International Business and Global Economy 2014, no. 33, pp. 623–634 Biznes międzynarodowy w gospodarce globalnej 2014, nr 33, s. 623–634

Edited by the Institute of International Business, University of Gdansk ISSN 2300-6102

e-ISSN 2353-9496 DOI 10.4467/23539496IB.13.046.2431

Deniss Ščeulovs Elīna Gaile-Sarkane

Riga Technical University

The role of e-environment in maintaining loyal customer circles

Customer loyalty is of great significance to any company, because it is the loyal clients who allow the business to generate stable income. The matter of customer loyalty has been the object of scrutiny for scientists, marketing specialists, and promoters of other beliefs for some time already. It has seen diversification of theories and spiral development, thereby drawing in ever new elements, including the issue of electronic environment, which provides a broad range of possibilities for establishing circles of loyal clients. The objective of the article is to determine and analyse the factors which affect the attraction and retention of loyal customers by the means of electronic environment and electronic marketing activities. The authors employed quantitative and qualitative research methods: grouping, analyses, statistical methods, etc. The theoretical and methodological framework of the article is formed of scientific studies and publications, publications in mass media, and professional literature, as well as the statistical information from official sources and the information obtained as a result of the authors' researches.

Rola e-środowiska w utrzymywaniu lojalnych kręgów klientów

Lojalność klienta jest dla firm niezwykle istotna, ponieważ to ona pozwala im generować stały dochód. Kwestia lojalności klienta już od dłuższego czasu była przedmiotem analiz naukowców, specjalistów do spraw marketingu i przedstawicieli innych dziedzin. Ze względu na zróżnicowanie dotyczących jej teorii oraz jej spiralny rozwój, zaczęła się łączyć z coraz to nowymi problemami, w tym także z kwestią środowiska elektronicznego, które zapewnia wiele możliwości zdobywania nowych kręgów klientów. Celem niniejszego artykułu jest ustalenie i przeanalizowanie czynników wpływających na przyciąganie oraz utrzymywanie klientów poprzez wykorzystanie środowiska elektronicznego i opartych na nim działań marketingowych. Autorzy zastosowali metody ilościowe i jakościowe – grupowanie, analizę, metody statystyczne i in. Teoretyczną i metodologiczną podstawą artykułu były badania i publikacje naukowe, publikacje w mass mediach oraz profesjonalna literatura, a także oficjalne dane statystyczne oraz informacje zdobyte przez autorów w toku przeprowadzanych przez nich badań.

Keywords: customer loyalty, business models, electronic marketing, e-marketing environment

JEL classification: M31

Introduction

Customer loyalty is an inclination to favour a particular company, product, or brand, which is manifested through repeated purchases of certain goods or services. This loyalty can take the shape of a completely voluntary attachment on a cognitive level based on trust, which is characterized as a conscious conduct of customers deciding not to leave a particular provider of goods or services, mainly as a result of their satisfaction with the previously purchased products. Providers can also deliberately shape the customers' loyalty by presenting them with favourable offers. In order to prevent his clients from leaving, the provider may then place a range of material, emotional, or legal obstacles in their way [LSA, 2012].

The aim of the article is to determine and analyse the factors which affect the attraction and retention of loyal customers by means of electronic environment and electronic marketing activities.

1. Factors affecting customer loyalty

Customer loyalty is affected by many factors and activities. Piters Fisks maintains that companies must gain customers' attachment, loyalty, and long-term partnership in the rapidly changing market of modern times [Fisks, 2009].

Up until the 1970s, the behavioural approaches have been dominating the scene of discussed research, perceiving loyalty as a function of the overall purchasing ability fraction, a function of frequency of purchases or type, or a function of the purchasing probability. They considered brand loyalty from the viewpoint of the results (repeated purchase behaviour) rather than causes; this way of thinking changed after George Day introduced the two-dimensional brand loyalty approach, which posit that loyalty must be marked in both behavioural and attitudinal criteria [Day, 2003]. Philip Kotler closely links the customers' loyalty to their trust in the brand and believes that brands create a certain set of expectations for their clients. The brand value stems from the extent to which the client's expectations are met [Kotlers, 2006]. B. Joseph Pine and James H. Gilmore consider customer loyalty to be formed as a result of companies' developing their marketing experience formation skills [Pine, Gilmore, 1999].

The authors concur with the opinions expressed by specialists and promoters of these ideas. It is the view of the authors that the very beginnings of customer loyalty are to be found in the ancient times, when trading started. Stable collaboration with trade partners ensured merchants' success during the mercantilism

period of the 16th–18th century [Krilovs, 2003]. This mutual collaboration can be regarded as loyalty. Many promoters of economic concepts addressed the issue of citizens' loyalty towards their country. Friedrich List maintained that by ensuring proper opportunities (targeted education and upbringing) for its residents, the state flourishes [Krilovs, 2008]. John Maynard Keynes believed that the market behaviour, namely the processes taking place on the market, is determined by the fundamental psychological law, the subjective law of the human nature. This law is ambivalent: on the one hand, there is the propensity to consume, on the other – the propensity to liquidity preference. Hence, as the economic thought developed, so did the opinions about loyalty.

Modern studies take into account and emphasize the significance of the psychological factor of loyalty (attitudinal and emotional) [Jones, Sasser, 1995, pp. 88–99]. There are also approaches which compare loyalty to matrimony. Different approaches allow us to perceive consumers' loyalty as behavioural or emotional. Behaviourally loyal consumers act loyally, but they have no emotional attachment to the brand or supplier – unlike the emotionally loyal ones. Thomas O. Jones and W. Earl Sasser refer to these two types of loyalty in a long term as true and false [Jones, Sasser, 1995, pp. 88–99]. Emotional loyalty is much stronger and more long-lasting than behavioural loyalty. It is a continued desire to maintain valuable relations – the consumer considers certain relationship so important that he is doing his best to preserve it [Reichheld, 2003, pp. 46–55]. The authors agree with these opinions, considered the theories concerning client loyalty proposed by the cited authors, and believe that a company must employ several approaches to achieve a better result – namely, increased customer loyalty.

The authors believe that another important aspect of the issue in question is the loyalty of employees towards their company. Without employee loyalty, a company would find it difficult, if not virtually impossible, to gain customer loyalty. This matter is of particular significance in "digital" economy, where the conduct is motivated rather by the desire to achieve a certain result than by contributions. The company sets forth the requirements for results rather than for the method of achieving them. Under the conditions of intensive competition, market regeneration is very important. In the modern-day world, many companies instill in their employees intellectual flexibility, along with innovativeness, creative confidence, and orientation towards results. At the base of mutual relations among the employees is the value of building something together. These days, many companies do not set strict requirements with respect to the work place and time, but they demand their employees to be loyal [Kotler et al., 2000].

To sum up, the authors have come to a conclusion that for the management of a company, loyalty of both clients and employees is of great importance, since it affects the company's success on the market and in the competitive battle.

The authors posit that there are four main interacting elements that affect loyalty (see Fig. 1).

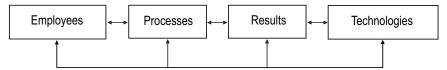


Figure 1. Customer loyalty platform in the e-environment

Source: Own elaboration.

According to the platform of transaction systems, market supply, and other platforms developed by Kotler [Kotler et al., 2000] and based on his theory and previously described studies and opinions of leading personalities in the area of e-environment, the authors suggest developing a customer loyalty platform as regards the electronic environment with the following main elements:

- employees each employee must be aware of his or her role as a company's marketing specialist, while the marketing unit must be proficient in all processes and nuances of the company, especially those which affect customer servicing etc. The employees must be responsible and understand the company's values; they must also be confident that all activities of the company are targeted at selling products or services and meeting the clients' needs, thus strengthening customer loyalty towards their company;
- processes there is a range of processes in a company that are necessary to make, sell, and service the products. Customer loyalty is affected by processes linked to the communication with clients, various marketing and PR campaign organization processes, brand management processes, development of new products, elaboration of loyalty programs, sales, service, and others. What concerns e-business is the path to profitability [Beynon-Davies, 2004] electronic environment allows the company to save time resources as well as cut and optimize the costs of many processes. Information and information technologies (IT) bear special importance to e-business processes, as described by Thomas Wilson in his information behaviour model [Wilson, 1999];
- results various performance results, proving processes' effectiveness, are necessary to measure and control different loyalty activities etc. These performance results are critical in adopting various decisions;
- technologies over the course of last years, companies have increasingly invested in technologies. The authors associate this issue's main hardships with the determination of the types of technologies which influence customers' loyalty and ensure their faithfulness towards the company's products. Technological investments will pay off if they are, firstly, based on the company's

strengths and its competitive advantages and, secondly, being constantly developed and enhanced. Furthermore, improved results can be expected from technological initiatives which strengthen the brand's stability – namely, technologies that ensure unique access to data about consumers or markets, thus contributing to stable servicing culture etc. In order to implement successful e-business and e-marketing activities, the company must be proficient in modern information technologies. Internet and e-environment give access to many IT tools, which can be used by companies without investing extensive financial resources, or even free of charge – for instance, various internet sites and platforms for storing documents and files (e.g. files.inbox.lv, google.docs. com, flickr.com, etc.). Surveys can be conducted via such services like visidati.lv, e-formas.lv, and others. Detailed and important information (e.g. visitor's region, description, searched key words, time spent on the site, etc.) about the visitors to the company's website can be gathered by using the IT service offered by Google. There are many different IT services and tools available for companies, accommodating their various needs, goals, and tasks.

1.1. Factors affecting customer loyalty in the e-environment

The impact of satisfaction on loyalty has always been one of the most popular research objects. Several studies show that there is a direct link between those two phenomena: satisfied clients become loyal, whereas the dissatisfied go to the competition [Heskett et al., 1994, pp. 164–174]. In 1994, the American Customer Satisfaction Index (ACSI) was started in USA. This index provided the means to explain the development of customer loyalty. The ACSI model comprises three aspects of client satisfaction: perceptible quality, perceptible value, and consumer expectations [Anderson, Fornell, 2000, pp. 869–882]. Meanwhile, the ECSI (European Customer Satisfaction Index) distinguishes two aspects of perceived quality: "hardware" (or the material component), consisting of the quality of production or service attributes, and "human ware" (or the human factor), related to clients' associations and experience with the service or the individual behaviour and ambience in service environment [Grönholdt et al., 2000, pp. 509-514]. In both of these index models, the increase in satisfaction enhances customer loyalty. In case their expectations are not being met, the consumers tend to cross over to the competition or to express their dissatisfaction. The authors consider the second scenario preferable, because it proves the customers' loyalty and gives the company an opportunity to eliminate its deficiencies and to retain its clients.

Studies show that 60–80% of the clients who have left one company for its competition, shortly before leaving maintained that they are satisfied or even very satisfied with that company [Reichheld et al., 2000, pp. 134–139]. Therefore, it can

be asserted that there must be additional factors besides satisfaction, which determine customer loyalty.

Brand image is one of the most complex of these factors. It affects loyalty in two ways. Firstly, clients can create their own notion, vision, and character of this image. It can take place on a conscious and subconscious level alike. There are many theories dealing with the connection between brand and loyalty. In accordance with Russell Belk's theory of "self-expansion", people define themselves through the objects in their possession and by means of creating and manipulating objects [Belk, 1988, pp. 139–168]. David Aaker maintains that consumers prefer brands with personal features. Chung Kim, Dongchul Han, and Seung-Bae Park, studying the link between the brand personality and loyalty, found that brand's personal appeal is indirectly affected by brand loyalty [Kim et al., 2000, pp. 195–206], whereas Paula Tidwell and Diane Horgan showed that people use products to improve their self-image [Tidwell, Horgan, 1993, pp. 346–353].

Partner's demeanour is a factor that has a significant impact on loyalty (in this particular case, customer loyalty towards a company), because nobody wishes to engage in a long-term relationship with a partner who is not trustworthy. Trustworthiness is thus one of the main criteria in assessing the partnership's value [Doney, Cannon, 1997, pp. 35-51]. Robert Morgan and Shelby Hunt express an opinion that loyalty is the main factor in building a relationship: trust in a brand invites brand loyalty, because it contributes to a mutually highly appreciated relationship [Morgan, Hunt, 1995, pp. 20-39]. Arjun Chaudhuri and Morris Holbrook showed that trust in a brand is directly related to both the buying process and the behavioural loyalty [Chaudhuri, Holbrook, 2001, pp. 81–94]. Many authors are of the opinion that trustworthiness is particularly important under the conditions of uncertainty. Insecurity can cause customer's dependence on a brand and reduce the number of options his could choose from – in this kind of situation, he would choose a brand that is popular or well-known to him; for instance, when arriving in a foreign and unknown place or country, he would often prefer eating at McDonald's rather than at a local restaurant.

Many definitions describe loyalty as the desire to maintain valuable and important relationships [Morgan, Hunt, 1995, pp. 20–39]; hence, the formation of loyalty is determined by the importance of choice or proper relationships.

Jan Hofmeyr and Butch Rice maintain that the more important the attitude towards a person is, the better this person handles dissatisfaction – and vice versa, when the attitude is of little significance, then even a very important consumer can switch his loyalties on a whim [Hofmeyr, Rice, 2000]. Personal approach can be just as relevant in establishing relationships. As it was already mentioned in the introduction, a range of authors compare customer loyalty to matrimony. Matrimony is one of the most important and very personal relationships. It means that

intimacy is one of the most decisive factors in relationships. Theodore Levitt emphasizes the importance of the seller's role, which strives to make relationships with clients more personal [Levitt, 1983, pp. 87–93].

Upon summarizing all of the aforementioned factors, the authors propose their loyalty factor classification:

- factors of emotional nature satisfaction (with products or/and services), loyalty (to the supplier, to the product, to the sales staff, or/and to the brand), image (brand personality, advantages provided by a company to its clients), the importance of relationships (importance of the product, intimacy of relationships);
- factors of material nature price factor (costs of terminating relations, price the consumer pays for his loyalty, amount and availability of alternative products, social and financial status of consumers, psycho-graphical description of consumers, intensity of advertising pressure, various factors restricting a consumer's choice allocated budget, time restrictions/lack of time, etc.), material profitability (various advantages of material kind received by a consumer as company's loyal client discounts, accruals, gifts, etc.).

The authors have divided all factors into two major groups – factors of emotional nature and factors of material nature. The former are related to the consumers' perception, attitude, emotions, etc., which affect their loyalty towards the company and towards the products and brand it offers. The latter are associated with the clients' ability to purchase products, as well as with advantages received by them if they stay loyal to the product or brand. Some factors of material nature, such as the intensity of advertising pressure, can also be included in the factors of emotional nature, depending on the situation.

Upon performing various studies regarding the electronic environment as well as organizing focus groups and using the personal opinions and experience of the respondents, besides the said factors, the authors have also distinguished factors affecting client loyalty in the e-environment: a possibility of buying a unique product, personal experience in buying products, advantages gained by buying certain goods, e.g. additional services or products offered by the seller, as well as functionality of the sales website, which seems convenient and time-saving for the buyer, etc.

2. Electronic environment and loyalty

The electronic environment and the internet impacted business and opened new ways for entrepreneurs to develop strong relationships or ties of loyalty between customers and companies. Previous business methods are no longer competitive in today's global market. Nowadays, many global companies, such as Google, Amazon, Facebook, Apple, Samsung, etc., as well as Latvian companies, such as Infogr.am, Ask.fm, Roamer, Fastr, Sonar Works, CoBook, or FROONT, create and use new business models etc. Most of the named companies conduct their businesses only in the electronic environment.

The authors of the article analysed different modern business models that can be used in regard to internet business, such as: Subscription Model, Affiliate Model, Reverse Auction Model, Portal Model [Lawrence et al., 2000, pp. 26–30], Advertising Model, Auction Model, Demand-Sensitive Model [SEDUC, 2014], Localized Low-Cost Business Model, Low-Budget Innovation Business Model [Arts, 2014], User Fee Business Model [Waldem, 2014], Freemium Business Model, Content Aggregator Model [Sadeh, 2002, p. 48], Bricks and Clicks Model, Value Added Reseller Model [George, Bock, 2011, pp. 83–111], etc.

The authors conclude that modern business models use different approaches to build customer loyalty, because clients' repeated purchases are influenced by different factors. Customer loyalty may be driven by various motives: acquisition, retention, upselling. There are several categories of activities that might empower loyalty, which may co-exist: personal assistance (human interaction), dedicated personal assistance (individual contact), self-service (company provides all the necessary means for customers to help themselves), automated servi- ces (sophisticated form of customer self-service with automated processes), communities (companies maintain online communities that allow users to exchange knowledge and solve each other's problems), co-creation (co-create value with customers e.g. through reviews), etc. [Osterwalder, 2010, pp. 28–29].

After analysing the above-mentioned business models, the authors came to the conclusion that there are several electronic environment tools which can simultaneously serve as factors promoting customer loyalty in the e-environment. The main factors include the following:

- effective website an effective website addresses the requirements of the target audience, it is convenient and functional, and it contains descriptions and exhaustive information of products and services offered by the company; moreover, it allows customers to buy them, which increase the value of the company's brand and products in their eyes, thus increasing customer loyalty. Loyal clients can be gained by offering discounts when purchasing via the website;
- effective external networks companies are increasingly electronically linking themselves to their partners suppliers, distributors, dealers. Their partners use the internet as a platform for conducting mutual transactions in the e-environment: communicating, ordering and applying for goods and services, settling accounts, logistics measures, consulting, ensuring various aftersales services, etc. It must be borne in mind that among themselves, companies

- are not only partners, but also buyers and sellers. If they enjoy stable partnership relations, they have also established mutual trust and, thereby – product loyalty;
- e-service and e-servicing owing to the internet, companies can automate numerous processes. They can use it to perform video training and give various visual instructions for using goods and services. It allows clients to receive all the necessary information around the clock. They can pay for goods or services online, by using the company's website or via electronic intermediaries. Modern information technologies ensure a broad range of e-services and e-servicing, which can be used by companies to implement various e-marketing activities as well as activities targeted at establishing a circle of loyal clients in the e-environment.
- e-market survey a company can learn a lot about its clients by means of the internet environment. Valuable information sources include the social portals and networks from which companies can gain useful information regarding the consumers' needs, desires, expectations, etc. Companies can also perform various electronic surveys of clients, which allow collecting relevant information quickly and conveniently. The electronic market can be studied with the help of indexation of home pages and websites (visitor identification, using various programs integrated in the home page or website), conversion (a process turning a click into a purchase), etc. To study the e-market, network hit statistic sites can also be used, such as google.statistics, visitorville.com, hit-box.com, etc. It is important to know the key words which should be used for searching a company and the offered goods and services, as well as to see whether the density of key words is not exceeded which can be checked with grsoftware.net, foreverweb.com, and others sites.
- loyalty programs by establishing loyalty programs, a company is able not only to raise customer loyalty, but also to set up a proper client database. Currently, there are various loyalty program types and the opportunities they offer are vast. An integral part of modern loyalty programs is a client, member, club, or loyalty card, which allow quick and convenient identification of the buyer in the loyalty system. Nevertheless, a new tendency has been observed across the globe namely, to give up using cards and instead to identify a person by his or her name and surname, that way showing personal attitude towards the client.

Besides the main set of factors affecting customer loyalty, the authors think that such factors as the site contents, references of other consumers, electronic information leaflets, discussion boards, etc., should also be mentioned.

Conclusions

The main indicators of customer loyalty are repeated purchases. Client satisfaction is at the foundation of loyalty. Client service bears major importance in the formation of loyal clients circle. Customer loyalty is affected by a range of various factors. Historically, the issue in question has been approached in different ways – by behavioural, trust, and psychological approaches – which have developed over the time.

Upon having studied the most recent writings and opinions of the promoters of thought, the authors have determined that loyalty is affected by two main factor groups: factors of emotional and material nature. Both of them are equally important; companies must pay particular attention to trustworthiness and satisfaction of clients (being the factors of emotional nature), as well as price and advantageousness (being the factors of material nature).

Attraction and retention of loyal clients in the e-environment are described by the authors of the article using the original e-environment customer loyalty platform, encompassing four main elements: employees, processes, technologies, and results.

The problem of customer loyalty in the e-market is different from classic relationships between markets, companies, and clients, and loyalty-building activities have to implement modern business models suitable for the e-environment.

Customer loyalty can be developed by means of proper e-marketing activities, including five main marketing tools: an effective website, effective external networks, e-service and e-servicing, e-market surveys, and loyalty programs.

The issue of customer loyalty is now particularly topical, as the theories are diversifying and its development is on a spiral path, thus including ever new elements, such as the matter of the electronic environment.

Undoubtedly, the field of study of the topic discussed here is extensive, and this article can only give a limited insight into the vast spectrum of various matters which are to be solved in further studies.

References

Anderson E.W., Fornell C., 2000, Foundations of the American Customer Satisfaction Index, Total Quality Management, vol. 11(7).

Arts O., 2014, 10 business models for this decade, http://www.slideshare.net/oukearts/10-new-business-models-for-this-decade [access: 23.02.2014].

Belk R.W., 1988, *Possessions and the Extended Self*, Journal of Consumer research, vol. 15. Beynon-Davies P., 2004, *E-Business*, Palgrave, Basingstoke.

Caune J., Dzedons A., 2009, Strategiska vadišana, Apgads "Lidojoša zivs", Riga.

- Chaudhuri A., Holbrook M. B., 2001, *The chain of effects from brand trust and brand affect to brand perfomance. The role of brand loyalty*, Journal of Marketing, vol. 65(2).
- Day G., 2003, Creating a Superior Customer-Relating Capability, http://sloanreview.mit.edu/article/creating-a-superior-customerrelating-capability/ [access: 12.12.2012].
- Doney P.M., Cannon .J.P., 1997, An Examination of the Nature of Trust in Buyer-Seller Relationships, Journal of Marketing, vol. 61.
- Fisks, P., 2009, Marketinga genijs, Jana Rozes apgads, Riga.
- George G., Bock A., 2011, *The business model in practice and its implications for entrepreneurship research*, Entrepreneurship Theory and Practice, vol. 35(1).
- Grönholdt L., Martensen A., Kristensen K., 2000, *The relationship between customer satisfaction and loyalty. Cross-industry differences*, Total Quality Management, vol. 11, no. 4–6.
- Heskett J.L., Jones T.O., Lovemann G.W., Sasser W.E., Jr, Schlesinger L.A., 1994, *Putting the Service-Profit Chain to Work*, Harvard Business Review, vol. 72(2).
- Hofmeyr J., Rice B., 2000, Commitment-Led Marketing, John Wiley & Sons Ltd., Chichester.
- Jones T.O., Sasser W.E., Jr., 1995, Why satisfied Costumers Defect, Harvard Busines Review, vol. 73(6).
- Kim C.K., Han D., Park S., 2000, The effect of brand personality and brand identification on brand loyalty. Applying the theory of social identification, Japanese Psychological Research, vol. 43(4).
- Kotlers F., 2006, Marketinga greki, Jumava, Riga.
- Kotler Ph., Jain D., Maesincee S., 2000, Marketing Moves. A New Approach to Profits, Growth, and Renewal, Harvard Business School Publishing Corporation, Harvard.
- Krilovs L., 2003, Ekonomiskas domas vesture: I dala, RTU izdevnieciba, Riga.
- Krilovs L., 2008, Ekonomiskas domas vesture: II dala, RTU izdevnieciba, Riga.
- Lawrence J., Corbitt B., Fisher J., Tidwell A., 2000, *Internet commerce*. *Digital models for business*, 2nd edition, John Wiley & Sons Inc., Hoboken.
- Levitt T., 1983, After the sale is over..., Harvard Business Review, vol. 61.
- LSA, 2012, Latvian Scientific Academy, AkadTerm, http://termini.lza.lv [access: 12.02.2014].
- Morgan R.M., Hunt S.D., 1995, *The Commitment Trust Theory of Relationship marketing*, Journal of Marketing, vol. 58(3).
- Osterwalder A., Pigneur Y., 2010, Business model generation, John Wiley & Sons Inc., Hoboken.
- Pine J.B., II, Gilmore J. H., 1999, *The Experience Economy. Work Is Theatre & Every Business a Stage*, Harvard Business School Press, Boston.
- Reichheld F.F., Markey R.G., Hopton C., 2000, *The loyalty effect the relationship between loyalty and profits*, European Business Journal.
- Reichheld F.F., 2003, *The One Number You Need to Grow*, Harvard Business Review, vol. 81(12).
- Sadeh N., 2002, M-Commerce. Technologies, services, and business models, John Wiley & Sons Inc., New York.
- Ščeulovs D., Gaile-Sarkane E., 2011, E-Marketing for a Company. External and Internal Influence, [in:] 16th International Conference "Economics and Management 2011", Czech Republic, Brno, 27–29 April, 2011, Kaunas University of Technology, Kaunas.
- SEDUC, 2014, Software Engineering Department of University of Craiova, E-business models, http://software.ucv.ro/~cbadica/didactic/ce/documente/ModeleEBusiness.pdf [access: 28.02.2014].

- Tidwell P.M., Horgan D.D., 1993, *Brand character as a function of brand loyalty*, Current Psychology, vol. 11(4).
- Walden S., 2014, *Startup Success By the Numbers*, http://mashable.com/2014/01/30/startup-success-infographic [access: 10.04.2014.].
- Wilson T., 1999, *Models in information behaviour research*, http://www.informationr.net/tdw/publ/papers/1999JDoc [access: 12.12.2013].