

Trust, commitment, and older women: Exploring brand attachment differences in the elderly segment

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Abstract

Understanding older adults' product consumption behavior is of high importance to consumer and marketing research. Prior studies have mainly focused on older adults' cognitive decline and compared their behavior to that of younger consumers. A neglected area of research has been older consumers' brand attachment that is associated with potential differences between consumers in their fifties and in their seventies. In this article, the authors provide insights into the under-researched field of elderly women's brand attachment. Drawing on socioemotional selectivity theory, a shift towards emotional aspects in brand relationships is proposed. A model involving trust and commitment processes is developed and empirically tested in a survey among 341 older women. Moderator analyses reveal significant differences between the "younger elderly" and the "older elderly" in relationships among self-concept connection, partner quality, trust, and commitment. For the younger elderly, *how a brand is* (based on trust judgments) seems to be more important. For the older elderly, *what a brand does* in its role as relationship partner becomes more relevant.

Keywords: Older consumers, elderly, commitment, trust, brand attachment, emotion regulation, socioemotional selectivity theory, consumer-brand relationships, women, multigroup analysis, structural equation modeling, chronological age, self-concept connection, partner quality

Trust, commitment, and older women: Exploring brand attachment differences in the elderly segment

In industrialized Western countries, the population is rapidly aging. By the year 2020, one out of every six Americans will be 65 years of age or older (Yoon & Cole, 2008). Notably, this group has high purchasing potential (Sudbury & Simcock, 2009). Thus, it is not surprising that marketing to older consumers should be a top priority for companies (Beinhocker, Davis, & Mendonca, 2009). However, there still is a deficit in understanding older consumers' behavior (Moschis, 2007; Yoon, 1997; Yoon, Cole, & Lee, 2009).

Most consumer research on that topic is primarily concerned with contrasting older consumers with younger adults (Cole & Balasubramanian, 1993; John & Cole, 1986; Williams & Drolet, 2005; Yoon & Cole, 2008). Likewise, many companies do not consider elderly consumers as a heterogeneous group with diverse needs and preferences (Moschis, 2003; Weijters & Geuens, 2006). This comes at a high risk since older consumers may avoid brands that portray the elderly as being homogeneous (Tepper, 1994; Weijters & Geuens, 2006). It is therefore of major significance to explore whether systematic differences exist within the consumer segment of 50+ (Alreck, 2000; Moschis, 2003). In this article, the authors contend that elderly consumers are not only different from consumers in their twenties but that distinguishing between *younger elderly* and *older elderly consumers* illuminates current understanding of the aging process and its implications for marketing.

Differences within the elderly segment have been observed by gerontologists (Carstensen, Fung & Charles, 2003; Helson & Soto, 2005; Labouvie-Vief et al., 1995; Lang & Heckhausen, 2001; Sneed & Whitbourne, 2003). Socioemotional selectivity theory (SST) suggests a change in motivation during human development influencing thoughts and behaviors of older individuals (Carstensen, 1995; Carstensen, Isaacowitz, & Charles, 1999).

Changes in emotion regulation that accompany aging might influence consumer behavior through differences in brand attachment. For example, older elderly consumers may focus on emotional and relational branding aspects to a higher degree than younger elderly consumers might do.

Several studies suggest differences in emotion regulation across younger elderly and older elderly consumers that have marketing implications (Carstensen, Fung, & Charles, 2003; Drolet et al., 2010; Fung & Carstensen, 2003; Lambert-Pandraud, Laurent, & Lapersonne, 2005; Novak & Mather, 2007; Williams & Drolet, 2005). All studies focus on *differences in construct mean scores* (e.g., higher vs. lower variety seeking, higher vs. lower liking of informative vs. emotional advertising, higher vs. lower repurchase intent). To extend this view, the focus in this paper is on *differences in brand attachment processes* (e.g., higher vs. lower influence of brand trust on brand commitment) across younger elderly and older elderly consumers. This extended perspective is important to researchers and managers because traditional thinking (e.g., high trust always leads to high commitment) may not apply to all consumer groups. In addition, the article contributes to existing research on the aging consumer by offering a theory that stresses changes in motivation, not cognitive decline. Thus, the authors provide a more optimistic view on aging and how it affects marketing-relevant behavior.

The remainder of this article is structured as follows. It starts with a review of the literature on SST which is the theoretical base of the authors' contention of age-specific differences in elderly consumers' brand attachment. Next, the key variables of the study are presented as well as a general model that serves as framework for this study. The central part of the conceptualization concerns the development of moderator hypotheses aimed to better understand the effect of chronological age from a socioemotional selectivity perspective. These hypotheses are tested through a survey among 341 female consumers who evaluated

their favorite coffee brand. The investigation sought not only to theoretically and empirically delineate how aging affects brand attachment but also to illuminate important factors that determine trust and commitment processes within the elderly segment. In aggregate, the results present intriguing implications for research on aging, brand attachment, and SST.

Theoretical Background

Socioemotional selectivity theory

Most consumer research that investigates the elderly focuses on theories of cognitive decline during the aging process. For example, with regard to cognitively demanding tasks, older consumers are seen as having reduced working-memory capacities (Cole & Balasubramanian, 1993; Yoon, 1997; Yoon, Cole, & Lee, 2009) or being less able to think in terms of complexity (Labouvie-Vief et al., 1995). Alternatively, behaviors of elderly people might also be associated with changes in motivation (Carstensen, 2006). There is evidence that adult development involves a shift from expansionist motives, such as achievement or identity development, to motives involving security or threat avoidance (Helson & Soto, 2005).

According to Carstensen's (Carstensen, 1995, 2006; Carstensen, Isaacowitz, & Charles, 1999; see Charles & Carstensen, 2010 for a recent review) socioemotional selectivity theory, the subjective sense of remaining time until death plays a critical role in human motivation, cognition, and emotion because it affects the ranking and execution of behaviors which are geared toward specific goals. These goals can be either knowledge-related or emotion-related. When the future is perceived as limited, people tend to be more present oriented and immediate needs, such as emotional states, become most salient (Carstensen, 1995). Aging is inextricably linked to perceiving time left in life as more limited and thus is associated with increased preferences for and investment in emotionally meaningful goals (Carstensen, Fung, & Charles, 2003). This notion is evident in the work of Carstensen,

Isaacowitz, and Charles (1999), who show that the proportion of emotional to non-emotional information recalled from social narratives increased from an earlier age group (53-67) to a successive one (70-83 years). Mikels and colleagues (2005) discover that younger adults outperform older adults when comparing a variety of pictures on brightness. When rating the intensity of positive emotional stimuli, however, older consumers outperform their younger counterparts. Hence, instead of solely focusing on reduced mental capacities, age differences can also be associated with motivation and focus on positive stimuli (Charles & Carstensen, 2010; Healey & Hasher, 2009). Growing old typically leads to less expansive goals (e.g., acquiring knowledge) in favor of emotion-related goals, such as balancing emotional states and sensing that one is needed by others (Carstensen, Fung, & Charles, 2003; Carstensen, Isaacowitz, & Charles, 1999). Consequently, in everyday decision making, cognitive decline might not become overly detrimental for older elderly (Healey & Hasher, 2009).

While it has been widely used in psychological research, relatively little research has considered the implications of SST within marketing (Drolet et al., 2010). Two studies analyze memory effects and liking of emotional advertisements. Williams and Drolet (2005) show that consumers older than 65 years report higher likings and recall of emotional appeals in advertisements. By contrast, young adults have higher likings and recall of rational appeals. Research by Fung and Carstensen (2003) also demonstrates that older people prefer emotionally meaningful appeal over knowledge-related appeal. Applied to relationships with brands, older elderly consumers may focus on emotional aspects to a higher degree than younger elderly consumers might do. In support of this notion, research has shown that old-old consumers, compared to young-old, middle-aged, and young buyers, are more likely to repurchase a previous car brand (Lambert-Pandraud, Laurent, & Lapersonne, 2005). According to Lambert-Pandraud, Laurent, and Lapersonne, positive emotions elicited by

close relationships with a supplier and biased memory of positive features of a previously chosen option may account for this finding.

In addition, considering a conceptual overlap between mortality perceptions and assessment of time remaining in life as limited (i.e., the foundational premise of SST) additional studies can be interpreted from the perspective of SST. For example, Rindfleisch and colleagues (2009) demonstrate that materialistic individuals are likely to seek solace in attachment to brands when mortality is salient. According to terror management theory (Pyszczynski, Greenberg, & Solomon, 1997), individuals need to buffer their existential insecurity associated with the awareness of one's mortality. Among others, forming strong connections to brands can be a means of buffering their existential insecurity and thus, balancing their emotional states (Rindfleisch, Burroughs, & Wong, 2009).

Concluding, if one accepts that age relates to general patterns in emotion regulation (Carstensen, 1995; Carstensen, Fung & Charles, 2003) and that emotions are key to brand attachment processes (Aaker, Fournier, & Brasel, 2004; Thompson, MacInnis, & Park, 2005), the assumption that older elderly consumers may focus on emotional aspects to a higher degree than younger elderly for building or maintaining brand relationships seems more than reasonable. Before presenting specific moderator hypotheses, the next section addresses brand attachment processes in more detail, leading to the development of a general model as framework for this study.

Brand Attachment

Brand attachment is a relationship-based concept that reflects an emotion-laden bond between a person and a brand (Fournier 1998; Thompson, MacInnis, & Park, 2005). In general, self-concept connection ("me-ness") and partner quality ("we-ness") can be considered important constructs that express consumers' attachments to brands (Fournier, 1998; Kleine, Kleine, &

Allen, 1995; Thomson, MacInnis, & Park, 2005). By contrast, trust and commitment describe consequences of brand attachment (Aaker, Fournier, & Brasel, 2004; Sung & Choi, 2010; Thomson, MacInnis, & Park, 2005). Consequently, the four constructs are used in this study to address important notions of the brand attachment process (see also Keller & Lehmann, 2006).¹ Figure 1 illustrates the brand attachment process and presents the conceptual model which describes how this process may be affected by age.² General descriptions of the four branding constructs described in Figure 1 follow. In addition, trust and commitment processes that link the four constructs are considered because this will enhance understanding of the age effects presented in the next section.

*****insert Figure 1 about here*****

Brand trust is understood as a rather rational construct describing the willingness of the consumer to rely on the brand to perform its stated function (Chaudhuri & Holbrook, 2001; Delgado-Ballester, Munuera-Alemán, & Yagüe-Guillen, 2003). Commitment is conceptualized as an affective construct and has been defined as a desire to maintain a relationship (Moorman, Deshpandé, & Zaltman, 1993). Drawing on Escalas (2004) and Fournier (1998), self-concept connection is understood as the extent to which individuals have incorporated brands into their self-concepts (i.e., “me-ness” of a brand). Self-concept connections help make consumers’ lives more orderly and predictable, bolstering their sense of security (Fournier, 1998; Rindfleisch, Burroughs, & Wong, 2009). The fourth concept, partner quality, is conceptualized as the consumer’s perception of feeling wanted, listened to,

¹ Satisfaction as another prominent brand relationship variable is not included in the model because it provides a general basis for attachment (Carroll & Ahuvia, 2006; Keller & Lehmann, 2006). For example, when close relationships between consumers and the brand already exist the explanatory power of satisfaction in predicting future intentions is limited (Garbarino & Johnson, 1999).

² One reviewer pointed out that alternative conceptualizations are possible. For example, Aaker, Fournier, and Brasel’s (2004) conceptualization would suggest direct effects from trust on the remaining three constructs. However, the proposed model here not only is theoretically meaningful but also fits the data better than alternative conceptualizations.

and cared for, as well as his/her feeling of understanding the brand (i.e., “we-ness;” Fournier, 1998; Schwalbe, 1988).

The relationship investment model as proposed by Breivik and Thorbjørnsen (2008) suggests a path from partner quality to commitment. Social psychology also provides evidence that a partner’s attention to a relationship and his/her responsiveness to one’s needs and desires result in engagement in relationships (Laurenceau et al., 1998). Thus, investing in good relationships with consumers might also be reciprocated. In addition, closeness and understanding have been shown to not only foster trust in interpersonal relationships (Dunn & Schweitzer, 2005) but are also important in creating and enhancing brand trust (Delgado-Ballester et al., 2003). This notion is further supported by Sargeant and Lee (2004) in a study of donor behavior, implying that caring for consumers may develop trust. Consequently, a good partner quality is expected to positively influence brand trust.

Previous research indicates that consumers tend to connect their self-concepts with the image of a product or a brand (Belk, 1988; Escalas, 2004; Rindfleisch, Burroughs, & Wong, 2009). As Thomson, MacInnis, and Park (2005) show, strong attachments that link the brand to the self lead to consumers’ commitment to preserving a relationship with it. In contrast to these paths that have been suggested by previous research, literature is scarce about the influence of self-concept connection on trust. A starting point might be that trusters must rely on their perceptions of trustee characteristics to evaluate trustworthiness (Dunn & Schweitzer, 2005). It can be argued that a strong connection between a brand and individuals’ self-concepts may enhance their faith that the brand indeed bears reliance and integrity. In other words, identification might lead to confidence in the brand (Escalas, 2004). Morgan and Hunt (1994) provide partial support asserting that relationship partners’ shared values impact not only commitment but also trust.

In addition to the relationships between attachment expression and attachment consequence concepts, a path from brand trust on commitment is considered. Most researchers agree that trust comes from a feeling of security that a brand will meet a consumer's expectations, and it represents the willingness of a consumer to accept vulnerability due to positive expectations (Chaudhuri & Holbrook, 2001; Moorman, Deshpandé, & Zaltman, 1993). Since commitment entails vulnerability, a consumer will only seek trustworthy brands (Morgan & Hunt, 1994). Prior studies have shown that trust is a major determinant of relationship commitment (Chaudhuri & Holbrook, 2001; Garbarino & Johnson, 1999; Morgan & Hunt, 1994).

The main focus of this research, however, is not on the general model as presented in figure 1 but on potential age-based differences between model relationships. While, on average, people older than 50 years place more importance on emotional goals than do younger adults (Carstensen, Isaacowitz, & Charles, 1999), research suggests an even increased emphasis on emotions after the age of 65 (Carstensen, Isaacowitz, & Charles, 1999; Charles, Mather, & Carstensen, 2003; Williams & Drolet, 2005). Thus, consumers' emotional attachments to brands are likely to be different for 50-65 year olds than for yet older people. Specifically, the key proposition is that the impact of the more emotional and relational constructs (i.e., self-concept connection, partner quality) on brand trust and affective commitment is stronger for the older elderly. The influence of brand trust on commitment, on the other hand, is expected to be stronger for the younger elderly. The authors elaborate on these ideas next.

Age-based differences in older consumers' brand attachment

SST is best known for describing the change in quality of social networks in the course of the life span (Carstensen, 1995, 2006; Charles & Carstensen, 2010). Research

indicates that dependability in relationships is of particular importance to people in old age (Adams, Blieszner, & De Vries, 2000). Adults 65 and over are typically more focused on connectedness with others (Carstensen, Isaacowitz, & Charles, 1999; Williams & Drolet 2005). Hence, the general observation that the perceived quality of a relationship partner also determines consumer responses to brands seems to become increasingly relevant as consumers age. Because brands may even be perceived as impersonated relationship partners causing positive experiences or hurt for some consumers (Fournier, 1998), the older elderly are expected to especially reward brands that meet their needs for caring and mutual understanding with higher commitment. The same process may occur with respect to trust. Partner quality includes aspects of predictability, dependability, and faith which heavily influence trust development (Wieselquist et al., 1999). Given that partner quality generally might be more important for the oldest consumers (Charles & Carstensen, 2010; Williams & Drolet, 2005), trust should be influenced to a higher degree by partner quality in this group. This leads to the first hypotheses:

Hypothesis 1 (H1): The effect of partner quality on commitment is higher for the older elderly, relative to younger elderly.

Hypothesis 2 (H2): The effect of partner quality on trust is higher for the older elderly, relative to younger elderly.

Individuals strive to protect their identities from information that threatens their consistency and continuity (Greve & Wentura, 2003). Especially in late adulthood, factors such as a decrease in role repertoire, physical and psychological restrictions, and heightened mortality awareness may more frequently challenge self-concepts (Erikson, 1980; Sneed & Whitbourne, 2003) and, thus, the individual's emotional balance. Positive emotions resulting from perpetuating one's self-concept are likely to become even more important for the older elderly compared to the younger elderly (Carstensen, Fung, & Charles, 2003; Carstensen,

Isaacowitz, & Charles, 1999). Hence, brands that connect to the consumers' self and help it to stabilize might be compensated with higher commitment. Likewise, nostalgic purchase behavior driven by the desire to connect to the past appears more frequently with aging (Holbrook, 1993; Olsen, 1999). As Schau, Gilly, and Wolfenbarger (2009) note, past identities allow retirees to experience continuities from the past, in the present, and into the future. Therefore, possessions or consumption experiences may help to achieve security and self-continuity (Belk, 1988), which becomes increasingly important with age.

Hypothesis 3 (H3): The effect of self-concept connection on commitment is higher for the older elderly, relative to younger elderly.

While there is evidence for age-group differences in the relationship between self-concept connection and commitment, the same does not necessarily occur with respect to trust. On the one hand, SST would suggest pursuing positive emotions based on identification through self-concept connection. Thus, a brand that is closely tied to one's sense of self may be perceived as being more trustworthy especially by older consumers. On the other hand, identification might influence confidence in a brand irrespective of the consumers' age. Once consumers identify with a person or object, they will also link attributes like reliability and integrity to it (Butler, 1991). In interpersonal relationships, a person may automatically associate a close friend with high levels of trust without thinking of specific evidence that supports or refutes the judgment (Dunn & Schweitzer, 2005). Likewise, given the close relationship between consumers and the brands they have incorporated into their self-concepts, trust will develop automatically. Despite better cognitive functioning, consumers in their fifties are likely to use this heuristic as well (Healey & Hasher, 2009). As with most automatic processes, this association is likely to be immune to the effects of increased age (Yoon & Cole, 2008). In absence of any study suggesting age differences with respect to

identification-based trust creation, only low age-group differences in the effect of self-concept connection on trust are expected.

Hypothesis 4 (H4): The effect of self-concept connection on trust does not change across both groups of elderly consumers.

In contrast to hypotheses H1 to H3 that propose stronger construct interrelations within the group of older elderly, the authors expect trust to exert a lower influence on commitment within this group. Combining the more rational nature of brand trust with propositions from SST, explanations for this assumption can be provided. First, due to their stronger focus on positive emotions, the elderly are less likely to question items they have known for a long time (Williams & Drolet, 2005). Instead of searching for evidence that a favored brand might have trust deficits, the older elderly rather focus on positive aspects of a previously chosen option (Charles, Mather, & Carstensen, 2003; Lambert-Pandraud, Laurent, & Lapersonne, 2005). Unless they become really dissatisfied with a product, older elderly do not look for alternatives (Novak & Mather, 2007). Thus, even a decrease in trust may not lead to a respective drop in commitment because the emotion-driven motivation may also favor those constructs with higher emotional power (Fung & Carstensen, 2003). Indeed, Laufer, Silvera, and Meyer (2006) show that in a trust threatening product harm crisis, the oldest consumers did not blame the company and did not react with reduced purchase.

By contrast, commitment is assumed to be less emotionally driven for the younger elderly (Fung & Carstensen, 2003). Therefore, rather rational information from trust judgments becomes more important, and recent trust experiences may strongly impact the development of commitment. Consequently, if younger elderly do not fully trust a brand, their affective commitment might be less compared to older elderly. In conclusion, this leads to the last hypothesis.

Hypothesis 5 (H5): The effect of trust on commitment is higher for the younger elderly, relative to older elderly.

Method

Sample description

The sample consists of 341 female consumers. Women seem better able to express their brand attachments (Adams, Blieszner, & De Vries, 2000; Fournier, 1998) but are not expected to substantially bias results for gender-specific reasons as the psychological effect accounting for the moderating role of age (i.e., emotion regulation) is a human universal and does not depend on sex, race, or socioeconomic status (Charles, Mather, & Carstensen, 2003; Fung & Carstensen, 2003). Coffee as a frequently purchased packaged good was chosen because strong brand relationships may continue to impact on buying behavior into old age. In a study by Fournier and Yao (1997) coffee proved to be a viable product for analyzing consumer-brand relationships. According to initial qualitative work, older consumers show varying degrees of attachment toward coffee brands, ranging from simple habitual purchase to strong emotional ties. Additionally, most brands are well-known, exist for a long time, and address elements of brand relationships in their advertisements.

Data was collected during 16 regional meetings of a national women's association in Germany. The sampling allowed to control for two potential biases that might have confounded measures. First, chronic illnesses prevent older adults from advantages in emotion regulation (Charles & Carstensen, 2010). Respondents had no severe illnesses that dramatically decreased subjective well-being. Second, well-being is also affected by a loss in social belonging. Social interactions are pivotal to emotion regulation and benefit cognitive functioning of older adults (Charles & Carstensen, 2010). Members of a women's association take part in regular social interactions with close friends; that is, age differences observed can be attributed to changes in emotion regulation. To assess a population that has had constant

access to the coffee brands, all of the respondents are exclusively of West German origin.³ Participants completed a standardized questionnaire. To get a more nuanced view of satisfied consumers' feelings about brands respondents' favorite coffee brands were analyzed (Carroll & Ahuvia, 2006). They were first asked to name their top-of-mind most preferred coffee brands. All the subsequent questions were to be answered with reference to this brand. During the debriefing respondents did not report difficulties with answering the questions.

Differentiating the elderly

Following previous applications of SST in consumer behavior (Fung & Carstensen, 2003; Williams & Drolet, 2005), the authors used chronological age to differentiate the elderly segment. In general, individuals are typically classified as “older” when they reach 50 (Olsen, 1999; Weijters & Geuens, 2006). Since 50 years represents the earliest age at which marketers label consumers as “older” (Beinhocker, Davis, & Mendonca, 2009; Tepper, 1994), this seems a reasonable lower bound for the study on hand. Referring generally to the 50+ population in studies on older consumers is indeed common practice (Yoon & Cole, 2008).

It is more difficult to draw a line between “younger” and “older” elderly. In the developmental psychology literature, researchers tend to use either 60 years (e.g., Labouvie-Vief et al., 1995) or 65 years (e.g., Erikson, 1980; Lang & Heckhausen, 2001; Tepper, 1994) as a delineation point. Unfortunately, authors typically don't provide reasons for their choices. Based upon changes in life satisfaction (Lang & Heckhausen, 2001), the importance of retirement as a life event (Schau, Gilly, & Wolfinbarger, 2009), and a greater focus on emotional goals after the age of 65 (Carstensen, Isaacowitz, & Charles, 1999; Williams & Drolet, 2005), the authors decided to use 65 years as the delineation age. Thus, they differentiate “younger elderly” (50 to 65 years; $M = 60.3$ years, $SD = 4.4$, $N = 138$) from

³ Due to the German separation between 1949 and 1989, East German participants may not have had constant access.

“older elderly” (older than 65 years; $M = 72.5$ years, $SD = 5.6$, $N = 203$). The average age in the younger elderly group is 60 years and in the older elderly group is 73 years. Thus, it has to be noted that authors do not contrast 50-years-old and 80-years-old but two closer groups.

Measures

Existing measures were used whenever possible. Respondents rated all measures on six-point Likert-type scales (1 = totally disagree, 6 = totally agree). Commitment was measured with four items (e.g., “I am so happy with my brand that I no longer feel the need to look out for other coffee alternatives”). The items were based on the commitment subscale used by Aaker, Fournier, and Brasel (2004) and Park, Kim, and Kim (2002). Trust was measured with three indicators (e.g., “I have confidence in my coffee brand”) depicted from Delgado-Ballester, Munuera-Alemán, and Yagüe-Guillen’s (2003) reliability dimension of the brand trust scale. Self-concept connection was measured using four items (e.g., “I feel a personal connection to this brand”). The items are adapted from Aaker, Fournier, and Brasel (2004) and Escalas (2004). Partner quality was measured with three indicators (e.g., “This brand shows a continuing interest in me”). The conceptualization and operationalization of partner quality differs slightly from Fournier’s (1998; Aaker, Fournier, & Brasel, 2004). One item was added that taps the consumer’s role taking (i.e., “I feel as though I really understand this brand”) based on Park, Kim, and Kim (2002). It is similar to a measure of partner quality that has been used by Breivik and Thorbjørnsen (2008; “I feel like I know what to expect from this brand”). Where necessary, authors refined items to adapt to the context (i.e., coffee brands) through group discussions, and pretested the scales ($N = 93$). The means, standard deviations, and correlations of the model constructs are provided in Table 1.

*****insert Table 1 about here*****

The multi-item measures are validated via confirmatory factor analysis. The authors analyzed this model using LISREL 8 (Jöreskog & Sörbom, 2004), which indicated a strong degree of fit ($\chi^2(71) = 176.86, p < 0.01$; RMSEA = 0.066; SRMR = 0.036; CFI = 0.99; NNFI = 0.98). In Table 2, the descriptive statistics of the items and results of the measurement models are reported. Factor loadings (ranging from 0.71 to 0.90), composite reliabilities (ranging from 0.85 to 0.91), and average variance extracted (AVE, ranging from 0.63 to 0.73) show values above the suggested thresholds (Fornell & Larcker, 1981). Therefore, the measurement model seems to have both high reliability and convergent validity. The authors assessed the discriminant validity of these measures by employing Fornell and Larcker's (1981) test of shared variance between pairs of latent constructs. The results reveal that the squared correlations between these pairs of constructs do not exceed the AVE for any single latent construct, which indicates discriminant validity.

*****insert Table 2 about here*****

Results

Before the hypotheses are tested, construct means are compared across groups. As shown in Figure 2, the older elderly consumers consistently evaluated their favorite coffee brand as more positive with regard to the four model constructs than the younger elderly did. However, while partner quality, self-concept connection, and commitment are evaluated significantly better, the difference in trust judgments is not significant. The same findings can be observed when all four constructs are treated as latent variables (i.e., latent mean structure analysis; Byrne, 1998). As LISREL's Kappa matrix implies, again three of the four constructs have significantly higher means in the older group. More precisely, the relative mean (compared to

the younger group) for commitment is 0.30 ($t = 2.02$), for self-concept connection 0.73 ($t = 4.43$), and for partner quality 0.39 ($t = 2.94$). Regarding trust, the mean difference is not significant (0.17; $t = 1.77$).

*****insert Figure 2 about here*****

Next, age-specific differences in brand attachment are inspected by using the multigroup approach.⁴ The multigroup method (Byrne, 1998) is a commonly preferred technique for detecting moderating effects. The authors start their inspection by assessing configural invariance (Steenkamp & Baumgartner, 1998). With the exception of a slightly too high RMSEA value, the fit again is very good ($\chi^2(143) = 358.56, p < 0.01$; RMSEA = 0.094; CFI = 0.97; NNFI = 0.97). Thus, no further adjustments were undertaken to avoid capitalization on chance (Bollen, 1989). In addition to configural invariance, metric invariance is necessary for comparing multiple groups (Steenkamp & Baumgartner, 1998). A comparison of the configural invariance model mentioned above (i.e., factor loadings are different within each group) to a model where measures are constrained to be equal across groups yields a chi-square difference of 9.01 with ten degrees of freedom ($p > 0.5$). That is, factor loadings are invariant, so testing can proceed for moderator influences on structural relationships (Bollen, 1989). Figure 3 shows the path coefficients for each age group, based on equal factor loadings. As shown in this figure, the path from self-concept connection on commitment is not significant in both groups. The remaining path coefficients differ across subgroups, indicating age influences.

⁴ Prior to testing for group differences, the general model was compared with several rival models (e.g., trust as fully mediating between self-concept connection and partner quality on the one side and commitment on the other side; treating trust as influencing the remaining three constructs). Summarizing, no theoretically meaningful alternative model is superior to the conceptual model presented in figure 1.

*****insert Figure 3 about here*****

To test for differences in the relationships between latent variables, a so-called free model (i.e., while constraining factor loadings to be invariant, all paths of the structural model are set free across younger and older groups) is compared to one in which all structural paths are allowed to differ, except for the link that was potentially affected by the moderator variable. Differences in chi-square values between models determine whether age acts as a moderating variable; that is, a significant increase in chi-square from the free model to a model in which one relationship is set equal implies that the moderator variable has a significant influence on that relationship. The results are provided in Table 3. Hypothesis H1 stated that the impact of partner quality on commitment will be higher for older elderly, relative to younger elderly. Chi-square significantly increases when this path is constrained to be equal across groups ($\Delta\chi^2(1) = 18.44, p < 0.001$). Thus, the relationship is significantly stronger for older elderly compared to younger elderly. Consequently, hypothesis H1 is supported. Hypothesis H2 addressed the path from partner quality on trust. Again, the effect size is expected to be higher for older elderly. Constraining the path to be equal across groups leads to a significant increase in chi-square ($\Delta\chi^2(1) = 6.36, p < 0.02$). Thus, the relationship is significantly stronger for older elderly compared to younger elderly. Hypothesis H2 is also supported. With regard to the path from self-concept connection on commitment, a chi-square difference test was not performed because the paths are not significant in either group. Consequently, hypothesis H3 has to be rejected. Hypothesis H4 posited that there will be no difference in effect sizes regarding the path from self-concept connection on trust. However, constraining this path to be equal across groups leads to an increase in chi-square ($\Delta\chi^2(1) = 3.82, p < 0.06$). This means that self-concept connection impacts on trust to a higher degree within the younger elderly group. Thus, this finding leads to rejection of hypothesis H4. The

last hypothesis H5 stated that the impact of trust on commitment will be higher for younger elderly, relative to older elderly. As expected, chi-square significantly increases when it is constrained to be equal across groups ($\Delta\chi^2(1) = 15.81, p < 0.001$). Thus, the relationship is significantly stronger for younger elderly compared to older elderly. This result is in line with hypothesis H5.

Summarizing, a comparison of the younger elderly and the older elderly reveals that four out of the five paths in the framework differ significantly in size. Partner quality has a strong impact on trust in both subgroups but a larger effect size for the older elderly. Furthermore, it heavily impacts commitment within the older elderly segment but not in the younger elderly segment. While self-concept connection exerts no significant influence within the older group, it does affect younger elderly's brand trust. In general, partner quality is best suited in predicting commitment within the older group. Instead, brand trust represents the major determinant of commitment for the younger elderly.

*****insert Table 3 about here*****

Discussion

This study contributes to the understanding of the 50+ age market by analyzing differences in brand attachment between two groups of elderly consumers, namely those between 50 and 65 and those above 65 years of age. Results show that the older consumer group displays more emotional brand attachment processes than consumers in their fifties and early sixties. At the latent mean level, self-concept connection, partner quality, and affective commitment are greater for the older elderly. In contrast, both age groups evaluate their preferred coffee brands similarly trustworthy.

Taking a deeper look into brand attachment processes within the older elderly segment, results correspond to the increasing significance of close relationships during the aging process which emphasizes the growing importance of social interaction and caring for older consumers (Charles & Carstensen, 2010; Sneed & Whitbourne, 2003). Partner quality turns out to be a key driver of trust for both age groups with even more importance for the older elderly. In addition, it strongly impacts brand commitment of the oldest consumers. The marginal impact of trust on commitment among older elderly challenges conventional wisdom (i.e., high levels of trust *do not* always lead to high commitment). From a theoretical standpoint, emotion regulation can explain this seemingly contradictory result. It can be assumed that a heightened emphasis on positive emotions within the older elderly segment makes the most emotional and relational variable the best predictor for commitment. Apparently, “we-ness” (i.e., feelings of being cared for) is more relevant than “me-ness” (i.e., feelings caused by self-concept connection) and brand trust for older elderly’s brand commitment. Older consumers’ strong needs for connectedness and being cared for (Charles & Carstensen, 2010) are best reflected in a brand’s partner quality. Hence, *what a brand does* in its role as caring relationship partner is central to older elderly’s brand attachment.

By contrast, for consumers aged 50-65 years, trust turns out to be a key factor in brand relationships. These consumers are in an earlier stage of the aging process (i.e., lifetime remaining is longer) which lends greater priority to pursuing cognitive goals. Thus, common reasoning regarding the trust-commitment link (Morgan & Hunt, 1994) applies. Surprisingly, both brand attachment expression variables (i.e., partner quality and self-concept connection) exert no direct effects on commitment. However, “me-ness” and “we-ness” are still important which is demonstrated by their indirect effects via trust. In contrast to hypothesis H4, the impact of self-concept connection on trust is found to be higher for the younger elderly. It was assumed that the link between self-concept connection and trust occurs automatically when

favorite brands are studied, independent of age. In other words, self-concept connection was not understood as a basis for consciously assessing the brand's trustworthiness. One reason for the diverse result might be that this link is more conscious and cognitively driven than expected as long as self-concept connection is moderate. The lowest mean score for self-concept connection among model constructs may give some indication for that.

Understanding the link as more cognitively demanding may also suggest different mental resources as possible explanation. The younger segment may simply outperform older elderly in processing information more deeply and in forming brand trust judgments on this basis. Generally, considering the commitment process based on the constructs investigated in this study, it seems that younger elderly's brand commitment strongly depends on their trust judgments. Trust, in turn, is determined by partner quality and self-concept connection. Thus, *how a brand is* with respect to its whole characteristics determines the younger elderly's brand attachment processes.

Limitations and directions for further research

The major limitation of this research is that only women were analyzed. Although there are good reasons for choosing women in studies on brand attachment (Adams, Blieszner, & De Vries, 2000; Fournier, 1998), and the underlying rationale for age differences should not be gender-specific (Charles, Mather, & Carstensen, 2003; Fung & Carstensen, 2003; Labouvie-Vief et al., 1995), explicit comparisons across gender and products/brands are needed to assess generalizability.

At the time of this study, chronological age was preferred over cognitive age because it is a segmentation cue that can easily be employed. Incorporating cognitive and ideal age in future studies could improve understanding of the subject even further (Barak et al., 2011; Sudbury & Simcock, 2009). In addition, a direct measure of perceived time remaining in life

might enhance predictability (Charles, 2006). Moreover, a nuanced combination of SST and cognitive decline theories may best account for the complexity of the aging process (Charles & Carstensen, 2010).

Finally, a promising area of research to assess would be whether the findings in this study are due to life-course effects or to cohort influences. For example, in the year 2014, all baby boomers (those born in the U.S. between 1946 and 1964) will be at least 50 years old, and in 2026 the first boomers will turn 80. This time span (i.e., 2014–2026) will allow for studies that include members of only one cohort, ruling out cohort effects. Ideally, the time span will also be used for longitudinal studies that might be the best way to trace brand relationship development over time (Moschis, 2007).

Conclusion and managerial implications

The research goal was to examine age differences based on emotion regulation in older consumers' brand attachment. Using socioemotional selectivity theory (SST), the authors proposed differences in the commitment and trust processes among younger and older elderly. The empirical work tested this core proposition via a survey involving 341 women over the age of 50. Participants were divided into two groups using chronological age of 65 as the delineation point. The findings support the theoretically derived assumption of systematic shifts in brand attachment with respect to consumers' life cycles. SST (Carstensen, 1995; Carstensen, Isaacowitz, & Charles, 1999) has been successfully used to describe these shifts. Hence, this article contributes to the neglected field of studying older consumers in the marketplace (Yoon, Cole, & Lee, 2009).

The present research has at least two major implications. First, chronological age is a segmentation cue that is of value for both researchers and marketing managers. The findings challenge prior research that devaluated chronological age in favor of other measures such as

cognitive age. While the authors do not contend that chronological age would be a better segmentation cue, it still has its justification. A major advantage is the simple use. Likewise, chronological age is closely related to future time perspective (Carstensen, 1995; Henry, 2000; Padawer et al., 2007), making it an effective proxy. This research suggests that firms that focus on older consumers in terms of their age do not have to fear the risk of misleading segmentation. Contrary, current calls for such focusing out of marketing practice (Beinhocker, Davis, & Mendonca, 2009) seem appropriate.

Second, the group of 50+ consumers is not homogeneous with regard to brand attachment. In general, for the older elderly, *what a brand does* in terms of how it behaves as a relationship partner appears to be more relevant. This is expressed in this study by a strong impact of partner quality on brand trust and affective commitment. The importance of partner quality for the older elderly segment can be used to reach these consumers. The results suggest that positioning strategies and advertising themes that emphasize one brand's quality as a caring and understanding relationship partner are more likely to be well received and rewarded with commitment by these consumers. Especially service brands that reach their consumers via personal contact have the unique opportunity to interact with them and impart this message directly, e.g., by showing respect and appreciation, friendly communication, and understanding responsiveness to consumer desires. Although this will be appealing to all age segments, it is essential for older elderly's brand relationships. Compared to shortfalls in other brand attribute dimensions (e.g., product reliability, product superiority, price), unfulfilled needs for caring or negative emotions ensuing from modest partner quality are likely to threaten older elderly's brand commitment to a much higher degree. Hence, investing in relationship activities and thinking about an adequate interaction frequency that enhances the felt orientation toward consumers would be a wise strategy. In addition, brand managers may try not to change marketing programs too often in order to enhance predictability of the

brand's actions. In this study, it was observed that consumer orientation differs greatly between the German coffee brands. The benefit for those that use good partner quality as an actual competitive advantage is demonstrated, especially for the older elderly.

For the younger elderly, trust seems to be important for brand commitment based on their judgments *how a brand is*. Brand characteristics (e.g., partner quality, self-concept connection) in its entirety are used by the consumers to develop brand trust. Hence, the critical hurdle to secure younger elderly's loyalty is to gain their trust. According to relationship marketing literature, trust-strengthening activities could include competence signals (Sirdeshmukh, Singh, & Sabol, 2002). As brand attachment processes are more rationally based on the brand's performance in the respective characteristics, indicating high quality (e.g., via communication, quality seals, test winnings, high price signals), also in comparison to competitors, seems promising. Moreover, brand failures such as product defects or service shortcomings have to be immediately and professionally corrected.

For marketing managers it seems generally useful to bind elderly consumers to the brand at an earlier stage (Stammerjohan, Capella, & Taylor, 2007). Given that no major failure troubles the relationship with the consumer, younger elderly will grow older and the collected positive brand experiences as well as buying habits may then even be more important for their brand commitment. Thus, marketing strategies that consider aging stages and its specific needs a priori are not only likely to be successful but may also profit from synergy effects.

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TABLE 1

Summary Statistics

Variable/Construct	Mean	SD	1	2	3	4	5
(1) Self-concept connection	3.82	1.43	1				
(2) Partner quality	4.41	1.10	0.66	1			
(3) Trust	4.98	0.83	0.61	0.63	1		
(4) Commitment	4.95	0.97	0.57	0.58	0.61	1	
(5) Age	67.53	7.89	0.28	0.19	0.13	0.20	1

Note: Correlations > 0.12 are significant at $p < 0.05$. Correlations > 0.18 are significant at $p < 0.01$.

TABLE 2
Measurement Model Evaluation

Construct/Item (Requirement)	Mean	SD	Convergent Validity			Discriminant Validity
			Factor Loadings (≥ 0.7)	Composite Reliability (≥ 0.7)	AVE (≥ 0.5)	Fornell/Larcker ($AVE > Corr^2$)
Self-concept connection				0.91	0.73	0.73 > 0.44
SELF1	3.62	1.60	0.87			
SELF2	4.14	1.52	0.86			
SELF3	3.79	1.58	0.84			
SELF4	3.77	1.50	0.84			
Partner quality				0.85	0.66	0.66 > 0.44
PQ1	4.63	1.09	0.80			
PQ2	4.48	1.14	0.86			
PQ3	4.04	1.42	0.77			
Trust				0.86	0.67	0.67 > 0.40
TR1	5.05	0.88	0.84			
TR2	5.02	0.85	0.90			
TR3	4.92	0.98	0.71			
Commitment				0.87	0.63	0.63 > 0.38
COM1	5.31	0.83	0.75			
COM2	5.00	1.05	0.78			
COM3	4.82	1.27	0.77			
COM4	4.65	1.36	0.86			

Note: SD = standard deviation; AVE = average variance extracted; $Corr^2$ = highest squared correlation between the model constructs

TABLE 3

Moderator Analyses

Hypothesis test	Model comparison	
Baseline model: free model	d.f.	163
	χ^2	367.40
Model 1: testing H1	d.f.	162
partner quality → commitment is set to be equal across groups	χ^2	385.84
	$\Delta\chi^2_{(1)}$	18.44***
Model 2: testing H2	d.f.	162
partner quality → trust is set to be equal across groups	χ^2	373.76
	$\Delta\chi^2_{(1)}$	6.36**
Model 3: testing H4	d.f.	162
self-concept connection → trust is set to be equal across groups	χ^2	371.22
	$\Delta\chi^2_{(1)}$	3.82*
Model 4: testing H5	d.f.	162
trust → commitment is set to be equal across groups	χ^2	383.21
	$\Delta\chi^2_{(1)}$	15.81***

Note: Moderator variable: age (younger elderly: 50-65 years; older elderly: over 65 years).

*p < 0.06; **p < 0.02; ***p < 0.001

FIGURE 1
Conceptual Model

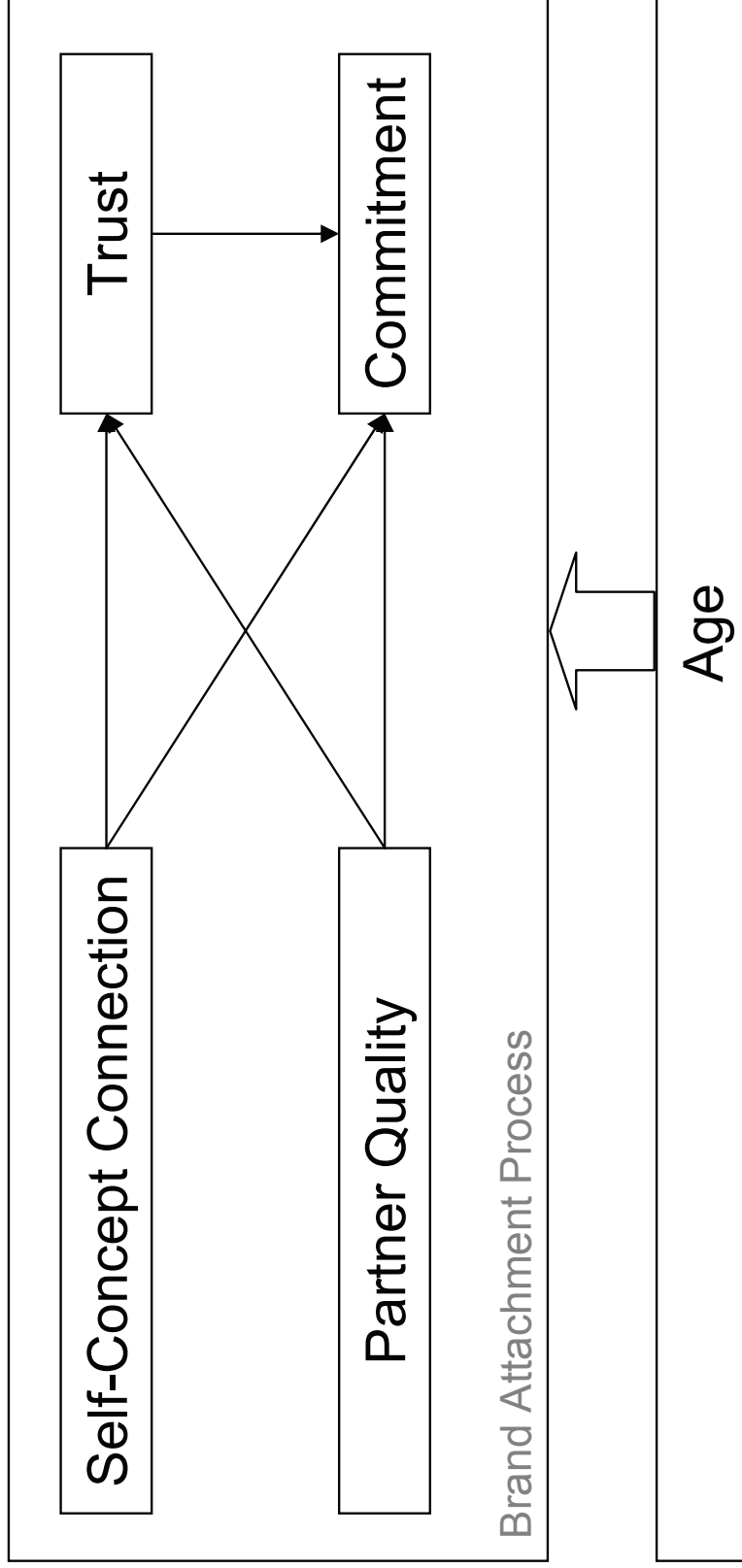
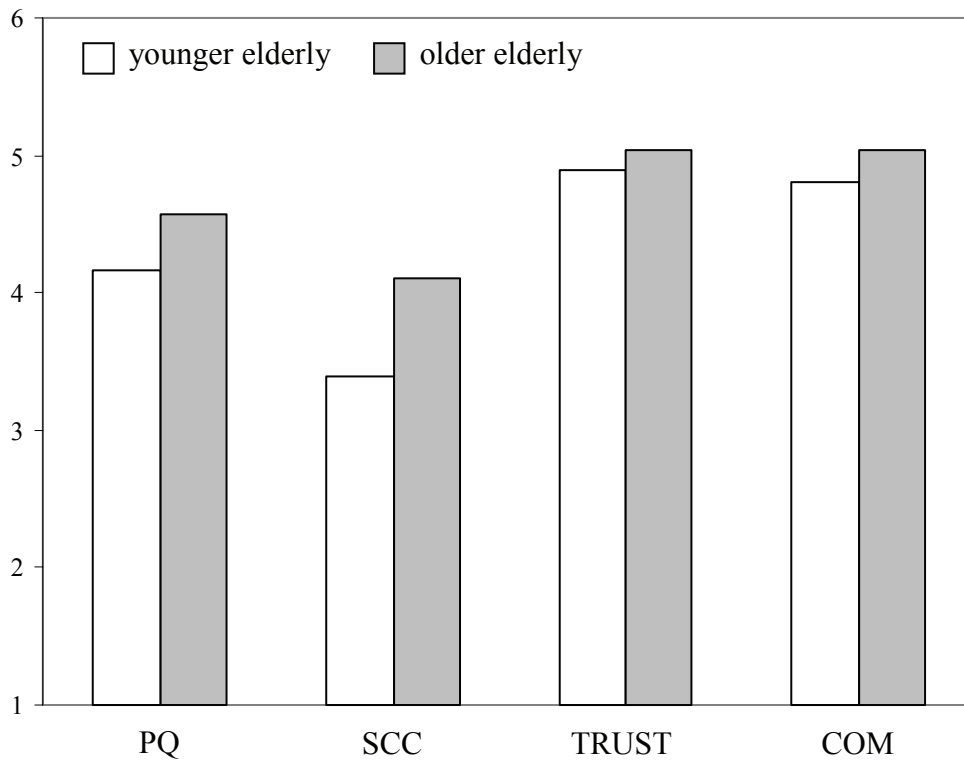


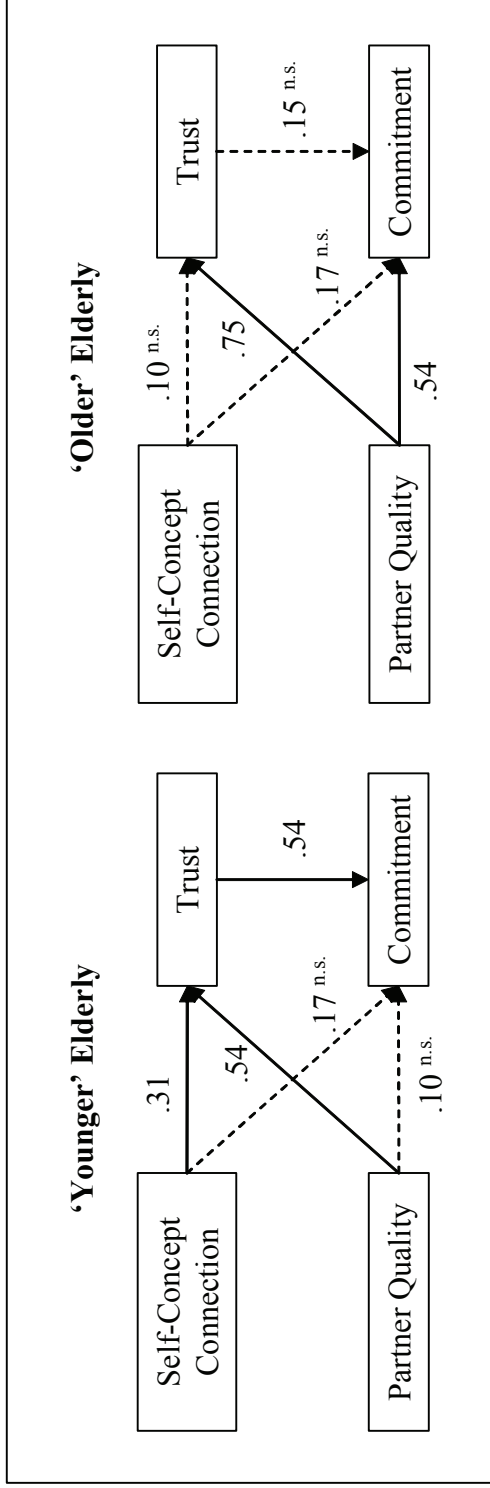
FIGURE 2

Mean Comparison Across Groups



Note: PQ = partner quality, $t = 3.27$, $p = 0.001$; SCC = self-concept connection, $t = 4.69$, $p = 0.001$; TRUST = brand trust, $t = 1.67$, $p = 0.10$; COM = brand commitment, $t = 2.17$, $p = 0.03$.

FIGURE 3
 Path Coefficients for the Two Subgroups



Appendix

Measurement Scales

- I. Self-concept connection (adapted from Aaker, Fournier, & Brasel 2004 and Escalas 2004; six-point scale: “strongly disagree” to “strongly agree”)
 1. Using my coffee brand lets me be a part of a shared community of like-minded consumers.
 2. I proudly show my decision for this coffee brand.
 3. My brand fits well with my current stage of life.
 4. I feel a personal connection to this brand.
 - II. Partner quality (adapted from Aaker, Fournier, & Brasel 2004 and Park, Kim, & Kim 2002; six-point scale: “strongly disagree” to “strongly agree”)
 1. I feel the brand understands my needs.
 2. This brand shows a continuing interest in me.
 3. I feel as though I really understand this brand.
 - III. Trust (adapted from Delgado-Ballester, Munuera-Alemán, & Yagüe-Guillén 2003; six-point scale: “strongly disagree” to “strongly agree”)
 1. This coffee brand meets my expectations.
 2. I have confidence in my coffee brand.
 3. This brand will never disappoint me.
 - IV. Commitment (adapted from Aaker, Fournier, & Brasel 2004 and Park, Kim, & Kim 2002; six-point scale: “strongly disagree” to “strongly agree”)
 1. I have been appreciating this brand for a longer period of time and will do so in the future.
 2. I feel very loyal to this brand.
 3. I am so happy with my brand that I no longer feel the need to watch out for other coffee alternatives.
 4. Due to the long tradition I made a commitment to this coffee brand.
-