Customer Disloyalty: An Interactive Introspection

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Abstract

Contemporary marketing thought and practice of customer loyalty seem to like happy endings. A considerable amount of literature has been published on customer loyalty with most of these studies examining how to build loyalty. However, much less is known about how loyalty weakens and terminates. In this chapter, we explore the idea of customer disloyalty. We use this term to refer to the situations when customers stop or reduce their repeat purchase behaviour and/or decrease their psychological commitment to a brand, product, service, or idea. To investigate customer disloyalty, we use interactive introspection which included authors writing reflective journals and interviewing each other about their described experiences. Such approach intentionally diverts from well-trodden path of using quantitative approaches to explore customer loyalty. Our findings, providing insights into the non-monolithic nature of customer disloyalty, demonstrate the insightfulness of using interactive introspection to better understand customer (dis)loyalty from the view of both customers and marketing academics. Besides providing ideas for future research, this chapter facilitates the use of interactive introspection by describing the procedures involved in conducting this under-used but theoretically and practically valuable approach.
Interactive Introspection

Customer loyalty is a fundamental concept in marketing, receiving considerable attention from marketing scholars and practitioners. Yet, what we know about customer loyalty is largely based upon quantitative studies that discuss loyalty as “a dependent variable (i.e., as an outcome) rather than attempting to understand its nature as a multifaceted construct, especially from the customer’s perspective” (Närvänen et al. 2020, p. 826). In a discovery-oriented spirit (Wells 1993) and with an aim to provide “a richer and more nuanced understanding” of customer (dis)loyalty and “its different facets” (Arifine, Felix, and Furrer 2019, p. 2421) this study uses a qualitative approach, drawing on interactive introspection (Ellis 1991; Xue and Desmet 2019).

The abbreviated excerpts above hint at what is known as interactive introspection: two marketing scholars drawing upon, comparing, contrasting and interpreting our own experiences of, in this case, becoming disloyal to products, services and ideas. Such approach of drawing on the personal consumption experiences is in academic literature described under different names, including subjective personal introspection (Holbrook 2005; Shankar 2000), autoethnography (Holbrook 2005), duo-ethnography (Mair and Frew 2018), and autobiography (Brown 2006).

Despite allowing the researchers to enjoy 24/7 “privileged access to the relevant phenomena of interest” (Holbrook 2005, p. 45), introspection-based methods remain underutilised and to certain extent perceived as ‘exotic’ rather than as mainstream approaches to explore consumption-related phenomena in general and customer loyalty
in particular. One possible explanation for such perception and for the lack of introspection studies in the leading journals lies in unresolved controversy surrounding the acceptability of this method in scientific sense (Brown 2006). The strongest argument against the introspection has been provided by Wallendorf and Brucks (1993) who in their seminal paper (Emile 2011) raised six methodological issues in respect to the use of researcher introspection as a method. First, Wallendorf and Brucks (1993) warn that the long-term recall of past events is susceptible to memory distortions and to sampling biases, where researchers recall only experiences that are highly salient or extreme. Second, the authors advise against generalised introspections that focus on reporting the beliefs about researcher’s experiences. Third, they emphasize the need to systematically and carefully record the data set in order to establish the trustworthiness of the findings. Fourth, they suggest that the researchers have to justify the sampling in terms of the selection of themselves as the ones performing the introspection. Fifth, they highlight the importance of attaining analytical distance in the process of interpreting the data. Lastly, they suggest that introspection might be more suitable for exploring some customer experiences than others and that introspection should be complemented by other sources of data (Wallendorf and Brucks 1993). While many researchers do not agree with the overall argument against researcher introspection (Emile 2011) and this argument might be more political than methodological (see Brown 2006), we have used the presented limitations as both cautionary advice and motivation to illustrate that this method is rigorous, and theoretically and practically valuable.
In this chapter we reflect on our personal experience of conducting interactive introspection to explore the poorly understood phenomenon of customer disloyalty. In particular, we were guided by an overriding research question asking how and when customers voluntarily stop being loyal to goods, services and ideas. While this question could be addressed with the methods such as in-depth interviews, focus groups, observations and experiments, we selected interactive introspection for the following reasons. First, it allowed us to study the phenomenon of customer disloyalty from an insider's view, this is from the view of both marketing academics and customers (Gould 1995). Secondly, it gave us immediate access to a vast amount of thoughts, feelings, sensations, and behaviours that we could not fully obtain from other subjects and with other methods (Gould 1995). Third, it was a convenient method that allowed us to collect the data in the times of Covid-19 quarantine, when the recruitment of participants for other types of data collection would be more difficult if not inappropriate.

**Customer Disloyalty**

Customer brand loyalty “generally reflects the degree to which a person consistently demonstrates a preference for the same brand within a product or service category” (Khamitov, Wang, and Thomson 2019, p. 438). The scholars largely agree that customer brand loyalty can be conceptualised in two ways: (1) as a behavioural construct representing the repeat purchasing behaviour and/or (2) as an attitudinal construct representing customer’s psychological commitment in the purchase (Odin, Odin, and Valette-Florence 2001). Drawing on the prior conceptualisations of customer brand loyalty, we use the term *customer disloyalty* to describe the situations when
customers stop or reduce their repeat purchase behaviour and/or decrease their psychological commitment to a brand, product, service, or idea. In contrast to the term “non-loyals” which is used to refer to customers who had and did not have direct experience of the brand (Rowley and Dawes 2000), the term disloyal customers in this chapter refers to customers who were once loyal but are no longer or intermittent.

Prior research has identified different types of disloyal customers. In their conceptual paper, Rowley and Dawes (2000) put forward the idea of disturbed loyals (i.e., existing customers who are currently questioning their assumptions about a brand), disenchanted loyals (i.e., customers who are currently not buying the brand and have neutral attitude towards the brand) and disruptive loyals (i.e., customers who have stopped buying the brand and exhibit strong negative attitudes towards the brand). Despite the huge potential that understanding of disloyal customers and customer disloyalty holds for marketers and firms, little is known about how once loyal customers actually become disturbed, disenchanted or disruptive.

Prior studies would suggest that customer disloyalty occurs in response to a plethora of reasons including brand transgressions (Aaker, Fournier, and Brasel 2004; Paulssen and Bagozzi 2009), service failure (Wang et al. 2011), product-harm crises (Cleeren, Dekimpe, and Helsen 2008), incongruence between the customer’s identity and brand image, incongruence between customer’s ideological beliefs and brand values (Lee, Motion, and Conroy 2009), and customer’s self-transformation (Sussan, Hall, and Meamber 2012). Notwithstanding the insightfulness of these studies and with a notable
exception of Sussan, Hall, and Meamber (2012) and Rowley and Dawes (2000),
research to date rarely examines customer disloyalty as the focal point of the study.
Consequently, much uncertainty still exists about the process of customer becoming and being disloyal.

In investigating the process of customer disloyalty, researchers could draw upon the idea of the tipping point. In psychology, the tipping point refers to the point when things change. While “[m]any important changes emerge from the accumulation of smaller fluctuations, “smaller fluctuations create ambiguity about when they reflect lasting signal versus passing noise” (O'Brien 2020, p. 55). Tipping point refers to “the point at which people begin to perceive noise as signal” (O'Brien and Klein 2017, p. 161) and it implies point of action—to intervene or to give up (O’Brien 2020). In the context of customer disloyalty, tipping point then could refer to the point in time when customers diagnose lasting, qualitative change in assessing themselves and/or their relational partner (e.g., brands, product, service provider) and consequently stop using a particular brand, product or service.

To diagnose these lasting qualitative changes in particular and to better understand the process of becoming and being disloyal in general, we conducted interactive introspection. This method was chosen for the following reasons. First, introspection is well-suited to explore the phenomena that are fundamentally subjective and experiential. Second, introspection allow us to investigate the experience of customer disloyalty from the customer’s perspective. Rather than “making mediating inferences”
about other people’s thoughts, feelings, and behaviours, researchers who introspect are able “to directly observe internal states” (Gould 1995, p. 720) related to their own experiences of customer disloyalty. Third, introspection provides an opportunity to explore disloyalty in the context of the relationships that are and were formed between the customer and brand/firm. Finally, besides providing rich and accessible data that could not easily be obtained from other customers, (interactive) introspection holds promise to provide a more nuanced understanding of the customer disloyalty and could be particularly valuable for discovery-oriented and exploratory research projects on under-researched topics (see also Xue and Desmet 2019).

**Getting Our Hands Dirty**

Our research efforts were guided by the following research questions: (1) How do customers *voluntarily stop being loyal* to something (e.g., brand, product, service, app) or to someone (e.g., firm’s employee), (2) What is the *tipping point* when customers actually become disloyal? and (3) How can understanding of the process of becoming and being disloyal *inform marketing practice*? In answering these questions, we took a qualitative and interpretive approach, being focused on collecting richly detailed and contextualised data in natural rather than controlled settings (Belk, Fischer, and Kozinets 2012). The sections that follow describe our approach to data collection, data analysis and provide an insight into findings and their implications.
Data Collection

Our data collection consisted of two stages: (1) both authors writing reflective journals and (2) authors interviewing each other about the experiences covered in the journals. The two stages together, are known as *interactive introspection* (Ellis 1991; Xue and Desmet 2019).

We started our data collection with *recording our experiences of becoming disloyal*. In preparations for this activity, co-authors discussed and prepared the reflection protocol which included the following guidelines. First, our reflections should be guided by the research questions presented above. In particular, each reflection should describe the relationship with the brand prior to and after becoming disloyal and an explanation why and how we stopped being loyal. Second, we should document our feelings and thoughts in relation to disloyalty that was voluntary—that is, when we became disloyal despite still having access to the brand and ability to keep using/buying the brand.

Third, to advance current understanding of customer (dis)loyalty which is predominantly focused on brands, our reflections can cover a wide range of disloyal experiences, including disloyalty to firms’ employees, services, apps, and consumption-related ideas. Fourth, acknowledging the problems with long-term information recall (Wallendorf and Brucks 1993), we should aim to record experiences as close as possible to the time of their occurrence and make a note when we report on experience that occurred a long time ago. Fifth, to attain analytical distance (Wallendorf & Brucks, 1993), we should visibly separate the data that is collected from the emic perspective from the data that represents our interpretations (i.e., etic perspective). Sixth, our reflections could include
photos, gifs, videos or any other form of data that helps us express our thoughts and feelings. Finally, all entries in the journals should be treated with the utmost respect and confidentiality.

We kept a reflective journal for two months. In this period of time, we spent in total 27 hours reflecting and wrote 31 pages of single-spaced text, intertwined with photos we took ourselves and memes and gifs we found on the Internet. In total, co-authors reflected on 20 experiences of customer disloyalty, including becoming disloyal to a sport club (Saracens), utility providers (Green Network Energy), public broadcasters (BBC, ITV), video conferencing apps (Skype, Google Hangouts), social media apps (Facebook), goods (cow’s milk, store-bought bread), supermarkets (Waitrose), person-brands (Elon Musk) and consumption-related ideas (e.g., plastic packaging). Half of these customer loyalty experiences occurred during the time of data collection or in the recent past.

To deepen understanding of the experience of becoming disloyal, we engaged in a dialogue in the spirit of duoethnographic research (Norris 2008). We used our weekly meetings (12h in total) and an interview (2h 48 min long) to compare and contrast our experiences. Exploring how we give similar and different meanings to the experience of becoming disloyal as customers, we were “both the researcher and the researched” (Norris 2008). Our different life histories, genders, age-groups, nationalities and values were seen not so much as a bias as an opportunity to provide a multiple understanding of the phenomenon under study (Norris, Sawyer, and Lund 2012). Our interview
revolved around the experiences presented in the journals, yet listening to each other’s stories we both recalled new experiences to share. The interview, which was semi-structured in nature, was conducted via the Zoom platform. It was recorded and transcribed to 65 pages of single-spacing text. No ethical approval was sought to conduct this interview as we were told by the University’s ethics advisor that we were “only” two academics speaking to each other about our own experiences.

Data Analysis

Our approach to analysis resembles what Gould (Gould 2012) calls grounded theory introspection: we watched what arose as introspective watching and through the dialogue and interpreted it theoretically. The reflective journals and transcript were imported in Nvivo 12 and coded. Guided by the research questions, we started our analysis with in-depth exploration of single experiences of customer disloyalty and continued with cross-case analysis, comparing and contrasting the experiences. Data was coded by using open and axial coding (Corbin and Strauss 2008). The list of individually-gathered initial codes and categories was refined and finalised through several conversations between the co-authors. These coding-related conversations served as member checks, allowing each author to question or legitimise the study’s findings (Tracy 2010).

The section that follows presents a selection of findings we consider to be of interest to academics and marketing practitioners involved in studying or managing customer disloyalty.
Selected Empirical Insights and Their Implications

Drawing on the idea of the tipping point, our analyses suggest that there are three phases to customer disloyalty: a pre-tipping phase, a tipping phase, and a post-tipping phase. A pre-tipping phase refers to the time that is leading to the loyalty tipping point—that is to the point in time when customer actually becomes disloyal. The tipping phase refers to the actual tipping point and the post-tipping phase connotes a time after one becomes disloyal.

Our pre-tipping phase-related observations speak to the variety in the length of time before a customer becomes disloyal. Some disloyalty occurred as an immediate reaction to a customer receiving new information. For instance, René reported that he stopped drinking milk immediately once he heard (again) that “in order for us to have milk, we need to keep a cow pregnant, whether the cow wants to or not”. Despite coming from Holland, where people “drink milk every single day”, he could not “reconcile this [information] with [his] own values”. On the other hand, Maja stopped drinking milk not so much because of becoming more informed as because of the source providing the information. While Maja knew that consuming dairy might be the reason for her breastfed “little bundle of joy” being transformed into a “screaming little bundle of not-so-much-joy”, she only stopped consuming dairy when “the real doctor advised [her] to do that”. Immediate disloyalty occurred also as a consequence of simply finding a better alternative. This was illustrated in Maja’s experience of stopping going to a particular bakery once she realised that she is “capable of making a bread worthy of the name bread at home”. Becoming disloyal due to finding a better
alternative was evident also from René’s switching of gas and electricity utility provider after finding a better and a greener deal on comparison site Uswitch.

Not all customer disloyalty was so immediate in nature, however. Several experiences that were shared illustrated that there can be a large time gap between taking the decision to become disloyal (intention disloyalty) and actually becoming disloyal (action disloyalty). René discussed how the process of stopping buying packaged things “took place over months” and it included discussions with his partner who does all the shopping and buying special equipment such as food containers. Such findings suggest that becoming disloyal can be a precarious process and that marketers that hope to capture disloyal customers should identify and manage the potential friction points on the customer journey of becoming loyal to an alternative good, service or idea.

In regards to customer loyalty tipping point, we found that customer disloyalty can take different forms. Our analyses suggest that customer’s disloyalty as a behavioural construct (Odin, Odin, and Valette-Florence 2001) can be witnessed in customer’s action of stopping buying a particular brand, unfollowing a person-brand on Twitter, stopping following the results of a Premier League rugby club and deactivating and deleting the Facebook account. Many of the customer disloyalty experiences that were shared represented situations where disloyal customers did not completely stop using the brand, product or the service. In her reflection and through conversations Maja told that she “stopped using Facebook three years ago” yet she also provided the proof that
she had re-activated her account 46-times over the last two years. While still occasionally logging-in, Maja felt that she is not loyal to Facebook. In her words:

“Each time you reactivate your account, you get a notification saying: ‘Welcome back to Facebook’ . . . You wish! I’m not back to Facebook! . . . I just have a short fling with Facebook and I am finishing it with a deactivation of the account”.

The observation that in this case the relationship with the brand changed from a “strong emotional connection” to a “convenient casual relationship”, suggests that customer disloyalty can manifest also as a change in a consumer-brand relationship.

Besides reduced use or shift to non-use and change in the brand relationship, some customer disloyalty took a form of reduced psychological commitment to the object of the loyalty. To illustrate, Maja explained that her “attitude towards Waitrose has recently changed”. A Waitrose, a British supermarket, “has become [her] second-choice” after realising that she “has been paying extra for nothing extra”. Despite reduced psychological commitment, Maja still occasionally buys from Waitrose, suggesting that the different forms of customer disloyalty (behavioural, attitudinal, relational) appear in an intermingled way. While future research should systematically explore how the three identified forms of disloyalty (i.e., change in repeat purchase behaviour, change in customer’s preference toward the brand, and change in brand relationship) interact, our dataset speaks to the existence of experiences with different combinations of these three aspects. For instance, René felt that his experience with Microsoft Excel represents an experience of customer disloyalty. Yet through conversations it appeared that René’s feelings of disloyalty did not stem from the change in his attitude or in the brand relationship but rather from using Excel spreadsheets less than he used to or he
would want to. Seeing himself as “the king of Excel” and “having an unhealthy relationship with Excel”, he reported he felt “like having an affair” each time a client asked him to use Google Sheets. This example attests to the notion that customer disloyalty can arise in response to reasons different than the ones typically covered in the marketing literature (e.g., brand transgressions, service failures, ideological and moral clashes) (e.g., Aaker, Fournier, and Brasel 2004; Lee, Motion, and Conroy 2009). Furthermore, this example highlights the problems with marketing managers over-relying on the measures of the behavioural aspects of customer (dis)loyalty. Thinking about disloyalty only in terms of reduced repeat use or purchase behaviour and not considering and measuring the other two manifestations of disloyalty, marketers miss the opportunity for re-acquisition of the customers. What is more, they could alienate their, perhaps only temporarily disloyal, customers. To illustrate, as reported by Maja, each received Facebook Welcome Message, pretending like nothing happened, served as a confirmation that becoming a disloyal customer was the right thing to do.

Looking at the customer disloyalty from the perspective of the consequences of becoming disloyal, our observations suggest that being disloyal led to four different marketing implications. The most unsurprising consequence of customer disloyalty was the change of the brand in the form of brand switching (e.g., using Zoom instead of Skype). The reported experiences also included the change of a product within the category (e.g., René started drinking herbal tea instead of black tea after becoming disloyal to milk), product modifications (e.g., René started drinking higher quality, black coffee after becoming disloyal to milk), and the change of shopping behaviour (e.g.,
René searching for loose items or for items in 100% recyclable packaging). One interesting observation that emerged was that customer disloyalty had a cascading effect where a customer becomes disloyal to a particular loyalty object as a consequence of becoming disloyal to another object. René, for instance, shared how becoming disloyal to unpackaged goods led him to becoming partial disloyal to Sainsbury in favour of the local shop who sell groceries without packaging. Further research is needed to understand how the customer (dis)loyalty emerges as a consequence of the interrelationships between the brands, products, services and ideas.

**Our Verdict on the Interactive Introspection**

This chapter aims to demonstrate the value of interactive introspection to explore the phenomenon of customer disloyalty. Our contribution lies in illustrating the non-monolithic nature of customer disloyalty and describing the procedures involved in conducting the method we refer to as interactive introspection. Although we tried to address the most common caveats of the introspection (see Wallendorf and Brucks 1993) in our research design, our study is not without limitations. The main limitation derives from the relatively small sample of customer disloyalty experiences; collecting more experiences, preferably from other marketing scholars, would unearth additional and more diverse insights in relation to customer disloyalty. That said, as a discovery-oriented inquiry (Fournier 1998; Wells 1993), we believe our findings have explanatory power (Corbin and Strauss 2008).
Reflecting on the process of interactively introspecting, we identified several advantages and some shortcomings of this method. Firstly, interactive introspection is an accessible and convenient method allowing to find new angles on the (un)familiar topics in a relatively short period of time and with a relatively small budget (not including the cost of researcher’s time which was perceived as high and as the biggest shortcoming of the method). This type of data collection is fairly accessible to not only experienced researchers but also professionals in the branding and wider marketing field. Characterised by versatility, interactive introspection can be used as a stand-alone method, as a complementary method to quantitative studies in mixed-methods research and as a preliminary research strategy, helping to identify the topics of interest.

Additional benefit of this type of research is the opportunity to spend time reflecting on one’s own behaviour as a customer of goods, services and ideas. Finding interactive introspection transformative, we anticipate changes in our own behaviour as a result of this study; not only in the sense of a heightened awareness of when we are ‘tipping’ but also the process we adopt and the considerations we give to the alternatives we consider and adopt after ‘tipping’. Using this method has been transformative also in a sense that as qualitative researchers it was the first time that we have not been worried that we misinterpreted our informants. Taken together, both authors remain psychologically committed and willing to use the method of interactive introspection in the future research endeavours.

References


