty, transactional paradigm, relational paradigm, probabilistic models, cognitivism, behaviorism.
JEL Classification: M31
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1. Introduction

The whole point of customer loyalty is to maintain a lasting relationship with customers by building trust between them and brands, suppliers or companies. In fact, according to numerous studies down this line, customer satisfaction and loyalty can only be a boon to companies. On the one hand, a loyal customer is likely to consume more and with less hassle, act as the company's best advertisement through positive word-of-mouth and referral power, which in turn can only increase profits for suppliers. On the other hand, customer loyalty can be seen as a way out for companies in an intrinsically unstable and uncertain context, in a bid to secure and perpetuate their business. In actual fact, the diversity of supply and consumer nomadism raises the question of customer loyalty to an increasingly crucial level (Anchour, 2006; Arslan, 2020; Trinquecoste, 1996).
Almost no industry has been spared by the growing choice of products on the market and the accompanying intensification of global competition. This in part reflects the shift in consumer attitudes, as well as the increasing precariousness of their lives. Yet this is not the only reason. Driven by the rise of the Internet and new technologies, consumers are also becoming more nomadic. This can create challenges for companies, requiring them to adapt their strategies to cultivate strong customer relationships in a highly mobile landscape (Menaam and Hamdani, 2023). To put it in a nutshell: loyalty reduces both commercial and financial risk, is an indicator of the company's value, and is a springboard for commercial synergies (Trinquecoste, 1996). For all these reasons, the concept of loyalty will always be relevant as long as human life continues and develops. Fact is: from the 1960s to the present day, customer loyalty has been a hot topic of discussion and research.
In response to these challenging situations and as part of our research into the contribution of Information Systems to the management of dissatisfaction, the study of customer loyalty is a major focus and a compulsory priority. As such, it is the ultimate goal of managing dissatisfied customers and developing effective tools to win them back. So, before empirically studying the aforementioned concepts, including customer loyalty, it is methodologically common to carry out a thorough theoretical study. This enables us to grasp the various aspects that thwart loyalty and then to come up with the most appropriate means of attaining it. This study is a plunge into the past of the concept of customer loyalty, based on the work of Jean Frisou towards the end of the 90s.
In his article entitled, "Loyalty Marketing Theories, an empirical validation test on the Telecommunication Service Market", Frisou (1997) demonstrates that there are four broad categories of fidelity: **1-fidelity to behaviors**, also called behavioral fidelity; **2-fidelity to expectations**, referred to as attitudinal fidelity; **3-fidelity to the partner**, one major face of affective fidelity; and **4-fidelity to conventions**, also relating to relational fidelity. In his view, loyalty has actually evolved from a privileged link between a customer and a brand or group of brands in the 1960s and 1970s, to the continuity with which a customer frequents a point of sale in the 1970s and 1980s, and finally to a form of lasting commitment to a service provider or supplier since the 1990s. This categorization of loyalty opens the way to a fairly exhaustive reflection on the scope of useful insights into consumer loyalty. According to the author, within each type of fidelity, there are also several approaches or theoretical models, in line with the nature of the paradigm and the orientation's type.
These are respectively: 1/ the ***"Bernoullian, Markovian and Entropic"*** Models, which are characterized as probabilistic, given the consideration that fidelity is just a matter of chance, they emerge from the transactional paradigm of loyalty, and the authors at their origin advocated the behaviorist approach; 2/ the ***"Composite-Stable"*** Model, whose authors believe that loyalty is not one-dimensional and that it is indeed constant, the ***"Pemanent-Evaluative"*** Modeling, which states that fidelity is the result of a perpetual evaluation process. These two

types of models are oriented towards cognitivism. Just like the probabilistic models, their authors are partisans of the transactional paradigm; 3/ the Models of ***"Commitment-Trust"***, which assume that loyalty is a deep commitment to the brand. This is achieved through the trust, that the customer develops for it after being repeatedly satisfied. The cognitive process is prominent within these models; 4/ the ***"Mutual Reinforcement"*** Models, which lean on the idea that loyalty is a mutual commitment between the brand and the customer. Both parties need to be genuine and compassionate towards each other in order to maintain this relationship. These models emphasize actions, which refers to the behaviorist paradigm. It is the behavior of the customer that proves his fidelity.
Thus, in what will follow, we will first present, the Probabilistic models (2), then the Composite-Stable and, Permanent-Evaluative models (3), then, the theories related to the model of Commitment-Trust (4), followed by, the approaches of the Mutual-Reinforcement model which refer to the idea of a behaviorist commitment (5), and to finish, a model that encompasses all the above (6) in an attempt to combine the findings of earlier studies. This literature review, which differs from what is frequently published on the concept of loyalty, will present, as the paper progresses, meaningful summaries that can be the subject of interesting critical analyses of the preceding models and related constructs. This article may also answer questions about the precedent for loyalty, the way it is developed and its implications.

2. Fidelity to Behaviors (Behavioral Loyalty): Transactional Paradigm and Behaviorist Orientation (Approach)

This category of theoretical approaches converts towards the idea that loyalty is a concept derived from a purely transactional paradigm and a solely behaviorist orientation. It also includes theories that are regarded as minimally modeled. It consists of three models, namely the **Bernoullian** models, the **Markovian** models and the **entropic** models (Frisou, 1997), characterized by their probabilistic nature since they depend on a large number of explanatory variables. On this point, it is worth noting that these models are concerned with determining the causes that motivate loyalty.

2.1. Bernoullian models :

The authors of Bernoulli's models (Bernoulli's law) are seen as the least generous as to why people are loyal. They rely on the idea that in a purchase-sale relationship, only the transaction matters (Dalal and al, 1984). They therefore believe that loyalty is nothing more than a repurchase behavior (buying multiple times) (Pessemier and Handelsman, 1984). The latter is itself random and unreflective (Adhikari, 2019), hence their qualification as **"probabilistic"** models. In probability theory, Bernoulli's law (trial or distribution) is considered for the modeling of tests with two outcomes: "success" and "failure". According to the Swiss mathematician Jacques Bernoulli, who is at the origin of this law, it takes the value "1" (p) for « success » and the value "0" (q=1-p) for « failure ». When applied to the concept of loyalty, success means that the customer is "loyal", otherwise the non-success is that he is anything other but loyal; in this instance "unfaithful"(Sharma and Rani, 2022). This distribution is called probabilistic since it describes the random behavior of a phenomenon that depends on hazard. Similarly, this modeling of fidelity hints at being improbable. This loyalty is not voluntary (Jeuland, 1979), it is somewhat irrational. Still, in an economic model, it is explained by a variety of exogenous variables (Miller and al, 2009).

2.2. Markovian models :

In contrast to Bernoullian models based on the hazardous nature (randomness) of repetitive purchasing behavior, the authors of Markovian models (Markov process) follow a more selective approach. They are convinced that the decision to repurchase is mainly influenced by

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the purchase made in advance (Umoh and al, 2013). This qualification is borrowed from Markov models, named after their inventor Andreï Markov. A Markov process is a stochastic (random) process that has the Markov characteristic. In probability, a stochastic process verifies the Markovian property if and only if the conditional probability distribution of future states, taking into account past states and present, is only the latter and not the past (Naert and al, 2017). In other words, a model is said to have the Markov property if its state at time T depends fully on its state at time T-1. Following this same logic, we are confident in saying that the question of loyalty at a given moment depends on the individual's perception of his or her previous purchasing experience. In this way, the only cause of loyalty according to the Markovian model is having had a favorable experience.

2.3. Entropic models :

As opposed to Bernoullian and Markovian models which remain rather limited in their appreciation of fidelity, entropic models (relative to entropy) seem to be the most generous in their perceptual approach to the concept. The authors at the initiation of this modeling speak rather of multifidelity (Chattopadhyay, 2017). Indeed, per definition, entropy is a name given by Rudolf Clausius to the state function called "S" characterizing the state of disorder of a system, something that also refers to the multiplicity of fidelity. This puts forward the existence of a logic of loyalty that is far from being exclusive: within this context of several dimensions, we consider an exhaustive series of purchases and an unlimited number of brands acquired by the customer. More clearly, one can be loyal to A and B, rather than A or B. Entropic researchers are thus positioned more as grateful for the existence of multifidelity than as sanctifiers of sole fidelity. This line of thought, while unusual, has cleared the way for deterministic and evolutionary models (Frisou, 1997). In this regard, deterministic models work under the assumption that the given set of conditions will always yield the same outcome. This means that if one knows the starting terms and the underlying rules governing the system, one can predict the result with a high degree of certainty. This refers to the ability to predict fidelity when specific conditions are met.

- ***Brown's multi-fidelity :***

In this context of multifidelity, we can only refer to Brown's (1952) perception of loyalty based on sequences of purchases (cited by Kahn and al, 1986). According to him, by naming 6 different brands: A, B, C, D, E and F, we distinguish four types of fidelity: 1- undivided loyalty (absolute fidelity) (AAAAAA sequence), 2- divided loyalty (shared fidelity or multifidelity) (ABABAB sequence), 3-unstable fidelity, which can also be termed precarious (AAABBB sequence), and 4-non-fidelity, infidelity or lack of fidelity (ABCDEF sequence) (Akabogu, 2013). Thus, *multiple loyalty* is displayed in the case of shifting back and forth between two brands, which are A and B. In addition, purchase sequences are among the key measures of behavioral loyalty, next to, 1-the proportion of purchase, 2- the probability of purchase and 3- the RFM (Recency, Frequency and Monetary) analysis (Ayoubi, 2016). Based on the date of the last purchase (Recency), the number of purchases made over a given period (Frequency) and the cumulative sum of purchases made within this period (Monetary), this analysis will enable the company to better target customers likely to meet its marketing actions, as it defines the customer's value to predict future purchasing behavior (see Wei and al, 2010).

2.4. Synthesis of probabilistic models :

As a summary of this section on Bernoullian, Markovian and Entropic models, their main characteristics, such as the authors behind them, the laws applying to them, etc., are presented in the form of the following table :

Table 1: Synthesis of probabilistic models (Bernoullian, Markovian and Entropic models)

	Transactional Paradigm		
Behaviorist orientation	**Theoretical Models**		
	Bernoullian Models	**Markovian Models**	**Entropic Models**
	Jacques Bernoulli	Andreï Markov	Entropy-related
	Bernoulli's Law	Markov Process	State of disorder of a system
	-Only the transaction counts; -Loyalty is a matter of chance; -It is explained by several explicative variables.	-The repurchase decision (T) is largely influenced by the previous purchase (T-1).	-The notion of Multi-fidelity; -Brown's measure of fidelity, purchase sequences; -The customer can be loyal to A and B, rather than A or B.
	Probabilistic Models		
Fidelity to behaviors = BEHAVIORAL LOYALTY			

Source : Authors

Commentary 1 : If we delve deeper into our analysis of the Bernoulli model concepts point of view, we can only expressly deduce that fidelity for them is not something that can be predicted, which justifies their stinginess in revealing the antecedents of fidelity. This perspective can be refuted since it highlights a conception that imply that loyalty cannot be measured, since there are no rules or procedures that allow one to achieve it. At least Markovian models do allude to the fact that loyalty is a continuous process in which the decision to repurchase depends on the perception of a previous purchasing experience. This makes them more aware of the idea that loyalty is somehow predictable. As we can see, although Entropy models remain aligned in substance with Markovian and Bernoullian models, it seems to us that in form, they don't perceive loyalty as something quite personal or special, given that we can easily be loyal to several suppliers. However, we have to bear in mind that it can be regarded as superior to the previous models, because it inspires the idea that loyalty is a predictable phenomenon.

3. Fidelity to Expectations: Transactional Paradigm and Cognitivist Orientation

The authors of this typology of loyalty theories also advocate the cognitivist approach, while remaining in line with the previous probabilistic models, on the premise that the transaction is the most significant in a buyer-seller relationship (Frisou, 1997). These models are based on cognitions (the process of knowledge that includes the functions of perception, language, memorization and reasoning, etc.): they consider that loyalty is not only a behavior of repeated purchases (behavioral loyalty) but that it is also attitudinal (Day, 1969).

3.1. Composite stable model :

In this sense, Day (1969) states that if a repurchase behavior is not associated with a favorable customer attitude, it is a sign of false loyalty ("spurious" loyalty) (cited by Sheth and Park, 1974). For the author, loyalty is no coincidence (Gremler and Brown, 1996). True loyalty is for him the result of a rational decision process, triggered by intention and stimulated by an evaluation of the attributions that competing brands provide (Day, 1969). He adds that this evaluation remains stable over time, either because the repurchase behavior is carried out by habit or because the resulting feeling of affection has a considerable influence on the consumer's judgment (Gremler and Brown, 1996). As far as purchase intention is concerned, it is the component of a vicious circle in which one leads to the other. In this case, the purchase decision can't be definitive or irrevocable. It can change according to the competitive situation: if the customer considers that the competitors' products are more beneficial to him, his decision changes. However, for Day this, too is not true loyalty because it is still unsettled, while loyalty must be intentional. This explains why it is called the "**composite stable**" model: a model in

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which loyalty is both behavioral and cognitive, as well as being stable over time (Ishak and Abd Ghani, 2013; TaghiPourian and Bakhsh, 2015).
On this question of purchase intention stability - despite being conditionally revocable - some authors, such as Labarbera and Marzusky (1983), disagree with Day and strongly criticize him. They believe that a customer's repeated purchases of a certain brand do not leave him in any way unaffected and that the purchase decision is in fact voluntary. According to these authors, in order to explain the process that leads to behavioral loyalty, it is legitimate to include a phase of re-evaluation of the purchase (Labarbera and Marzusky, 1983). The outcome of this re-evaluation leads to another purchase intention.

3.2. Permanent evaluative model :

Contrary to Day's perception of the purchase intention, this one is not self-sustaining. There is a mediating variable between the two intentions - the previous purchase and the current purchase - and that is satisfaction (Akhter, 2010; Rasheed and Anser, 2017). In other words, the higher the satisfaction, the more evolved the purchasing intention is; which contradicts the idea that loyalty is a repetition of purchases that are motivated either by habit, routine or inertia. That is in fact the origin of the expression "**permanent evaluative**" model: a model based on the permanent evaluation of satisfaction. In the marketing literature, this notion has been widely used to prove its positive correlation with loyalty and has been contextualized in several fields (Dufer and Moulin, 1989; Donio and al, 2006; Ayoubi, 2016; Supriyanto and al, 2021).
Within the same logic, Jakoby and kyner define loyalty as *"a biased (because non-random) behavioral response expressed over time by a decision entity considering one or more brands taken as a whole, according to a decision process"* (cited by Ishak and Abd Ghani, 2013; Rim and al, 2021a; Hana, 2022). It is characterized by, 1-an act of purchase, renewal of purchase or repeated purchase, 2-non-random or thoughtful, 3-the notion of duration (minimum three consecutive purchases), 4-a decision maker or decision group (which refers to BtoB or BtoC) and 5-a cognitive process (reasoning, categorization, decision making and recognition) (Jacoby and Kyner, 1973). Loyalty is therefore two-dimensional, behavioral and attitudinal (Day, 1969).

- ***Dick and Basu's model :***

This vision was the first step towards the construction of a more profound model, the one of Dick and Basu (1994) (cited by Ayoubi, 2016; Zaidun and al, 2020). This model is the result of the intersection between the frequency of repeat purchases (high or low) and the nature of attitudes (favorable or unfavorable), leading to four types of loyalty: 1-true loyalty (high frequency of purchases and favorable attitude), 2-false loyalty (high frequency of purchases and unfavorable attitude), 3-latent or masked loyalty (repeat purchases and favorable attitude), and 4-infidelity (low frequency of purchases and negative attitude). By extension, the relationship that exists between satisfaction and loyalty gives rise to four types of consumers, according to their intensity, high or low: 1-the deserters (low to medium loyalty and low to medium satisfaction), 2-the hostages (high loyalty and medium satisfaction), 3-the mercenaries (low loyalty and high satisfaction) and 4-the faithful (high loyalty and high satisfaction) (Ayoubi, 2016; Kanakaratne and al, 2020). Loyalty means a high frequency of purchases along with a positive attitude toward the brand and, a loyal customer is above all a highly satisfied customer (Dufer and Moulins, 1989; Trinquecoste, 1996; Donio and al, 2006; Ayoubi, 2016; Supriyanto and al, 2021).

- ***The concept of commitment :***

Furthermore, according to Jacoby and Kyner (1973), true fidelity can only be spoken of when there is commitment, or else it is a fictitious fidelity stemming from a certain inertia or dependence (Luarn and Lin, 2003; Izogo, 2017). In their opinion, *"commitment provides an* *essential basis for distinguishing loyalty from other forms of repeat purchase, and makes it possible to estimate the level of repeat purchase"* (Jacoby and Kyner, 1973). Oliver (1999) is also of this point of view, to his mind, loyalty can under no circumstances be dissociated from commitment-which is an indisputable condition (Oliver, 1999). He defines loyalty as, *"the unwavering commitment to consistently repurchase the preferred product or service in the future, and it is this commitment that is at the origin of the repeated purchase of the same brand, despite the marketing efforts of competitors"* (cited by Julienne, 2009; Kouka Mampouya, 2018). Therefore, to these authors, commitment remains a construct developed within the transactional paradigm, since it derives from a rational evaluative process; that leads to a decision based on comparisons and the apprehension of choices; leading to commitment towards the brand involved; which in turn conditions the behavior of repeated purchases of the brand (Frisou, 1997; Julienne, 2009).

3.3. Synthesis of the attitudinal loyalty's models :

The following table is a comparison of the previous models, i.e. the composite-stable and permanent evaluative models, in terms of how they define fidelity and the concepts they engender :

Table 2: Summary of the "Stable Composite" and "Permanent Evaluative" models

	Transactional Paradigm	
Cognitivist Orientation	**Theoretical Models**	
	Composite Stable Model	**Permanent Evaluative Model**
	Fidelity is composite and stable	Fidelity is the consequence of a continuous evaluation process
	-Loyalty is two-dimensional: behavioral and cognitive; -True loyalty does not change with time; -Loyalty is not the result of chance; -Notion of purchase intention (purchase decision is revocable).	-There is a mediating variable between past and current purchase intention: satisfaction; -Loyalty is the result of the permanent evaluation of satisfaction. It is not attributed to random; -Dick and Basu model (purchase frequency and attitude) -Notion of commitment.
Fidelity to expectations = ATTITUDINAL LOYALTY		

Source : Authors

Commentary 2: In our view, the stable model of loyalty is more relevant in the sense that it leaves room for research into this concept since it emphasizes the notion of intention to buy and that true loyalty exists. Whereas the evolutionary model of loyalty refers to the fact that loyalty can evolve according to the level of satisfaction that the consumer accumulates with the brand, which for us is easier to discern in real life. This model is more science-based, in the sense that it involves measuring loyalty through purchase frequency and attitude. Although it still ignores the relational aspect, the fact that it considers attitudes towards brands, not just the transactions, helps us to better understand the reasons why people may be loyal. Also, the fact that we mention the notion of commitment plays in favor of this model, which suggests that it should be taken all the more closely. As stated in "Loyalty and Truth", loyalty is *"intentional and attitudinal, expressed through commitment, and can be seen as a psychological bond that predicts transactions"*(Frisou, 2010).

4. Fidelity to the Partner: Relational Paradigm and Cognitivist Orientation

Loyalty is a concept that is rich in theoretical content, and which brings together various concepts within different paradigms and orientations. This categorization of loyalty contrasts the transactional paradigm with the relational paradigm and involves several constructs which,

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when taken on their own, are associated with a number of problems, videlicet, satisfaction, trust and attachment.

4.1. Tansactional paradigm Vs Relational paradigm :

As their names suggest, the transactional paradigm is all about the transaction and its outcome, while the relational paradigm is more specifically about the relationship and the values it may generate. Indeed, the transactional paradigm considers that customer loyalty is a result of previous purchases and cognitive measures based on post hoc evaluations of purchase decisions. Combined, attitudes and satisfaction are formed after the transaction is completed. However, the relational paradigm relies on a cognitive orientation to explain customer loyalty and commitment to the brand. To do this, it relies on predictions made a priori of the transaction purpose of the customer-supplier relationship, wherein they share the same values of commitment and trust (Crié, 2003). In other words, the main difference that exists between the transactional paradigm and the relational paradigm, from a cognitive approach, is that the former is the result of a post-purchase judgment process, whereas the latter consists of a prediction process that takes place before the purchase.

4.2. Satisfaction and trust :

In this perspective, Trinquecoste (1996) is convinced that satisfaction leads to trust (cited by Kaabachi, 2007). Thus, when a customer judges his experience with the brand positively and is satisfied with its service, this reinforces his confidence that the brand's performance will always be satisfactory. However, this author insists that trust can also arise from various other sources. These include the supplier's good reputation, based on word of mouth from consumers, and the certifications obtained by the firm, ensuring that it complies with international quality standards (Trinquecoste, 1996). This last point is what Grenard (1996) emphasizes in the process that leads to trust (cited by Frisou, 1997). A certification founded on the opinions of the experts and specialists in the organization's field of activity will certainly increase the client's confidence and so their loyalty (Grenard, 1996; Khatim, 2017).

4.3. Trust and commitment :

On the other hand, Morgan and Hunt (1994) model this conceptual relationship in an attempt to prove the interdependence between trust and commitment (cited by Ganesan and Hess, 1997; kwon and Suh, 2005). They aim is to demonstrate how, when consumers trust a brand, they tend to commit to it. Their cognitive relational model has been considered in many research studies of Relationship Marketing (Van Vuuren and al, 2012; Høgevold and al, 2020; Juliana and al, 2021). This model is known as the "**commitment-trust**" model, two essential antecedents of loyalty (Ganesan and Hess, 1997). Indeed, as stated by Anderson and Weitz (1992), *"commitment implies the adoption of a long-term perspective towards the relationship, a willingness to make short-term sacrifices to achieve long-term benefits"* (cited by Julienne, 2009). Commitment is a requisite for loyalty, in the sense that the customer must be willing to make short-term compromises in order to maintain the relationship with the firm over time (Abbad, 2007). Nevertheless, in the transactional paradigm of loyalty, one alludes to a relatively low commitment with a rather short period.

4.4. Trust and attachment :

Following this model, we might say that loyalty is above all the result of a relational chain (Ayoubi, 2016). It stipulates that, along with the perceived quality (functional and technical) and value of the customer, this leads to cumulative satisfaction. This consolidates the customer's trust and attachment to the brand, which in turn motivates long-term loyalty (Kaabachi, 2005; Temessek-Behi, 2008; Arbouch and Barzi, 2018). Consider that in the attitudinal-relational approach, commitment exists through the trinomial: "satisfaction, trust and attachment" (Gouteron, 2008; Bricci and al, 2016; Melewar and al, 2017). Indeed, in the marketing literature, attachment is defined as *"a long-term affective predisposition of the consumer towards the brand or simply a strong feeling of affection that links an individual to a brand"* (cited by kaabachi, 2005; Temessek-Behi, 2008; Bintou Gueye, 2018; Boissel, 2021). The other side of the coin, trust, is seen in Marketing theory as *" a consistent nucleus of presumptions, beliefs and expectations that lead actors to attribute to each other qualities of honesty, helpfulness and competence "* (cited by Mezouar, 2012; Bintou Gueye, 2018). This implies that the firm is committed to the client's well-being and acts in the client's best interest, taking into account their shared values and objectives.

4.5. Loyalty is multidimensional :

Moreover, loyalty is the result of a commitment that reflects a long-term preference for a brand. It is *"a lasting desire of the buyer to continue a relationship with a seller, sustained by his will to put effort into maintaining it"* (cited by Terrasse, 2006; Roussel, 2012; Lussier, 2014; Viale, 2018). Therefore, in the same way as trust, commitment is a key factor in a stable and lasting exchange relationship. In this regard, it is associated with customer loyalty and reflects the willingness of both partners to embark on a relationship that will last for a long time. Consequently, loyalty is defined by Oliver (1997) as *"a deep commitment expressed by the consumer to buy again, despite situational influences and marketing effects that may induce brand changes"* (cited by Cottet and al, 2012). Hence, it's not a question of right or wrong anymore: loyalty is a multi-dimensional concept, and each dimension needs to be treated in depth to understand all the different aspects with which this construct might correlate, not least the social and personal aspects.

4.6. Synthesis of "Commitment-Trust" model :

To summarize, the following table outlines the main insights into models of trust engagement, focusing on their relationship with such notions as satisfaction and attachment, alongside the definition of engagement in the transactional and relational paradigms :

Table 3: Synthesis of "Commitment-Trust" model

<table>
<tr><td></td><td colspan="2">Relational Paradigm</td></tr>
<tr><td rowspan="4">Cognitivist Orientation</td><td colspan="2">Commitment-Trust Models</td></tr>
<tr><td>Transactional Paradigm
Vs Relational Paradigm</td><td>Satisfaction, Trust, Attachment and Commitment</td></tr>
<tr><td>-Transactional Loyalty is a consequence of previous purchases and cognitions coming from post-purchase evaluation (after the purchase);
-The commitment is lower and the time frame is restricted.</td><td rowspan="2">-Satisfaction leads to trust (the good reputation of the company and its high standards of quality);
-Trust enhances commitment (the customer is willing to make sacrifices to keep the relationship up to LT);
-Trust motivates attachment to the brand;
-Loyalty is the result of a relational chain;
-Loyalty is a commitment that reflects a preference for the brand in the LT.</td></tr>
<tr><td>-Relational loyalty is based on the predictions made by the customer ahead of the purchase (before the purchase);
-This loyalty takes into account the values of commitment and trust;</td></tr>
<tr><td colspan="3">Fidelity to the partner = AFFECTIVE/EMOTIONAL LOYALTY (Relational)</td></tr>
</table>

Source : Authors

Commentary 3: What's particularly significant about this model is that it integrates a many notions within the context of a customer-enterprise relationship. Satisfaction, trust, commitment and attachment are all components that can't be ignored when it comes to building a long-lasting relationship. Considering loyalty as a relational chain is the best way to motivate it. A human being is a set of convictions, values, references, emotions, etc., and every decision they make cannot be disassociated from them. It's not enough to convince the customer with the best

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quality-price value; you have to try to persuade and move them beyond that. Indeed, whether in the BtoB or BtoC context, studies show that a strong relationship based on trust can lead to recurrent sales, positive referrals and long-term partnerships with customers. In BtoC, attractive loyalty programs, responsive, personalized service and emotional commitment are key factors in customer loyalty (Crié, 1996; Des Garets and al, 2003). On the other hand, many research studies on loyalty in BtoB show that it offers numerous benefits, such as cost reduction, improved profitability and brand image, stronger competitive position, etc (Barbaray, 2016; Ray and Sabadie, 2006).

5. Fidelity to Conventions: Relational Paradigm and Behaviourist Orientation

Loyalty is a concept that begins and ends with the human being, which is why the discipline of social psychology is a fundamental source for understanding it. The mutual reinforcement model is one of the most interesting models for acknowledging the notion of commitment, viewed within the context of loyalty to conventional behaviour; this being the focus of this final section.

5.1. Loyalty is a psychosocial concept :

It is well known that the majority of the theories on the customer in Marketing have their origin in social psychology. This refers to the fact that it closely analyzes consumers' behavior. In this respect, numerous psychologists have been interested in loyalty and its aspects. Among them, is the social psychologist Charles Kiesler (1971) (Joule and Beauvois, 1989). He agrees that one of the main conditions of customer loyalty is their commitment, which affects the relationship. However, he adds that this loyalty can only be behavioral, and this implies that repurchase behavior is a matter of course. In his opinion, *"actions commit individuals",* not emotions (cited by Girandola and Roussiau, 2003; Julienne, 2013).
Indeed, his theory of commitment criticizes the purely cognitivist (attitudinal) approach to loyalty. In this sense, Kiesler believes that it is rather behaviors that prove commitment and thus loyalty (cited by Joule and Beauvois, 1989). He assumes that attitudes are indistinguishable by nature. On the other hand, behaviors are real actions and, therefore, are a better sign of commitment. This is only possible if such behavior is carried out deliberately and with ease, as well as being justified in its significance (Julienne, 2013).
His model of commitment, as the main dimension of loyalty, is based on behaviorism. Thus, he estimates that acts and resistance to change of attitude are two essential elements of loyalty which in itself is behavioral. From his point of view, five characteristics condition the realization of this act, more exactly, 1-explicit character, 2-importance, 3-irrevocability, 4-repetition and 5-freedom (Dupré, 2009; Julienne, 2013). In the relational paradigm, this behaviorist vision refers to the fact that fidelity is a commitment through acts and a mutual respect of conventions.

5.2. Loyalty is to commit to actions :

In this connection, Anderson and Weitz (1992) define commitment as *"a desire to develop a stable relationship"* (cited by Belkhoutout and Wariaghli, 2019). For Wilson (1995), it is *"a lasting intention to develop and maintain a stable relationship over the long term"* (cited by Benmabrek and Hamri, 2014*)*. Also, according to Fournier (1998), it is *"the intention to behave in such a way as to make the relationship sustainable"* (cited by Julienne, 2009*)*. These authors agree that the customer's commitment is his determination and desire to pursue the relationship with his supplier. The whole thing is backed up by actions. This draws on a conative vision of loyalty that was later developed through scientific research about loyalty and its dimensions

(Yuksel and al, 2010). In fact, conative loyalty reflects the customer's intention to remain loyal to the brand. Which is preceded by an emotional loyalty strengthened by the cumulative satisfaction. That is a consequence of cognitive loyalty. Which is a resultant of the satisfaction and the received offer's evaluation.
These models made by the former authors are called "**Mutual Reinforcement**" models, about a two-way commitment. This means that commitment is not always affordable. It depends on the fact that the intentions of long-term commitment are complemented by actual contributions (Julienne, 2013; Rim and al, 2021b). This shows the interest that each party has in the other and makes the customer loyal. Following this same thread, we can even say that the behaviors of one party significantly influence those of the other, depending on their perception or even their mutual judgment.
Finally, commitment is a notion that has always been present in both the transactional and relational paradigms, whether from a cognitivist or behaviorist standpoint. In short, a customer is only considered loyal when he shows a certain commitment, but following the behavioral orientation, it is behavior that is most highly valued.

5.3. Synthesis of "Mutual Reinforcement" models :

To conclude, it may be said that the discipline of social psychology is an essential source of mutual reinforcement models, and that commitment theory is one of the main approaches guiding them. The table below demonstrates this :

Table 4 : Summary on the models of "mutual reinforcement"

	Relational Paradigm	
Behaviorist Orientation	**Mutual Reinforcement Models**	
	Social psychology as a source of mutual reinforcement models	**The theory of commitment in the behaviorist approach**
	-Many social psychologists have shown interest in customer loyalty and loyalty measures; -These models are based on commitment.	-Loyalty is a commitment that is demonstrated by one's actions; -Attitudes cannot prove that there is fidelity, they are imperceptible; -Only the behaviors can prove fidelity, they are perceptible and effective; -This model of commitment is inherent in behaviorism.
	-Loyalty is behavioral; -Loyalty can only lean towards the relational;	
Fidelity to the Conventions = RELATIONAL LOYALTY (Conventional)		

Source : Authors

Commentary 4 : The mutual reinforcement model is even more exhaustive, in that it integrates the relational aspect of loyalty without neglecting the behavioral dimension. In effect, one cannot claim to be loyal without associating it with noticeable, palpable actions that proves its commitment. Also, the greatest strength of this model is that it brings back to the surface the original discipline of the loyalty paradigm, that of social psychology. This points out that customer loyalty is relational, through respect for mutual conventions, and behavioral, through one's deeds. In fact, according to an article on the role of relational relationships in retail customer loyalty, a solid commitment, where both parties are invested and implicated, is what creates a lasting relationship, increased trust and a sense of belonging, leading to a high level of loyalty, particularly in the inter-organizational agri-food context. We can therefore say that the mutual commitment between a customer and a company is crucial to loyalty (Ouhna et Mekkaoui, 2013).

6. An integrative model of loyalty :

Loyalty can only be achieved through brand attachment, which in turn can only be created if the consumer has been repeatedly satisfied. This cumulative satisfaction engenders a high level

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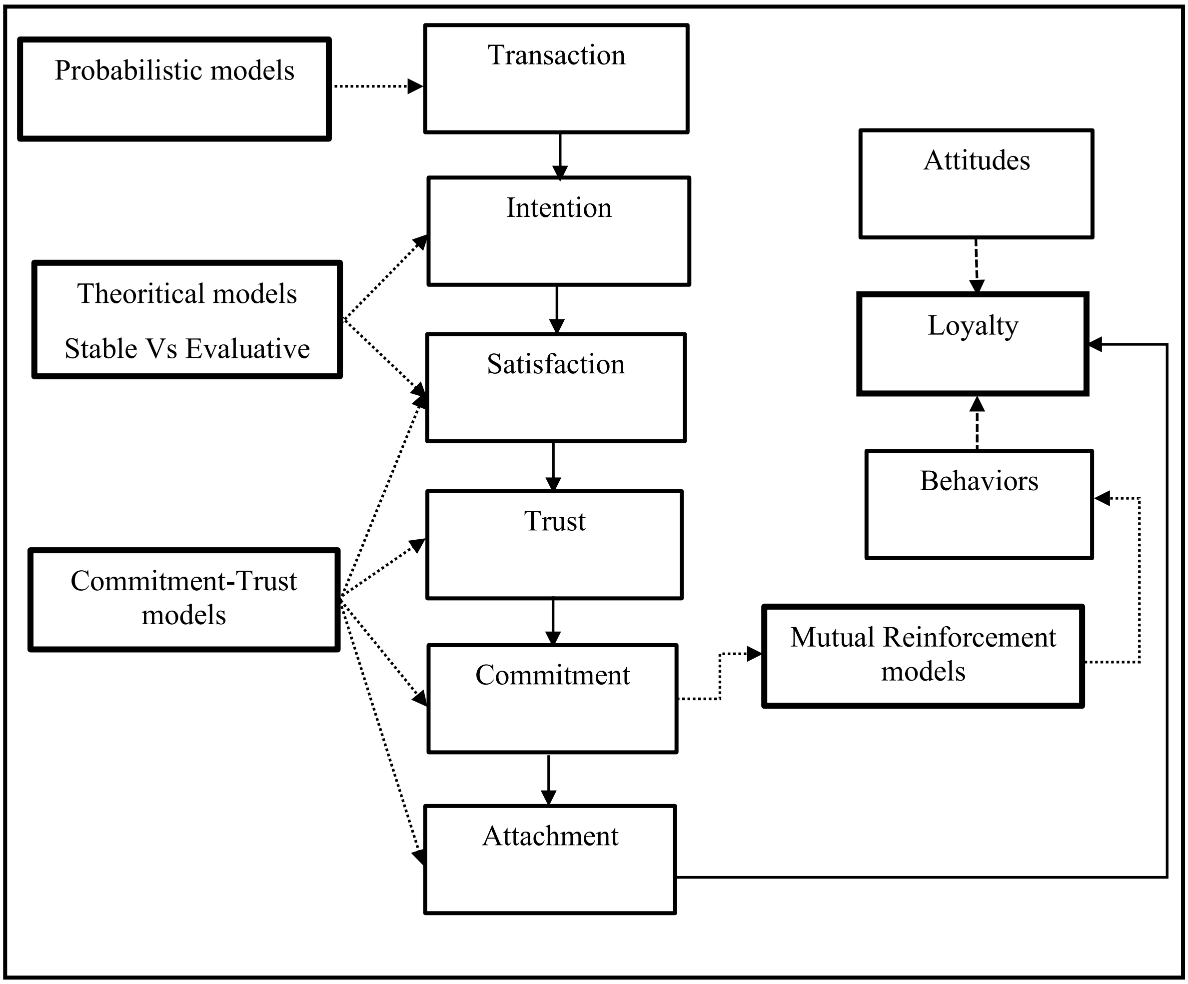
of trust in the brand, which translates into brand commitment. Also, repurchasing must be motivated by an intention to make a purchase built up after an earlier transaction. However, we mustn't lose sight of the fact that loyalty is more than just a transaction, it's a set of attitudes and behaviors that demonstrate the willingness of both parties, the customer and the company, to have a long-term relationship. In the following, a global model that integrates all the models that have been previously defined throughout this piece of research.

Figure: An integral model of the customer loyalty concept



Source : Authors

7. Conclusion

By way of conclusion, fidelity is a very rich construct with a wide spectrum of theoretical approaches. It is also the center of many problems in different research domains. Despite its complexity, this concept is in permanent evolution. Theoretical underpinning is therefore of crucial importance in the initiation of any contextualization. This paper is a medium to refer to for the majority of the questions related to customer loyalty. It is a synthesis of the models that exist under this interesting concept, linking them with nearly all the theories and approaches that counter it. This is done by opting for rather different categorizations of loyalty, notably: 1- customer loyalty to purchasing behavior, 2- customer loyalty to expectations, 3- customer loyalty to the brand or supplier, and 4- customer loyalty to loyalty agreements. This translates into models that are at the core of loyalty studies.
To recapitulate, there are four fundamental models involved in customer loyalty, specifically, 1-the Probabilistic models (Bernoullian, Markovian and Entropic), which stipulate that loyalty

is only the result of chance and, therefore, evoke the notion of multi-fidelity. This refers to the behaviorist approach of loyalty, in which the transaction is what matters most in the relationship seller-buyer. 2-1, The Stable composite model, which considers that loyalty is two-dimensional (behavioral and attitudinal) and that it is stable over time and, 2-2- the Permanent evaluative model, which states that loyalty is not random, but the result of a permanent process of evaluation, where it is the satisfaction that motivates the subsequent purchase intention. Both of these models privilege the transactional paradigm, although it is clear that the first one prioritizes the behaviorist approach, while the second model favors the cognitivist approach.
The third group of models is that of Commitment-trust, which implies that loyalty is relationship-based, and not transactional with a relatively low level of commitment. According to these models, loyalty is a result of cumulative satisfaction. Which induces trust, followed by attachment and consequently commitment. They define loyalty as long term commitment based on a preference; while remaining in line with the cognitivist vision. The fourth group of models is the Mutual Reinforcement one. These are essentially based on two-way commitment (Customer and Firm). This commitment must be shown through actions. The customer must be able to make sacrifices to keep his relationship with the brand. And the brand must in return show a certain level of benevolence and credibility. This vision is rather behaviorist.
In the end, our integrative model highlights all the models that have been described and analyzed, covering the whole range of concepts that can be associated with customer loyalty. These very concepts have been extensively explored and studied in the marketing literature, owing to their theoretical richness as well as their practical pre-eminence.

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