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IMPACT OF EDUCATION, GENDER AND AGE ON CONSUMER LOYALTY

Abstract: In this paper the important parameters of customer loyalty and impact of education, gender and age of the respondents will be tested. The study was conducted in the Republic of Croatia, as part of research relevant parameters of customer loyalty, loyal consumer behavior and the role of social networks in building and maintaining a loyal behavior. The concept of loyalty has a strong foothold in marketing theories and in theories of intellectual capital companies. Loyalty has been related to the management of intellectual capital, especially relational capital, as a component of intellectual capital. In terms of loyalty, series of key parameters that describe it or have an effect on it, and thus impacting the company's business appear.

Keywords: marketing, loyalty, relational capital, customer loyalty management, quality managemen

1. Introduction

Constant changes of environment and business conditions in the context of the success and survival of the enterprise market opens the need for finding stable spots that might be starting point for management in terms of successful management. In this context, certainly important role has customer with all its demands, whose influence may have positive or negative connotations on the efficiency and effectiveness of business. For this reason, increasing interest of not only scientists but also experts evokes the concept of customer loyalty and its impact on the business operations and competitiveness of companies. Loyalty is also connected to the management of intellectual capital, especially relational capital as a component

of intellectual capital. Loyalty appears as series of key parameters that describe the loyalty and more or less significant influence on it, and thus the impact on the company's business. This paper examines the impact of education, gender and age on the consumer's loyalty, and what are the key parameters that significantly affect loyalty. The study was conducted in the Republic of Croatia on a radnomly selected sample of 479 respondents.

2. Consumer loyalty

2.1 Definition of customer loyalty

Loyalty in the literature is defined a number of different definitions: the repeated purchases up to exceptional strong sense of obligation for repeated purchase or defending the desired product or service in the future, which in itself causes repeating purchase of the same brand or brand group, despite situational influence and marketing

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efforts that have the potential to cause a change in customer behavior (Oliver, 1999).

According to the Uncelsu (Evanschitzky *et al.*, 2012) loyalty can be viewed in several dimensions and models as well as one-dimensional attitude that leads to respect the customer and a particular brand or service and products; as characteristics of repeated behavioral; as well as the repeated purchase guided by individual characteristics and the reasons for the customer.

Oliver claims that the it should be clearly separated the brand loyalty and product or service satisfaction because satisfaction is only one element of loyalty, but certainly not the only one (Lin and Liang, 2011), and it should not be confused neither exclusively to the act of repeated purchases because it depends on many other factors (Iglesias *et al.*, 2011).

2.2 The concept of customer loyalty

Particular significance for the company is to create a circle of loyal customers, and the results of the research show that there are seven reasons to divert disposable consumer / customer into a lifetime business partners - customers:

- no need to look for new customers
- increase in sales
- strengthening in market position
- increase in customer loyalty
- decrease in business costs
- increase in profits
- enhancement of the enjoyment and pleasure of daily work

Loyalty is considered the key in the survival of the business (Marti, 2011), especially in the context of e-commerce. Studies show that 5% of customer retention increases profitability in the range 25% - 85%.

Loyalty generates a positive recommendation to the impact on the behavior of other potential clients. In addition, faithful and loyal customers are less likely to change supplier, the place of purchase or brand because of the price.

The terms of satisfaction and loyalty are so closely linked, and the concepts of satisfaction, value and loyalty are supported by empirical evidence, as shown in Figure 1 (Hoisinggton and Naumann, 2003).

Figure 1. Loyalty model

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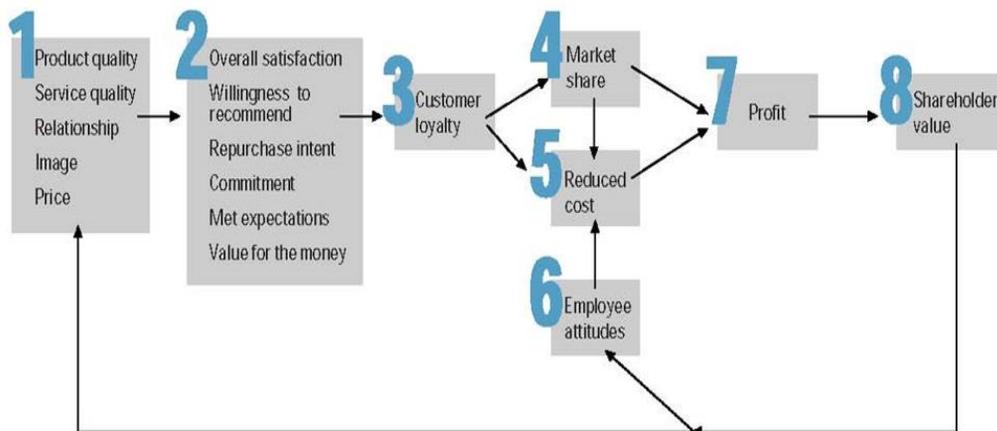
Such model of loyalty shows four stages and shows the relationships that lead to customer loyalty (Andronikidis *et al.*, 2008).

According to this model, it is evident that all moves from the internal business results, or attributes that have a product or service. These attributes are transferred to the customer perception of products and services and create customer opinion about a product or service. This opinion can lead to loyalty behaviors that consequent later and reflect on the financial performance, profit and finally on the value of company shares.

2.3 The impact of consumer loyalty on the value of intellectual capital of organization

Intellectual capital is the set of knowledge and skills of employees that they converted into value on the market. According to Edvinsson and Malone, intellectual capital can be divided into three basic forms, while recent studies added a fourth form, intellectual property (Buntak, 2010):

- human capital, which includes knowledge, skills and abilities, and belongs to the people and organizations can not possess it
- structural capital, which includes infrastructure to support human capital, and includes hardware, software, buildings, patents, trademarks, processes, etc.
- customer capital makes connections with customers, and indicators are satisfaction, loyalty, repeat operations and sensitivity to price.
- intellectual property arises from intellectual activity and it is created by individual or group. Intellectual property includes industrial designs, inventions, scientific and artistic works, names and all kinds of characters and the like.

An important role in winning and retaining customers, which is one of the steps towards loyalty in today's global competition, has a company's image. Strengthening the image leads to the improvement of competitive position, and largely depends on the success of the brand or brands of the company. The brand is a set of tangible, visible components and intangible components of a product or service. The key role of the brand in evoking feelings, usually loyalty with consumers (Buntak, 2010). The brand is not just a name or logo, it is the emotional experiences of customers and customer using brand becomes part of the "stories" and feels belonging to a group that is associated with the brand. The brand is a promise that the company will deliver predictable characteristics of a product or service. So successful brand achieves strong relationship with the user, affects on the way of life and creates the lifestyle and image, and has fans not customers. At the same time helping to build a positive image of the company, raises the total market value of the company and allows expansion into new complementary products and entirely new market segments. So brand indirectly through the value of intellectual capital affects on the value and success of the company. In other studies the concept of loyalty also affects on the success of the company, and we are interested in this paper, which are essential parameters of the loyalty that arouse and maintain a loyal customer behavior. This area has not yet been sufficiently researched on Croatian territory.

3. Research of loyal consumers behavior

With a review of the literature and scientific articles, idea was to gather all known parameters of customer loyalty for scientific research in this area. Since first parameter imposes a price, as it is also one of the main reasons whether someone buys that product or service or not, the study included parameters associated with the product or service, such as product quality, service quality (Kaplan and Norton, 2010), value for money (Andronikidis *et al.*, 2008), range of

products (Grbac and Loncaric, 2010) and overall brand image (Kotler, 2006).

These parameters are often the ones which justify a price level, and can greatly influence the acceptance of products or services by consumers. Price and quality have an impact on brand loyalty (Anic *et al*, 2010). The parameters that will encompass research, and are related primarily to the attitude of the staff in charge of sales, communication and general relations with consumers: the friendliness of staff and the quality of relationships (Basic, 2011), a way of fulfilling the desire of customers, relationship, "the customer is king "and an understanding of the current and future needs of customers (Nordstrom and Ridderstrale, 2007). If a consumer is satisfied with the price and characteristics of the products and services he moves to a higher level of expectations, because in a state of high demand and limited supply basic features such as price and characteristics of the product / service can no longer make a difference. The difference is now in the relationship to consumers. In this research appeared another group of parameters that is closely related to post-sales activities. Such activities are important to consumers because they can greatly save their time, and they can pose a significant factor in creating loyalty behavior. This group of parameters are: speed and efficiency of services (Basic, 2011), respect and resolving complaints, speed of handling

complaints (Grbac and Loncaric, 2010), quality and kindness in dealing with complaints and billing rate (Kotler, 2006) and additional services in terms of installment payments, loan resolution, etc. The study will also include some special parameters specified by many authors and it will also consider the emotional contact with the customer - brand, and the highest level of connectivity: a sense of belonging and connection to the brand and the fulfillment of expectations of the brand.

This research wants to test the following hypothesis:

H1: There is a difference in the evaluation of key parameters loyalty based on gender, age and education of the respondents.

The research was conducted on a sample of 479 respondents who needed to assess the importance of each parameter loyalty on a scale of 1 to 5 where 1 - completely irrelevant, while the 5 - extremely important. The target population of this research were respondents who use the interent. The poll was conducted by e-mail questionnaire, sending questionnaires to 900 e-mail addresses randomly selected from the address book. Checking the reliability of the parameters obtained by research, the Cronbach's Alpha = 0.914 was found. It is concluded that our choice of parameters with relatively high reliability provides a measure of the concept of loyalty.

Table 1. Research instrument description and Cronbach reliability coefficients

Item	Total
Quality of products (Likert 1-5)	4,52 (,828)
Quality of service (Likert 1-5)	4,41 (,814)
Price (Likert 1-5)	4,32 (,895)
The kindness of staff and quality of relationships (Likert 1-5)	4,27 (,827)
Brand image (Likert 1-5)	3,79 (,980)

Brand meets expectations (Likert 1-5)	4,09 (,913)
Value for money (Likert 1-5)	4,11 (,958)
Speed and efficiency of service (Likert 1-5)	4,23 (,832)
Speed of billing, payment in installments (Likert 1-5)	4,02 (,930)
Range of products (Likert 1-5)	3,88 (1,076)
Speed of dealing with the complaint(Likert 1-5)	4,19 (,907)
Appreciation and Dealing with complaints (Likert 1-5)	4,18 (,864)
Helpfulness in dealing with the complaint (Likert 1-5)	4,16 (,943)
Cronbach's Alpha	,914

Study's population are citizens who use the Internet, whether at work or at home. According to the Croatian Bureau of Statistics it is notable that the number is growing steadily in the 2012th amounts to 66% for households and 96% of companies. The trend of Internet usage is growing from year to year, both in households and companies.

Table 2. Internet access

Internet access	2010.	2011.	2012.
Companies	95%	96%	96%
Households	57%	61%	66%

To compare the evaluation of important parameters loyalty respondents were divided by gender, education and age. Research involved 322 women (67.22%) and 157 men (32.77%). Rang score shows that respondents by sex fairly equally valued eight most important parameters of loyalty. As the first three parameters are measured, parameters that are related to the product or service (Table 3), and still are the key parameters that are related to after-sales services, in terms of dealing with complaints.

Table 3. Rang of highest-rated Parameter Based on Gender

Woman 67,22%	Men 32,77%
Quality of product	Quality of product
Quality of services	Quality of services
Price	Price
Friendliness of staff and quality of relationships	Friendliness of staff and quality of relationships
Speed and efficiency of service	Speed and efficiency of service
Respect and resolving complaints	Speed of resolving complaints
Speed of resolving complaints	Respect and resolving complaints
Quality and kindness in dealing with complaints	

Rating important parameter of loyalty, ranking by education, shows differences in the selection of eight key parameters. Thus,

respondents with a master's degree and doctorate ranked price in fifth place, and as a more important parameter listed recognition

and resolving complaints (Table 4). For highly educated respondents "brand meets my expectations" appears, which is an indicator of the highest connectivity between customer and brand. Among the respondents with primary school is a difference in assessing the first eight parameters of loyalty in parameter overall image of the brand, which is related to the product or service.

Table 4. Rang of highest-rated parameter according to education respondents

Primary school 2,50%	High school 64,71%	B.SC 31,10%	Master's Degree PhD 1,69%
Quality of product	Quality of product	Quality of product	Quality of product
Quality of services	Quality of services	Quality of services	Quality of services
Friendliness of staff and quality of relationships	Price	Price	Respect and resolving complaints
Price	Friendliness of staff and quality of relationships	Friendliness of staff and quality of relationships	Speed and efficiency of service
Speed and efficiency of service	Speed and efficiency of service	Speed and efficiency of service	Price
Speed of resolving complaints	Respect and resolving complaints	Speed of resolving complaints	Friendliness of staff and quality of relationships
The total brand image	Speed of resolving complaints	Quality and kindness in dealing with complaints	Quality and kindness in dealing with complaints
Speed of billing and additional services in terms of installment payments, etc.	Quality and kindness in dealing with complaints	Brand fulfills my expectations	Brand fulfills my expectations

When displaying the essential parameters of loyalty to the age of respondents should be noted that respondents to 20 years as the first parameter specifies the kindness of the staff and the quality of the relationship, while the price of a medium ranking. Parameters of loyalty related after-sales services, in terms of dealing with complaints, are important subjects of 51-60 years and 60 years and above. These respondents ranked price relatively low in comparison to the other respondents. Here also appears parameter "brand meets my expectations" in subjects 21-30 years of age.

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Table 5. Rang of highest-rated parameters by age of respondents

Up to 20 years 10.22%	21-30 years 58,87%	31-40 years 19,20%	41-50 years 6,89%	51-60 years 3,98%	60 and more 0,84%
Friendliness of staff and quality of relationships	Quality of products	Quality of products	Quality of products	Quality and kindness in dealing with complaints	Quality of products
Quality of products	Quality of services	Quality of services	Quality of services	Quality of services	Speed of resolving complaints
Quality of services	Price	Price	Quality and kindness in dealing with complaints	Quality of products	Quality of services
Price	Friendliness of staff and quality of relationships	Friendliness of staff and quality of relationships	Price	Friendliness of staff and quality of relationships	Price
Speed and efficiency of service	Respect and resolving complaints	Speed and efficiency of service	Speed of resolving complaints	Speed and efficiency of service	Friendliness of staff and quality of relationships
Speed of billing and additional services in terms of installment payments, etc.	Speed and efficiency of service	Quality and kindness in dealing with complaints	Friendliness of staff and quality of relationships	Speed of resolving complaints	Speed and efficiency of service
Respect and resolving complaints	Speed of resolving complaints	Speed of resolving complaints	Speed and efficiency of service	Price	Quality and kindness in dealing with complaints
Speed of resolving complaints	Brand fulfills my expectations	Respect and resolving complaints	Respect and resolving complaints	Speed of billing and additional services in terms of installment payments, etc.	Respect and resolving complaints

3.1 Test of the hypothesis of work

In order to confirm or reject the hypothesis of work it is necessary to carry out the testing results of the survey with adequate statistical test. In this paper we will use the Kruskal - Wallis test in the SPSS statistical analysis of the data, which is based on the ranks of observations from the sample. The null hypothesis test is based on the

assumption that the population in the middle of all population groups are equal. To test the null hypothesis subjects were divided by gender, education and age. Checking the normality of the distribution of data, in which is used the Kolmogorov - Smirnov test for normality, it was established that no variable has a normal distribution of data. We conclude that, because the significant difference is less than $\alpha = 0.05$ (sig. <0.05), and for all variables is ~ 0.000, we may reject the assumption of normal distribution of data. Test results show that the hypothesis is at a statistically significant coefficient, thus it can be concluded that there is a statistically significant difference in key parameters loyalty age related respondents that affect their loyalty. We have found that by following parameters:

- Quality products with a level of confidence Sig. = 0016
- Width range with a confidence level Sig. =0003
- Quality and kindness in dealing with complaints with a confidence level Sig. = 0035
- Consideration and resolving complaints with a confidence level Sig. = 0048
- The brand meets my expectations with a level of confidence Sig. = 0021

In division by gender test results show that, at a statistically significant coefficient, we can conclude that there is a statistically significant difference in key parameters of loyalty with the following parameters:

- Friendliness of staff and quality of the relationship with a confidence level Sig. = 0008
- Speed billing and additional services in terms of installment payments, resolving credit, etc. with a confidence level Sig. = 0016
- Width range with a confidence level Sig. =0.01
- The total brand image with a confidence levelSig.=0005
- The brand meets my expectations with a level of confidence Sig. = 0007

- The way of fulfilling the desire of customers with a confidence level Sig. = 0031.

In division by education test results show statistically significant coefficient, thus it can be concluded that there is a statistically significant difference in key parameters of loyalty with the following parameters:

- Value for money with a confidence level Sig.~0000.

With confirmation of these twelve parameters, the following hypothesis can be fully accepted:

H1: There is a difference in the evaluation of key parameters loyalty based on gender, age and education of the respondents.

Post hoc Mann-Whitney test we found between which groups there is statistically significant difference in key parameters loyalty of consumers.

At a statistically significant coefficient, we can conclude that there is a statistically significant difference between the groups related to the age of the subjects that affects on their loyalty.

Between groups of respondents up to 20 years and 41 to 50 are this following parameters:

- The quality and helpfulness in resolving complaints with a confidence level Sig. = 0.002
- The total brand image with a confidence level Sig. = 0048
- The brand meets the expectations of the level of confidence Sig. = 0.033

Among the group of respondents to the 21-30 and 41-50 years are the following parameters:

- Range of products with a confidence level Sig. = 0.02
- The quality and helpfulness in resolving complaints with a confidence level Sig. = 0009
- Speed and efficiency of service efficiency with a confidence level Sig. = 0035

- The total brand image with a confidence level Sig. = 0022

Among the group of respondents to the 21-30 and 51-60 years are the following parameters:
- Quality products with a level of confidence Sig. = 0.001
- The quality of service with a confidence level Sig. = 0044
- Price with a confidence level Sig. = 0.01
- Speed and efficiency of service efficiency with a confidence level Sig. = 0035
- The total brand image with a confidence level Sig. = 0022
- The brand meets the expectations of the level of confidence Sig. = 0.001
- Appreciation and resolving complaints with a confidence level Sig. = 0004

Among the group of respondents to the 31-40 and 41-50 years are the following parameters:
- Range of products with a confidence level Sig. = 0.042
- The quality and helpfulness in resolving complaints with a confidence level Sig. = 0.042

Among the group of respondents to the 31-40 and 51-60 years are the following parameters:
- Quality of products with a level of confidence Sig. = 0011
- Price with a confidence level Sig. = 0.023
- The speed and efficiency of services with a confidence level Sig. = 0044
- The brand meets the expectations of the level of confidence Sig. = 0.016
- Appreciation and resolving complaints with a confidence level Sig. = 0.028

Among the group of respondents to the 41-50 and 51-60 are the following parameters:

- Quality of products with a level of confidence Sig. = 0.007
- The quality of service with a confidence level Sig. = 0037
- Price with a confidence level Sig. = 0009
- The speed and efficiency of services with a confidence level Sig. = 0013
- Appreciation and resolving complaints with a confidence level Sig. = 0012

Between groups of respondents women - men are the following parameters:
- The kindness of staff and quality of the relationship with a confidence level Sig. = 0.007
- Speed of billing, payment in installments with a confidence level Sig. = 0018
- The total brand image with a confidence level Sig. = 0006
- The brand meets the expectations of the level of confidence Sig. = 0008

Among the group of respondents with primary school - high school degree, are the following parameters:

- The total brand image with a confidence level Sig. = 0049

Among the group of respondents with primary school - college degree, are the following parameters:

- The total brand image with a confidence level Sig. = 0.033

A post hoc test confirmed that there were significant differences between some groups in the evaluation and selection of relevant parameters of consumer loyalty. Most of the difference in choosing the parameters were defined in different age groups of consumers.

Table 6. Post-hoc Mann-Whitney test for different groups (statistically significant differences)

Groups	Mann – Whitney U	Asymp. Sig. (2-tailed)
The total brand image: Elementary School - High School	1260,00	0,049
The total brand image: Elementary School - Completed college	578,00	0,033
The kindness of staff and quality of relationships Women - Men	21690,00	0,007
Speed of billing, payment in installments Women - Men	22010,50	0,018
The total brand image Women - Men	21440,50	0,006
The brand meets expectations Women - Men	21503,50	0,008
Quality and kindness in dealing with the complaint Age: to 20 and 41-50	492,50	0,002
The total brand image Age: to 20 and 51-60	326,00	0,048
The brand meets expectations Age: to 20 and 51-60	315,50	0,033
Range of products Age: 21-30 and 41-50	3538,00	0,02
Quality and kindness in dealing with the complaint Age: 21-30 and 41-50	3316,00	0,009
Quality of products Age: 21-30 and 51-60	1710,00	0,001
Quality of service Age: 21-30 and 51-60	2023,00	0,044
Price Age: 21-30 and 51-60	1820,00	0,01
Speed and efficiency of service Age: 21-30 and 51-60	1947,00	0,035
The total brand image Age: 21-30 and 51-60	1871,50	0,022
The brand meets expectations Age: 21-30 and 51-60	1531,50	0,001
Appreciation and dealing with complaints Age: 21-30 and 51-60	1697,00	0,004
Range of products Age: 31-40 and 41-50	1172,50	0,042
Quality and kindness in dealing with the complaint Age: 31-40 and 41-50	1150,50	0,042

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Parameter		
Quality of products Age: 31-40 and 51-60	593,00	0,011
Price Age: 31-40 and 51-60	607,50	0,023
Speed and efficiency of service Age: 31-40 and 51-60	634,00	0,044
The brand meets expectations Age: 31-40 and 51-60	579,50	0,016
Appreciation and dealing with complaints Age: 31-40 and 51-60	612,00	0,028
Quality of products Age: 41-50 and 51-60	192,00	0,007
Quality of service Age: 41-50 and 51-60	217,00	0,037
Price Age: 41-50 and 51-60	190,50	0,009
Speed and efficiency of service Age: 41-50 and 51-60	192,00	0,013
Appreciation and dealing with complaints Age: 41-50 and 51-60	188,50	0,012

4. Conclusion

This research has confirmed that there are more parameters of consumers loyalty which are dependent on education, gender and age of consumers. Study population were consumers who use the Internet at work or at home. That population, as shown by data from the Croatian Bureau of Statistics, is more numerous and it is growing from year to year.

In addition to the scientific contribution of consumer loyalty, this paper has a practical application in developing guidelines for the development of management models loyalty in the Republic of Croatia. The practical application of this paper is manifested in the application of the essential parameters that are evaluated on the basis of the survey. Based on the ratings of the respondents, a model of eight key parameters can be proposed including loyalty, segmented into groups by education, gender and age. When respondents were observed by sex, as the first three parameters are measured parameters that are related to the product or service (Table 3), and still are the key

parameters that are related to after-sales services, in terms of dealing with complaints. When respondents were viewed by education (Table 4), the difference in rank of first eight most important parameter loyalty is visible. Respondents who completed a masters degree and PhD in front of the price put parameter after-sales service, Respect and resolving complaints, and the speed and efficiency of services, while other respondents price ranked as third parameter, and after-sales services are listed in sixth place. Also highly educated respondents in the parameter appears brand meets my expectations, which shows the emotional connection buyer - brand. When respondents were observed by age, three groups of respondents, from 41-50 years, 51-60 years and 60 years on, is evident (Table 5) that in front of the price are placed after-sales services in terms of dealing with complaints. Based on research and segmentation of respondents by education, gender and age, can be defined the most important parameters tof customer loyalty, as the first two: quality products and quality service. Price as an important parameter of loyalty can be defined for the following customers:

- towards education for subjects with primary, secondary and university education
- by age for the respondents to 20, 21-30 and 31-40 years.

Respondents in which after-sales service are more important than price are as follows:

- by education respondents who completed a masters degree and PhD
- by age of respondents 41-50, 51-60 and 60 and over.

The scientific contribution of this paper is to find a parameter that consumers hold different values in relation to their education, gender and age, and were confirmed by the statistical test. New parameters obtained in this study, that respondents were able to enter, and that is important to them and is not included in the questionnaire are following: resolving complaints at home, design, respect for the customer, news, experiences with this brand and other brands, constant availability of people for the information, delivery and recommendations. Today's marketing is oriented and based on the customer, we consider these parameters important, because they are obtained from a survey of customers, and we leave them for the further research.

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