THE RELATIONSHIP BETWEEN CONSUMERS’ TENDENCY TO FORGIVE AND THEIR BRAND LOYALTY: A NEW STRATEGY PROPOSAL*

TÜKETİCİLERİN AFFETME EĞILIMLERİ İLE MARKA SADAKAT İARASINDAKİ İLİŞKİ: YENİ BİR STRATEJİ ÖNERİSİ

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ABSTRACT

The study is conducted to find out the relationship between the tendencies of consumers from different cultures to forgive others and their brand loyalty. The study also aims to investigate the loyalty level shown by consumers who experienced problems with a brand they bought for the first time when their problems are solved. With these purposes, a questionnaire is applied to 735 consumers from Azerbaijan and Turkey. According to the results obtained, participants with both low and high tendency to forgive others are found to have high brand loyalty irrespective of their tendency to forgive others when their problem with the brand is solved satisfactorily. In this case, it can be said that consumers heroize brands and show loyalty. It is thought that the study is a comprehensive study in terms of the number of consumers reached, the fact that it is conducted in two different countries and three different cities and in terms of its results. Thus, the study is important in that it discusses the relationship between tendency to forgive and brand loyalty and in terms of its suggestions developed in line with the results obtained and in terms of its originality.

Keywords: Brand Loyalty, Tendency to Forgive, Demographic Characteristics, Consumer Behaviour, Azerbaijan.

JEL Classification Codes: M31.

ÖZ

Bu çalışma, farklı kültürlerden olan tüketicilerin, başkalarını affetme eğilimleri ile marka sadakatleri arasındaki ilişkiyi incelemek amacıyla yapılmıştır. Araştırmada ayrıca, ilk kez satın aldıkları markada sorun yaşayan tüketicilerin, sorunları çözüldüğünde gösterdikleri sadakat düzeylerinin araştırılması amaçlanmıştır. Bu amaçlarla, Azerbaycan ve Türkiye’den 735 tüketiciye anket uygulanmıştır. Elde edilen sonuçlara göre katılımcıların, başkalarını affetme eğilimi düşük olan da yüksek olan da marka ile yaşamları sorun taşımış edici şekilde çözüldüğünde, tüketicilerin affetme eğilimleri fark etmek için marka sadakatları yüksek çıkmaktadır. Bu durumda, tüketicilerin markaları kahramanlaştırıldıkları ve sadakat gösterdikleri söylenebilir. Çalışmanın ulaştığı olduğu tüketici sayısı, iki farklı ülke ile 3 farklı şehirde yürütülmüş olmasa da, sonuçlar açısından, kapsayıcı olduğu düşünülmektedir. Dolayısıyla bu çalışma, affetme eğilimi ve marka sadakatı arasındaki ilişkiyi farklı bir yaklaştırmalı ele almış olmasa, elde edilen sonuçlar doğrultusunda geliştirilmiş olunan önerileri ve özgünüüğü açısından önem taşımaktadır.

Anahtar Kelimeler: Marka Sadakatı, Affetme Eğilimi, Demografik Özellikler, Tüketici Davranış, Azerbaycan.

JEL Simflandırma Kodları: M31.

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1. INTRODUCTION

Consumers, who are subjects of consumer societies, socialize, gain status or shape their self-perception through the brands they consume. Thus, these consumers who are social entities interact with the brands just like they do with the other consumers. This interaction process also includes the reflection of emotions specific for humans such as meeting, interacting, bonding, trusting, being loyal, losing temper or forgiving on brands. As a matter of fact, today we have moved away from a product-oriented approach and developed an understanding tending towards relationships and brands (Javed, Roy and Mansoor, 2015: 31). Thus, a brand that makes a mistake in the eyes of consumers can first create feelings of rage and revenge like a friend who makes a mistake, and then can be forgiven to the extent that the brand compensates for the mistake. For this reason, it can be thought that there is a significant relationship between the tendency to forgive and brand loyalty. It is thought that consumers from different cultures should be reached for the results of this relationship to be more comprehensive. For this reason, this study was conducted in Turkey and Azerbaijan to investigate the relationship between consumers’ tendencies to forgive and their brand loyalty. Azerbaijan has a multinational structure and a great majority of the population consists of Azerbaijan Turks. Despite this, both countries show significant socio-cultural differences. Azerbaijan left the Union of Soviet Socialist Republics ruled by the communist regime in 1991 and due to the economic inheritance from the old system, it is a country that has gone through various crises caused by social and political problems. In addition, ethnic identities and religious beliefs were influenced by these historical processes and thus cultural structure began to show significant differences from that of Turkey. Azerbaijan has a cultural structure in which individualism is more dominant (Bardakçı, 2014: 26). Kacen and Lee (2002) stated that Caucasian communities are individualist. In individualist societies, individuals are autonomous in their communities and they prioritize their individual goals. Turkey, on the other hand, has a socialist cultural structure and it is a community in which the interests of the group individuals belong to come before the individual (Hofstede, 1980). For this reason, the present study was conducted with consumers from these two different cultures by aiming for more comprehensive results.

Although there are studies conducted on brand loyalty and the tendency to forgive, no studies were found on the relationship between tendency to forgive and brand loyalty of consumers from different cultures and on the changes in brand loyalty levels of consumers who have problems with a brand they buy for the first time and after the solution of the business. The present study is significant because of its difference from other studies in terms of originality of the study, the scope of the number of consumers reached, the results of the study and the solutions recommended.

2. LITERATURE REVIEW

2.1. The Tendency to Forgive

Forgiveness is defined as an individual’s willingly giving up feelings such as anger or judgment against someone that hurt him unfairly and feeling emotions such as mercy, love or generosity against that person (Enright, 1996: 113). Thus, this process is a process that includes emotional, cognitive and behavioural dimensions, and a process in which negative feelings, thoughts and behaviours become positive (Enright and Fitzgibbons, 2000). During the process of forgiveness, with the changes in negative emotions in the individual, there is an increase in positive feelings such as empathy, mercy, generosity or love towards the other party (Harris and Thoresen, 2005). For example, Scobie and Scobie (1998) stated that in individuals who forgive, the forgiveness period that occurs following the process which impairs the relationship prevents conflicts and helps relationships to continue. It can
be said that the tendency to forgive is affected by various factors. For example, harmony and quality of the relationship (Paleari, Regalia and Fincham, 2003; Fincham, 2000) and the wish to continue the relationship (Rusbult and Buunk, 1993) can accelerate the process of forgiveness. In this context, it is thought that the relationship between consumer and brand can also be approached in the same way. As a matter of fact, it is emphasized that the relationship between consumer and brand is effective on consumers’ willingness to forgive brands for the mistakes they make.

Businesses apply various recovery strategies such as offering compensation, developing effective customer services, rewarding or replacing the product with a new one when they cause any mistakes about their products. These strategies are businesses’ way of apologizing from consumers. The desire to forgive may develop in the apologized individual by giving up perceiving the negative behaviour as a threat (Scobie and Scobie, 1998). For this reason, it can be said that the main purpose of these recovery strategies is that businesses are forgiven by customers and continue to be a reliable brand. Indeed, studies conducted showed that consumers’ tendency to forgive is effective in businesses’ achieving the desired results in the recovery strategies they apply (Harrison-Walker, 2019: 376).

A successful business should have developed strategies that will allow its customers to forgive as a result of any brand failure. For example, Tsarenko and Tojib (2015) examined the relationship between apologia and apology rates and the corporate responsibility initiatives determined by businesses and found that responsibility awareness determined previously differentiated apologia from apology and that consumers forgave in higher rates when brand violation was low. In another study, Xie and Peng (2009) stated that it is important to establish a reliable image and ensure forgiveness in order to gain the trust of customers after negative promotion of enterprises. It is seen that studies related with forgiveness in the field of marketing have been conducted generally in the field of service failures (Siamagka and Christodoulides, 2016: 266). It is also seen that these studies generally focus on dissuading consumers from revenge, recompensement or similar destructive behaviours, trust violation of businesses, producing constructive solutions after these violations or efforts of recovery (Xie and Peng, 2009: 578). The efficacies of recovery strategies that businesses develop after the mistakes they make are very important for brand loyalty; however, with detailed analysis of the relationship of consumer behaviour with psychological factors, it is possible to develop these strategies more effectively and with lower costs. Thus, since these studies focus on the behavioral factors of consumers, cognitive and emotional factors are not examined enough (Siamagka and Christodoulides, 2016: 266). For this reason, the aim of the present study is to discuss both behavioral and attitudinal dimensions of consumers’ brand loyalty and their tendency to forgive psychologically and to contribute to literature.

Cheng, White and Chaplin (2011) stated that in consumer-brand relationship, similar interpersonal relationships are experienced and consumers with high brand self-bond have made positive evaluations despite the brand failure. At this point, it can be thought that consumers who have experienced problems with the brand can have higher tendency to forgive the brand that makes a mistake and that their tendency to show loyalty to the brand may increase. Thus, it is thought that consumers may have tendency to forgive brands, just like they forgive other people. In this sense, Heartland Forgiveness Scale used in this study is a scale with three dimensions, developed by Thompson et al. (2005). These three dimensions are forgiveness of self, forgiveness of others and forgiveness of situations. These dimensions include items which consist of expressions to measure consumers’ tendency to develop themselves, the person creating the problem or the situation they are experiencing in the face of a problem they encounter. In this study, the tendency to forgive will be researched in terms of brands; thus, considering that the brands that create the problem are “others” for consumers, the items that represent the forgiveness of others sub-dimension of Heartland Forgiveness Scale was used.

2.2. Brand Loyalty

The feeling of loyalty consumers feel for specific brands can be defined as brand loyalty (Jang, Ko and Koh, 2007). Brand loyalty is a field on which many studies have been conducted in marketing literature. However, due to changing socio-cultural structure and consumer profile, it can also be evaluated as a field which has to be updated all the time and the factors related to which should be discussed.

Brand loyalty consists of four stages as cognitive loyalty, affective loyalty, conative loyalty and action loyalty (Oliver, 1999: 35-36):

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Brand loyalty consists of four stages as cognitive loyalty, affective loyalty, conative loyalty and action loyalty (Oliver, 1999: 35-36):
• Cognitive Loyalty: In this stage in which consumers make an evaluation based on the performance of the brand they buy, it is evaluated as the weakest stage of loyalty since the brand itself is not evaluated but the brand’s cost, performance or benefit is evaluated. If consumers acquire a positive value for the brand based on the information they get, they move on to the affective loyalty stage.

• Affective Loyalty: Consumers who are satisfied develop emotional loyalty for that brand and this loyalty is encoded in consumers’ mind as cognition and affection. However, at this stage, consumers can experience a withdrawal due to other brands they were satisfied with previously.

• Conative Loyalty: This stage occurs with the repetitive development of positive affections for the brand. There is a stronger loyalty when compared with the affective loyalty and it can be thought as the behavioural intention (motivation) to buy.

• Action Loyalty: This stage is the stage at which intention turns into behaviour. Consumers show a deep loyalty to the brand, they act by overcoming obstacles and buy the brand continuously.

Brand loyalty has been discussed with various approaches from the past to present. These approaches are behavioural, attitudinal and mixed brand loyalty. According to researchers who discuss brand loyalty with behavioural approach, brand loyalty was defined as the recurrent purchase of a specific brand (Bandyopadhyay and Martell, 2007; Srivastava and Owens, 2010). Thus, mathematical criteria such as the frequency of consumers’ buying the brand, the rates of purchase and total number of purchases explain the brand loyalty level. In attitudinal approach, psychological loyalty is discussed not by looking at the behaviour observed during the process of deciding to buy, but by looking at the consumer declarations (Quester and Lim, 2003; Kressmann et al., 2006). Mixed approach adapts the idea that behavioural and attitudinal approaches should be evaluated together and that brand loyalty may sometimes not turn into behaviour (Dick and Basu, 1994; Chaudhuri and Holbrook, 2002). In the present study, brand loyalty was designed by thinking that consumers’ emotional and mental processes turn into behaviour. Thus, in the present study, Brand Loyalty Scale, which discusses brand loyalty with mixed approach and which has two dimensions (behavioural and attitudinal) was used. Brand Loyalty Scale was developed by Lau and Lee in 1999.

In studies conducted about brand loyalty, it can be seen that the relationship between brand loyalty and various factors have been examined. Trust (Lau and Lee, 1999; Shergill and Li, 2005), satisfaction (Darsono and Junaedi, 2006), loyalty (Knox and Walker, 2003), sociocultural factors (Aggarwal and Law, 2005), emotions (Albert and Merunka, 2013) or social media (Harrigan et al., 2017) can be given as examples to these variables. It is thought that psychological factors associated with brand loyalty should be discussed in detail. It is thought that while the tendency to forgive others is an important indicator of consumer-consumer relationships, it is also an important indicator of consumer-brand relationship and that it has a significant place in creating loyal consumers. In the market where there are too many product types, the presence of loyal customers is very important for businesses so that they can have many advantages such as maintaining their presence, showing progress, staying strong in active competition environment, having profits in the long run and presenting a new product to the market more easily. For this reason, it is important to find out the psychological factors affecting brand loyalty and the ways they affect brand loyalty, given after the headings. There should be no blank line before and after the subheadings.

3. RESEARCH METHOD
3.1. Aim and Significance of the Study

Consumers build personal relationships with brands they interact with. Thus, it is thought that the best analysis of consumer behaviour cannot be independent from psychology and that interdisciplinary studies are important. Thus, in addition to examining the relationship between consumers’ tendency to forgive others and their brand loyalty, the present study also focuses on the level of brand loyalty that develops in consumers in the case of a problem being solved or unsolved when they experience a problem with a brand they buy for the first time. As a result of the study, it was found that consumers with different cultures and different tendencies to forgive developed a loyalty for the brand they had problems with in the first place, after their problems were solved. The study also examined the relationship between consumers’ tendency to forgive and brand loyalty and their demographic characteristics. The present study is significant in terms of providing a different and original perspective on the relationship between the tendency to forgive others and brand loyalty, having been conducted in two different
countries and also in terms of the number of consumers reached. In addition, the study is also significant in terms of developing suggestions for businesses for creating brand loyalty with a different perspective and the fact that data which can shed light on new studies to be conducted were obtained.

3.2. Model and Hypotheses of the Study

It has been found that consumers with high tendency to forgive also have a high tendency to like a brand (Avest, 2013). In this context;

H1. There is a significant relationship between consumers’ tendency to forgive others and their brand loyalty.

H1a. There is a significant relationship between consumers’ tendency to forgive others and their behavioural brand loyalty.

H1b. There is a significant relationship between consumers’ tendency to forgive others and their attitudinal brand loyalty.

Tangdey et al. (2015) found that men had higher tendency to forgive self, while Azar, Mullet and Vinsonneau (1999) found that women had higher tendency for interpersonal forgiveness. Ghaemmaghami, Allemand and Martin (2011) found that individuals in middle age group were more forgiving. In this context;

H2. Consumers’ tendencies to forgive others show significant difference in terms of demographic variables.

H2a. Consumers’ tendencies to forgive others show significant difference in terms of gender.

H2b. Consumers’ tendencies to forgive others show significant difference in terms of age.

H2c. Consumers’ tendencies to forgive others show significant difference in terms of educational status.

H2d. Consumers’ tendencies to forgive others show significant difference in terms of Turkish and Azerbaijani consumers.

High self-bond in the relationship with the brand causes that brand to be evaluated positively despite the failure of the brand (Cheng, White and Chaplin, 2011). In this context;

H3. Consumers’ loyalty for the brand shows a significant difference in terms of whether the problem experienced with a brand for the first time is solved.

H3a. Consumers’ behavioural loyalty for the brand shows a significant difference in terms of whether the problem experienced with a brand for the first time is solved.

H3b. Consumers’ attitudinal loyalty for the brand shows a significant difference in terms of whether the problem experienced with a brand for the first time is solved.

Anand et al. (2016) stated that income, age and level of education were positively associated with brand loyalty. Ndubisi (2006) found that when compared with men, women had higher brand loyalty levels when they had high perception of trust. In addition, consumer forgiveness has a mediating effect on the effect of brand violation severity, business reaction and intention of purchase on consumer awareness (Tsarenko and Tojib, 2015: 1851). It is thought that this and similar effects can show differences in consumers from different countries. As a matter of fact, consumers’ brand loyalty levels are affected by socio-cultural factors (Sahay and Sharma, 2010). Similarly, tendency to forgive also differs in terms of societies’ socio-economic and development levels (Hanke and Fischer, 2013). In this context;

H4. Brand loyalty of consumers whose problems they experience with a brand they buy for the first time are solved show a significant difference in terms of demographic characteristics.

H4a. Brand loyalty of consumers whose problems they experience with a brand they buy for the first time are solved show a significant difference in terms of gender.

H4b. Brand loyalty of consumers whose problems they experience with a brand they buy for the first time are solved show a significant difference in terms of age.

H4c. Brand loyalty of consumers whose problems they experience with a brand they buy for the first time are solved show a significant difference in terms of level of education.
H4d. Brand loyalty of consumers whose problems they experience with a brand they buy for the first time are solved show a significant difference in terms of Turkish and Azerbaijanis consumers.

The research model developed in line with these hypotheses is as follows:

![Figure 1. Research Model](image)

3.3. Sample of the Study

The questionnaires were administered in Turkey and Azerbaijan between November 11, 2019 and May 1, 2020. The questionnaire form was used for about 4 months for the number of participants to be high. The participants consisted of consumers older than 18 years of age. 735 consumers were reached with easy sampling method. 58 questionnaires which were not filled in correctly were eliminated and 677 questionnaire forms were assessed. The questionnaire form was shared in various social media platforms online and the users were made to fill in the questionnaire form online. In addition, the questionnaires were administered face-to-face in universities and shopping malls in the provinces of Ankara and Samsun in Turkey in 1-30 January 2020 and in the province of Baku in Azerbaijan in 16-20 December 2020. For this study, "Ethics Committee Approval" dated 17.04.2020 and numbered 2020/229 was received from the Social and Humanities Ethics Committee of Ondokuz Mayis University.

3.4. Data Collection Method and Tool

The questionnaire form used to collect data consists of 3 parts. In the first part, there is a question about whether consumers experienced a problem with a brand they bought for the first time. The questionnaire was continued with consumers who experienced problems with a brand they bought for the first time. Later, the consumers were asked whether the problem they experienced with a brand they bought for the first time was solved. The following questions consisted of 6 items that made up the forgiveness of others dimension of Heartland Forgiveness Scale developed by Thompson et al. (2005). Consumers build relationships with brands similar to the relationships they build with each other. Thus, while evaluating their tendency to forgive a brand they bought for the first time, “forgiveness of others” dimension was used. The second part consists of 7-item Brand Loyalty Scale which discusses brand loyalty in two sub-dimensions as behavioural and attitudinal loyalty and which was developed by Lau and Lee (1999). 13 items in the scale were asked to participants with a 7-Likert type scale. In the Likert scale, evaluation for Brand Loyalty Scale is as (1) Totally Disagree, (2) Disagree, (3) Disagree to some extent, (4) Undecided, (5) Agree to some extent, (6) Agree, (7) Totally agree. For Heartland Forgiveness Scale, is a 7-point Likert-type scale ranging from “Almost always false of me” (1) to “Almost always true of me” (7).

3.5. Validity and Reliability Study Results of the Scales

Confirmatory factor analysis was conducted to examine the construct validity of Brand Loyalty Scale and Heartland Forgiveness Scale used in the study. Confirmatory factor analysis is a type of analysis which tests the accuracy of a previously defined and limited structure tested on a model (Çokluk, et al., 2012). In this study, factor analysis was conducted to find out whether the previously defined two-factor structure of Brand Loyalty Scale was preserved.

Factor analysis was also conducted to find out whether the previously defined single-factor structure of Heartland Forgiveness Scale was preserved. In order to be able to accept factor analysis results as valid, the goodness of fit
indices for the tested model should meet the necessary criteria. Goodness of fit indices calculated to assess the two-factor structure of Brand Loyalty Scale and single-factor structure of Heartland Forgiveness Scale are shown in Table 1.

**Table 1. Fit Values of the Scales**

| Criterion    | Good fit | Acceptable fit | Brand Loyalty Scale | Heartland Forgiveness Scale | Reference |
|--------------|----------|----------------|---------------------|-----------------------------|-----------|
| (χ²/sd)      | ≤ 3      | ≤ 4-5          | 3,53                | 0,33                        | Carmines and McIver, 1981 |
| RMSEA        | ≤ 0,05   | 0,06-0,08      | 0,06                | 0,00                        | Browne and Cudeck, 1993 |
| SRMR         | ≤ 0,05   | 0,06-0,08      | 0,01                | 0,01                        | McDonald and Marsh, 1990 |
| CFI          | ≥ 0,95   | 0,90-0,94      | 0,99                | 1,00                        | Bentler and Bonett, 1980 |
| TLI          | ≥ 0,95   | 0,90-0,94      | 0,99                | 1,00                        | Traina and Plus, 1985   |
| GFI          | ≥ 0,90   | 0,89-0,85      | 0,98                | 1,00                        | Tanaka and Huba, 1985   |
| AGFI         | ≥ 0,90   | 0,89-0,85      | 0,96                | 0,99                        |                      |

When the Table is examined, two-factor structure of Brand Loyalty Scale was confirmed and the two-factor structure showed a good fit with the data in hand in general. As a result of factor analysis, factor load values of the items in behavioural and attitudinal brand loyalty factors were found to be between 0,88-0,91 and 0,90-0,96, respectively. It was found that goodness of fit indices of the single-factor structure of Heartland Forgiveness Scale met the fit criteria. Single-factor structure of the scale was confirmed and single-factor structure showed a good fit with the data in hand. As a result of factor analysis, factor load values of the items in the scale were found to be between 0,44 and 0,88.

Confirmatory factor analysis diagram of Brand Loyalty Scale is shown in Figure 2. All path coefficients shown in the model were found to be statistically significant at p<0,001 level.

![Confirmatory Factor Analysis Diagram of Brand Loyalty Scale](image)

**Figure 2. Confirmatory Factor Analysis Diagram of Brand Loyalty Scale**

Reliability of Brand Loyalty Scale was examined by calculating Cronbach Alpha coefficients. Alpha coefficients between 0,81 and 1,00 show that internal consistency reliability is high (Özdamar, 2004). Alpha coefficients of the scale for behavioural and attitudinal brand loyalty factors is 0,95. The coefficients obtained show that Brand Loyalty Scale is highly reliable and items of the scale are consistent with each other. Single-factor model of Heartland Forgiveness Scale is shown in Figure 3. All path coefficients shown in the model were found to be statistically significant at p<0,001 level.
Reliability of Heartland Forgiveness Scale was examined by calculating Cronbach Alpha coefficients. Alpha coefficients between 0.81 and 1.00 show that internal consistency reliability is high (Özdamar, 2004). Alpha coefficient calculated for the scale is 0.88. This value shows that Heartland Forgiveness Scale is highly reliable and items of the scale are consistent with each other. As a result of the validity and reliability study, it was found that Brand Loyalty and Heartland Forgiveness scales kept their original structure. Factor structure of both scales showed good fit with the data at hand. Alpha coefficients calculated showed that the scales had high internal consistency reliability.

3.6. Statistical Analysis of Data

Within the context of the study, averages, standard deviation values, minimum and maximum values were calculated to examine the scores obtained from Brand Loyalty and Heartland Forgiveness scales. Distribution of the scores obtained from measurement tools were based on Skewness and Kurtosis coefficients. These values’ being within the range of ±2 shows that the data did not deviate excessively from normal distribution (George and Mallery, 2010). The values calculated in this study (−0.20 < Skewness < −0.64; −1.69 < Kurtosis < −0.87) shows that the scores obtained from measurement tools are very close to normal distribution. Considering these results, parametric tests were used in the analysis of brand loyalty and forgiveness of others scores.

The relationship between brand loyalty and forgiveness of others scores were examined by calculating Pearson Correlation coefficients. In order to compare brand loyalty and forgiveness of others scores in terms of the variables of gender, country and whether the problem with the brand bought for the first time was solved, independent samples t test was applied. One-way ANOVA was used to compare the scale scores according to the variables of age and level of education. LSD test was used to find out the source of difference between groups. In this study, Cohen d and eta square effect values were reported to find out the significance of the difference found by comparing two or more groups. In general d = 0.2 and η2 = 0.01 show small effect, d = 0.5 and η2 = 0.06 show moderate effect and d = 0.8 and η2 = 0.14 show large effect (Cohen, 1988).

4. RESULTS

Descriptive values of brand loyalty and forgiveness of others scores are shown in Table 2.

| Variables             | N  | Min. | Max. | X  | Sd  |
|-----------------------|----|------|------|----|-----|
| Behavioral loyalty    | 677| 1.00 | 7.00 | 4.29| 2.32|
| Attitudinal loyalty   | 677| 1.00 | 7.00 | 4.39| 2.39|
| Forgiveness of others | 677| 1.17 | 7.00 | 4.53| 1.31|

When the Table is examined, behavioural loyalty, attitudinal loyalty and forgiveness of others score averages were found as 4.29 (Sd=2.32), 4.39 (Sd=2.39 and 4.53 (Sd=1.31), respectively. According to the score averages
obtained, the participants were found to have moderate level of behavioural and attitudinal loyalty perception, while they were found to have moderate-high forgiveness of others perception.

Pearson correlation coefficients of the relationship between brand loyalty and forgiveness of others scores are shown in Table 3.

**Table 3. Pearson Correlation Coefficients of the Relationship between Brand Loyalty and Forgiveness of Others Scores**

| Country | Variables         | Forgiveness of others |
|---------|-------------------|-----------------------|
|         | Behavioural loyalty | r 0.028 p 0.602 N 342 |
|         | Attitudinal loyalty | r 0.013 p 0.808 N 342 |
| Azerbaijan | Behavioural loyalty | r 0.011 p 0.839 N 335 |
|         | Attitudinal loyalty | r -0.073 p 0.181 N 335 |
| Turkey  | Behavioural loyalty | r 0.017 p 0.664 N 677 |
|         | Attitudinal loyalty | r -0.028 p 0.461 N 677 |

When the Table is examined, low and statistically insignificant relationships were found between forgiveness of others scores and behavioural loyalty (r=0.028; p>0.05) and attitudinal loyalty (r=0.013; p>0.05) of Azerbaijani participants.

Low and statistically insignificant relationships were found between forgiveness of others scores and behavioural loyalty (r=0.011; p>0.05) and attitudinal loyalty (r=-0.073; p>0.05) of Turkish students.

When all participants were taken into consideration, low and statistically insignificant relationships were found between forgiveness of others scores and behavioural loyalty (r=0.017; p>0.05) and attitudinal loyalty (r=-0.028; p>0.05). According to the results obtained, H1a and H1b hypotheses were rejected.

Comparison of forgiveness of others scores in terms of demographic variables are shown Table 4.
Table 4. Comparison of Forgiveness of Others Scores in Terms of Demographic Variables

| Demographic Variable | N   | X̄  | Sd  |
|----------------------|-----|-----|-----|
| **Gender**           |     |     |     |
| Female               | 349 | 4.56| 1.27|
| Male                 | 328 | 4.50| 1.36|
| t=0.61               | p=0.54| d=0.05 |
| **Age group**        |     |     |     |
| 18-25                | 165 | 4.25| 1.24|
| 26-35                | 135 | 4.63| 1.32|
| 36-45                | 160 | 4.62| 1.39|
| 46-55                | 127 | 4.53| 1.34|
| 56+                  | 90  | 4.75| 1.21|
| F=2.99               | p=0.02| η²=0.01 |
| **Level of education**|     |     |     |
| Primary              | 40  | 4.48| 1.24|
| High school          | 77  | 4.36| 1.39|
| Two-year degree      | 146 | 4.16| 1.23|
| Undergraduate        | 264 | 4.75| 1.26|
| Master               | 93  | 4.58| 1.42|
| Doctorate            | 57  | 4.62| 1.31|
| F=4.26               | p<0.01| η²=0.02 |
| **Country**          |     |     |     |
| Azerbaijan           | 342 | 4.45| 1.36|
| Turkey               | 335 | 4.61| 1.26|
| t=1.62               | p=0.11| d=0.12 |

When the Table is examined, it was found that forgiveness of others score averages were not significantly different in terms of the variables of gender (t=0.61; Sd=675; p=0.54) and country. On the other hand, it was found that forgiveness of others score averages showed a significant difference in terms of the variables of age group (F(4,672)=2.99; p=0.02) and level of education (F(5,671)=4.26; p<0.01). Average forgiveness of others scores of the participants in 56+ age group were found to be significantly higher than those of the participants in the 18-25 age group. Average forgiveness of others scores of the participants who were undergraduates, master and doctorate graduates were found to be significantly higher than those of the participants with a two-year degree. According to the results obtained, H2a and H2d hypotheses were rejected, while H2b and H2c were accepted.

When the relationship between the tendency to forgive others and demographic characteristics was examined, it was found that consumers aged 56 and older when compared with consumers between 18 and 25 years of age and consumers whose level of education was undergraduate degree and higher showed higher tendency to forgive. In addition, no difference was found in the levels of tendency to forgive between genders and between Azerbaijani and Turkish consumers. There are studies in related literature which report that there is no significant relationship between gender, age and education and the tendency to forgive others (Fehr, Gelfard and Nog, 2010). Mullet et al. (1998) and Girard and Mullet (1997) stated that with increasing age, the tendency to forgive also increased. It can be said that in old age, a decrease in social relationships and the wish to continue the present relationships instead of building new relationships increase the tendency to forgive (Bono and McCullough, 2004: 172).

Comparison of brand loyalty scores in terms of whether the problem experienced with a brand bought for the first time is solved are shown Table 5.
Table 5. Comparison of Brand Loyalty Scores in Terms of Whether the Problem Experienced with a Brand Bought for the First Time Is Solved

| Was your problem solved? | Behavioural loyalty | Attitudinal loyalty |
|-------------------------|---------------------|---------------------|
| Yes                     | N 391               | X 6.02, Ss 1.18     | N 391               | X 6.22, Ss 1.02     |
| No                      | N 286               | X 1.92, Ss 1.06     | N 286               | X 1.89, Ss 1.11     |
|                         | t=46.76             | p<0.01              | d=3.66              | t=52.38             | p<0.01              | d=1.06              |

When the Table is examined, it can be seen that behavioural (t=46.76; Sd=675; p<0.01) and attitudinal (t=52.38; Sd=675; p<0.01) loyalty scores show a significant difference in terms of whether the problem experienced with a brand bought for the first time has been solved. Average behavioural and attitudinal loyalty scores of the participants who stated that their problem with a brand bought for the first time was solved were significantly higher than those of the participants who stated that their problems were not solved. According to the results obtained, H3a and H3b hypotheses were accepted.

Comparison of brand loyalty scores of the participants who stated that their problem was solved in terms of demographic variables are shown Table 6.

Table 6. Comparison of Brand Loyalty Scores of the Participants Who Stated That Their Problem Was Solved in Terms of Demographic Variables

|                              | Behavioural loyalty | Attitudinal loyalty |
|------------------------------|---------------------|---------------------|
|                              | N       | X      | Sd      | N       | X      | Sd      |
| Gender                       |         |        |         |         |        |         |
| Female                       | 207     | 5.89   | 1.27    | 207     | 6.08   | 1.18    |
| Male                         | 184     | 6.17   | 1.05    | 184     | 6.38   | 0.79    |
|                             | t=-2.33 | p=0.02 | d=0.24  | t=-2.95 | p<0.01 | d=0.30  |
| Age group                    | 18-25   | 93     | 5.14    | 93      | 5.58   | 1.35    |
|                              | 26-35   | 78     | 6.22    | 78      | 6.32   | 0.83    |
|                              | 36-45   | 96     | 6.21    | 96      | 6.38   | 1.03    |
|                              | 46-55   | 73     | 6.39    | 73      | 6.52   | 0.53    |
|                              | 56+     | 51     | 6.45    | 51      | 6.50   | 0.56    |
|                              | F=21.41 | p<0.01 | η²=0.01 | F=13.86 | p<0.01 | η²=0.003 |
| Level of education           | Primary | 22     | 6.50    | 22      | 6.58   | 0.65    |
|                              | High school | 42     | 6.08    | 42      | 6.10   | 1.18    |
|                              | Two-year degree | 87     | 5.16    | 87      | 5.72   | 1.34    |
|                              | Undergraduate | 149    | 6.35    | 149     | 6.46   | 0.63    |
|                              | Master   | 57     | 6.24    | 57      | 6.41   | 0.91    |
|                              | Doctorate | 34     | 6.08    | 34      | 6.08   | 1.21    |
|                              | F=15.21 | p<0.01 | η²=0.003 | F=7.39  | p<0.01 | η²=0.001 |
| Country                      | Azerbaijan | 204    | 6.24    | 204     | 6.38   | 0.80    |
|                              | Turkey   | 187    | 5.78    | 187     | 6.04   | 1.20    |
|                             | t=3.96  | p<0.01 | d=0.40  | t=3.31  | p<0.01 | d=0.33  |

When the Table is examined, it can be seen that behavioural and attitudinal loyalty scores did not show a significant difference in terms of the variables of gender (t=-2.33; Sd=389; p=0.02; t=-2.95; Sd=389; p<0.01), age group (F(4;386)=21.41; p<0.01; F(4;386)=13.86; p<0.01), level of education (F(5;385)=15.21; p<0.01; F(5;385)=7.39; p<0.01) and country (t=3.96; Sd=389; p<0.01; t=3.31; Sd=389; p<0.01). According to the results obtained, H4a, H4b, H4c and H4d hypotheses were accepted.
Behavioural and attitudinal loyalty average scores of male participants whose problems were solved were significantly higher than those of male participants. Behavioural and attitudinal loyalty average scores of the participants in 26-35, 36-45, 46-55 and 56+ age groups whose problems were solved were significantly higher than those of participants in 18-25 age group.

Behavioural and attitudinal loyalty average scores of the participants who were primary, high school, undergraduate, master and doctorate graduates were significantly higher than those of the participants who were two-year degree graduates. Finally, behavioural and attitudinal loyalty average scores of the Azerbaijani participants whose problems were solved were significantly higher than those of the Turkish participants whose problems were solved.

As a result of the study was that there is a significant relationship between the brand loyalty and demographic characteristics of consumers who have solved the problem they experienced with a brand they bought for the first time. It was found that female consumers had higher brand loyalty levels. These results are in parallel with the related literature (Anand et al., 2016; Ndubisi, 2006). In addition, it was found that Azerbaijani consumers had higher brand loyalty levels than those of Turkish consumers. In fact, cultural differences are related with brand loyalty. Individualistic consumers can be more loyal to brands by following their individual goals, while collectivist consumers can change brand more quickly to adapt to group norms (Lam, 2007: 15).

5. CONCLUSION AND SUGGESTIONS

The present study was conducted to examine the relationship between Azerbaijani and Turkish consumers’ tendency to forgive others and their brand loyalty. In this context, the aim was to create profiles of consumers who showed different cultural characteristics. The study also examined the brand loyalty levels of the participants whose problems were solved and those whose problems were not solved when they experienced a problem with the brand. In this study which was conducted with 735 consumers in three different big cities of two different countries, no significant relationship was found between the tendency to forgive others and brand loyalty of consumers from different countries. Regardless of their forgiveness levels and their nationality, consumers show brand loyalty and they can be loyal to the brand even if they do not forgive the brand. In other words, whether their tendency to forgive is high or low, they show brand loyalty when the problem with the brand is solved and this result does not show difference in terms of culture. McGoldrick (2002) stated that consumers’ brand loyalty created the tendency to forgive a problem with the brand. Similarly, it can be thought that consumers with a high tendency to forgive can tend to forgive the brand that they interact with, just like they do with the other consumers they interact with. However, according to the results of the present study, it can be said that consumers act more pragmatic when they are interacting with brands. It is thought that the functional or psychological benefit presented by the brand to consumers is important and that instead of terminating this relationship, consumers can continue to buy the brand without forgiving.

In this study, the consumers whose problem was solved stated that they would continue to buy this brand, recommend and advocate the brand to other consumers although it was the first time that they had bought the brand. Thus, although they experienced a problem in their first purchase, the consumers were satisfied with the brand when their problem was solved and became loyal consumers of the brand. Creating brand loyalty is a process. Thus, it can be said that having loyal customers can sometimes occur as a result of strategies conducted for years. It is thought that in order to evaluate these surprising results of the study, cue can be taken from an experiment conducted in the field of psychology. In an experiment conducted with monkeys, Harlow found that baby monkeys exposed to physical trauma were more firmly attached to the object causing the trauma (Tüzün and Sayar, 2006: 38). Based on this experiment, it can be said that individuals expect the source that cause them pain or harm to meet their need for security. Thus, it is thought that consumers who build relationships with brands similar to the relationship they build with other people may have shown loyalty to the brand by heroising the brand since the problem was solved; in other words, they can have attached to the object causing them problem. Another example can be a bank clerk held as hostage in a bank robbery in Stockholm in 1973 building a connection with the bank robber and marrying him. In this process which was called Stockholm syndrome by Nils Bejerot, the individual keeps up with the conditions that put himself/herself into a difficulty by starting to empathize with the person causing the damage and shows behaviours of advocating that person and helping that person. Thus, it can
be thought that when the problem consumers face with the brand they buy for the first time is solved with suitable recovery strategy, they justify the brand for various reasons and show brand loyalty since their problem was solved.

In the light of the results obtained from the study, the following recommendations can be given to businesses and researchers:

- The fact that businesses put a problematic product on the market or do not develop strategies to solve the problem experienced can cause results that affect their success negatively. However, the present study showed that solving the problem even if the brand was bought for the first time, is very important in terms of consumer loyalty. Businesses may not abstain from putting a problematic product to the market by developing a recovery strategy in which the solution process will not be extended, the customer will feel valuable and irreversible mistakes won’t occur. Businesses can even turn this process into a marketing strategy, they can create problems in their brands just to solve this problems to become heroes in the eyes of consumers and to create loyal customers. Although this process is ethically disputable, it is thought that the competition that increases with globalization sometimes makes it imperative to develop radical strategies. Here, the main purpose of businesses is to show that they have quality solution capability and to make customers feel valuable.

- It can be said that businesses which have a target audience of old individuals and/or females can place more importance on recovery strategies than marketing activities since these individuals have higher tendency to forgive and loyalty levels.

- In this study, it was aimed to examine the relationship between the tendencies of consumers in different cultures to forgive others and their brand loyalty. Therefore, the research was conducted in Ankara and Baku, the capitals of two different countries. Research has also been conducted in the city of Samsun, Turkey. Samsun is one of the developed and cosmopolitan city in Turkey. Participants included in the study were determined without distinction by region in Turkey and the researcher conducted a face-to-face survey in the city of Samsun where she is working. There are time and financial limits for surveying. Therefore, the study was conducted in one city in Azerbaijan and was conducted in two cities in Turkey. 342 of the participants are from the city of Baku, 218 from Ankara and 117 from Samsun. This study was conducted in two different countries and in a demographically wide range; however, it has limitations in terms of the number of participants and the number of countries researched. For this reason, it is thought that studies which will cover more countries and consumers, which will be conducted on different sectors and which will discuss the problem or the solution more specifically will provide data that can develop more effective strategies.

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