

**THE INFLUENCE OF BRAND ASSOCIATION
DIMENSIONS ON CONSUMER LOYALTY TOWARDS
HEALTH AND WELLNESS PRODUCTS IN MALAYSIA**

BY

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**A thesis submitted in the fulfilment of the requirement
degree of Master of Science (Marketing)**

**Kulliyyah of Economics and Management Sciences
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ABSTRACT


The purpose of this study is to examine the influence of brand association dimensions on consumer's loyalty. Specifically, this study examines the relationships between value, perceived quality, trust, endorser associations and consumers' loyalty towards health and wellness products in Malaysia. Based on the associative network theory, four (4) hypotheses have been developed. Target respondents are consumers above 20 years' old who live in the Klang Valley area and have purchased health and wellness products for the last twelve (12) months. Data was collected via a survey instrument, and 197 responses were valid to be analysed. The findings show that all the associations investigated have a significant influence on consumers' loyalty towards health and wellness products in Malaysia. The most significant factor is trust association, followed by perceived quality association, value association and endorser association. The study provides insights to marketing managers for health and supplement products, all the variables are important in developing consumers' loyalty. Hence, for consumers to be loyal in this context, managers need to strategies in a way that the brand is perceived to be trustworthy, delivering good quality and value. A careful selection of endorsers is also critical, as their association with the brand affects consumer loyalty.

خلاصة البحث

الغرض من هذه الدراسة هو فحص تأثير أبعاد ارتباط العلامة التجارية على ولاء المستهلك. على وجه التحديد، تبحث هذه الدراسة في العلاقات بين القيمة والجودة المتصورة والثقة والجمعيات المؤيدة وولاء المستهلكين تجاه منتجات الصحة والعافية في ماليزيا. بناءً على نظرية الشبكة الترابطية، تم تطوير أربع (4) فرضيات. وكان المستجيبون المستهدفون هم المستهلكون الذين تزيد أعمارهم عن 20 عامًا والذين يعيشون في منطقة وادي كلانج واشتروا منتجات الصحة والعافية خلال الاثني عشر (12) شهرًا الماضية. تم جمع البيانات عبر أداة مسح، وكانت 197 إجابة صالحة لتحليلها. تظهر النتائج أن جميع الجمعيات التي تم التحقيق فيها لها تأثير كبير على ولاء المستهلكين تجاه منتجات الصحة والعافية في ماليزيا. والعامل الأكثر أهمية هو جمعية الثقة، تليها جمعية الجودة، ورابطة القيمة، ورابطة المؤيدين. تقدم الدراسة رؤى لمديري التسويق تفيد بأن جميع المتغيرات بالنسبة للمنتجات الصحية والمكملة مهمة في تطوير ولاء المستهلكين. ومن ثم، لكي يكون المستهلكون مخلصين في هذا السياق، يحتاج المديرون إلى وضع استراتيجيات بطريقتة يُنظر فيها إلى العلامة التجارية على أنها جديرة بالثقة، وتقدم جودة وقيمة جيدة. يعد الاختيار الدقيق للمصادقين أمرًا بالغ الأهمية أيضًا، حيث يؤثر ارتباطهم بالعلامة التجارية على ولاء المستهلك.

APPROVAL PAGE

I certify that I have supervised and read this study and that, in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Science (Marketing).


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DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

Rafidah Chee Ros



Signature

Date: 4th August 2021

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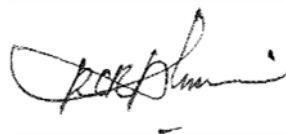
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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

Health is a condition of physical, mental and social wellbeing capability besides the nonexistence of sickness or illness (WHO, 1948). As consumers want to adopt healthier habits with products that are good for them, the health and wellness industries are the industry that offers a wide-ranging of food supplements, healthy foods and drinks products for healthy living styles worldwide (forbes.com). At present, the healthy living industry is a \$1 trillion mainstream industry. This healthy living leads to a greater quality of life and lower healthcare costs. It may give a great chance for entrepreneurs, investors and established players (forbes.com).

1.2 BACKGROUND OF THE STUDY

Health is a resource for everyday life, not only for the objective of living. It is a positive idea, underlining societal and personal resources as well as physical abilities (WHO, 1948). According to the World Health Organization (WHO), health can be defined as “a state of complete physical, mental and social wellbeing and not just the absence of disease while wellness can be defined as health of physical state that comprises the stability of emotional, clear thinking, the love ability, create, embrace change, awareness of exercise as well as experience a persistent sense of spirituality” (WHO, 1948). Meanwhile, Bloch (1984) defined a healthy lifestyle as a direction against the deterrence of health problems and boosting personal wellbeing. Health is described as “a situation or circumstance of societal, physical, mental and spiritual wellbeing as well

as several unlike possibilities be able to go after or on the track so that this state is attained” (Abels & Kipnis, 1998). Changes in social culture contribute to busy, stressful lifestyles, and people tend to forget about taking care of their health. Thus, they do not have much time to prepare healthy food, what more to follow the right diet. People tend to do anything they can to save time on food preparation. This way of life will encourage them to consider the easy and fast way to eat and, besides, will affect the choice of food they take. Because of their hectic lifestyles, most people do not exercise for a variety of reasons. A hectic and tight schedule filled with job demands, family and kids, and spending long hours sitting in front of computers or watching television has caused many to expose themselves to health risks.

According to research by PubMed Central (PMC), there is strong evidence that physical inactivity increases the risk of many hostile health disorders, as well as the world’s major non-communicable diseases (NCDs) of coronary heart disease (CHD), type 2 diabetes, and breast and colon cancers, and expectancy of life shortens (ncbi.nlm.nih.gov). More specifically, the research estimated that physical inactivity is responsible for 6% of the burden of disease from coronary heart disease (CHD); 7% of type 2 diabetes, 10% of breast cancer, 10% of colon cancer, 9% of premature death and more than 5.3% of deaths that occurred worldwide in 2008 (ncbi.nlm.nih.gov). As the world’s health has deteriorated, the demand and supply for products that promote good health have increased exponentially. As individuals’ seriousness to improve their total health increases, the players in the health and wellness industries benefit from this opportunity. In the USA, the healthy products and brands market has grown to over \$120 billion annually (Nielsen Media, 2009). Consumers are willing to pay as much as 20 per cent extra for these product items because purchasing these products is seen as a way of improving health and wellbeing (Baker et al., 2004 & Lewis, 2008). As people

realise the importance of fitness and health, they are willing to spend multi-dollars on health and wellness products.

Accordingly, the global health and wellness product market has experienced significant growth in recent years. The global wellness industry grew 12.8% from 2015 to 2017, from \$3.7 trillion to \$4.2 trillion market. In the economic context, from 2015 to 2017. The wellness economy raised to 6.4% annually, approximately twice as fast as global economic growth (3.6%) (euromonitor.com). Stable growth of 7.2% (current prices) is expected to continue, with global health and wellness sales hitting a record high of US\$1 trillion by 2018 (euromonitor.com). According to Stella Rising (the leading marketing and media agency for spirited, high-growth consumer brands and service companies), the next trillion-dollar industry globally, the health and wellness market zone is generally conquered by fitness and mind and body exercise (\$390 billion), meanwhile healthy eating, nutrition and weight loss sales (\$277 billion). However, vitamins and supplement sales are expected to reach \$13.9 billion by 2018, a 58% increase from 2008. These product categories will surely increase the health and wellness market size (stellarising.com). As of now, there are too many brands on the market, and some are dangerous to health. Health and medical may sell healthcare products at low prices. These are scams that make false promises about their 'cure-all' products, medicines and treatments, which you never receive (scamwatch.gov.au). There are two main forms of health and medical product scams. First, there are fake online pharmacies, and second, there are miracle cures, which involve the selling of potentially harmful or ineffective medical products (scamwatch.gog.au). This will directly affect the consumers if they do not have experience and knowledge of the product.

Therefore, consumers are advised to exercise caution when considering offers for medicines, supplements, or other treatments. Consumers must find independent medical advice or a doctor or other qualified healthcare professional about the product to know if it is safe and suitable to be taken (scamwatch.gov.au). The Health Ministry studies found, as reported in the Emerging Markets Health Network, that 5.2% of medicines sold over-the-counter are fake. Since 2006, Pfizer (Malaysia) found that 4.8% of its prescription medicines; Viagra, Norvasc and Lipitor; were fake. Malaysia's healthcare system has changed from a dominant public healthcare system to a two- or two-tier system where public and private healthcare spending is almost the same today. The increasing incidence of non-communicable diseases and out-of-pocket spending in the healthcare system has had a significant financial impact on the private and public sectors. The pharmaceutical sector has grown at an average annual rate of 8% in the last decade, reaching RM8.6 billion or 16.5% of total healthcare expenditure (RM52 billion) in 2016. Drugs imported at RM5.4 billion are still the bulk (63%) of the pharmaceutical market worth RM8.6 billion, while exports were only RM0.7 billion. Generic drugs now account for 55% of the market of controlled (prescription) drugs by value. That is reported by the Malaysia Competition Commission (MyCC) 2017.

In Malaysia, the health and wellness industry is expected to grow at a compound annual growth rate (CAGR) of 7%, with the health supplement market leading the industry's overall growth. The top demand will be for anti-ageing products, products related to the digestive system, and ones that help maintain blood sugar levels. This trade sales of vitamins and dietary supplements recorded an annual growth rate of 7.9% in 2014, as reported by Khazanah Research Institute in 2016. While other categories of health and wellness products suchlike tonics and bottled nutritive drinks, registered a booming annual growth rate of 14.5% in the same year (Khazanah Research Institute).

Malaysians are increasingly aware of the importance of a complete diet, but more and more are exposed to incomplete nutrition through a poor diet. The addition of nutritional drinks in Malaysia is proud of the growth in value sales in 2017. Trade sales of non-herbal or traditional dietary supplements recorded the second highest growth rate over the past decade. Vitamins and Dietary Supplements had more than doubled from RM1,608.9m in 2012 to 2,402.9m in 2017. As for herbal or traditional supplements, vitamins and paediatric vitamins, as well as dietary supplements, trade sales in these types increased from RM942.7m in 2012 to RM1,333.7m in 2017 (Khazanah Research Institute). Malaysian consumers are ever more looking and appreciating the consumer health and wellness products such as vitamins and dietary supplements (Khazanah Research Institute).

Malaysia is now plagued by COVID 19, and it is spreading to all states and districts. The Health Ministry has received RM9.44mil in contributions to fight Covid-19 for the year 2020 (thestar.com). People are getting restless because the number of illnesses and the number of deaths is increasing daily. On average, this infection can be seen in many of the elderly who are already ill, such as diabetes, high blood pressure, heart disease, and so on. COVID-19 encouraged demand for herbal or traditional products, as many consumers still prefer such offerings, which are perceived as less harmful than the chemically-based options. People who have been infected with COVID-19 prefer a quick solution to this problem. The show was also supported by promotions of enhanced editions of leading brands, such as Hurix's 600 Flu Cough Syrup value-added and Hurix's *Kapsul Resdung*, to relieve a blocked nose and sinusitis symptoms. In addition to this, COVID-19 causes many consumers to use this health product and in various brands. Health and wellness products are becoming increasingly

popular. Globally, the consumer trends identified as having the most significant impact in 2020 are emerging strongly.

As COVID-19 spreads across the world, some of these have become excessively active, but the overall trend is increasing speed (thestar.com.my). Considering that taking such supplements can help improve their health and wellness when it comes to health supplements. Malaysian consumers are spoilt for choice due to the wide-ranging of supplements and many international brands such as VitaHealth, Blackmores, Nutrilite (Amway), Shaklee, and many more available in the local market. It is either consumers buy it from direct selling, pharmacy or online platforms such as Shoppe, Lazada or Market Place. For example, consumers can buy online by ordering through the application Facebook for Market Place or download the application directly, such as Shoppe and Lazada. They can search for health and wellness products, and they can purchase them over there. This product is popular, as evidenced by Euromonitor 2018's listing of some of these products.

Table 1.0 shows Popular-health and wellness brand in Malaysia

Table 1.0 Popular Health and Wellness Brand in Malaysia

| Brand | Country of Origin | Product |
|-------------------|--------------------------|---|
| Blackmores | Australia | Health care products: vitamins, minerals, herbs and nutrients and health and from pregnancy vitamins and fish oil to multivitamins, magnesium and probiotics. |
| Berocca | Australia | Effervescent drinks and vitamin tablets are containing B vitamins and vitamin C. |
| Bio-Life | Bangkok | Health vitamins and supplements. |

| | | |
|---|--------------|---|
| 21st Century | United State | Vitamins, minerals, herbal extracts, natural deodorants, weight loss supplements, capsules, and vegetarian supplements. |
| Amway | United State | Vitamins and dietary supplements, beauty care & Homecare. |
| Cosway | Malaysia | Food and drink, other supplements and vitamins. |
| Elken | Malaysia | Supplement, vitamin and balanced nutrition. |
| Hi-O | Malaysia | Bamboo Salt, Bio velocity alfalfa concentrated, supplement drink for health and wellness. |
| Forever Living | United State | Aloe Vera Drinks, Honey, cosmetics personal care (skincare) and weight management and product. |
| Usana Health Science | United State | Vita antioxidant and core mineral, and on the go digestive support. |
| Herbalife | United State | Dietary supplements, Weight management, sports nutrition & personal care. |
| Citra Nusa Insan Cemerlang (CNI) | Indonesia | Natural nutrition supplements, weight-management products, beauty products. |
| New Image | New Zealand | Health and Nutritional product. |
| VitaHealth | Australia | Health vitamins and supplements. |
| Shaklee | United State | Natural nutrition supplements, weight-management products, beauty products, and household products. |
| Isagenix | United State | Health and wellness products: weight loss products, products for improving performance and recovery, combating ageing and improving overall health. |
| Astana Biocare | Malaysia | Herbal base, health care and personal care products. |
| D'Herbs | Malaysia | Natural nutrition supplements, weight-management products, beauty products. |

| | | |
|--------------------------|--------------|---|
| Free Life | Unites State | Drinks, shakes, capsules, lotion and other beverages. |
| Juice Plus+ | California | Fruits, vegetables and grains in the form of powder. |
| Melaleuca | Malaysia | Vitamins & Supplements, Food & Weight Loss, Hot Beverages, Cleaning & Laundry, Medicine Cabinet, Dental and Facial Care, Hair Care, Essential Oils, Beauty, Pet Care etc. |
| Arbonne | Switzerland | Skincare, bath and body, hair, makeup and nutrition. |
| Nature's Sunshine | United State | Health, energy, digestion, memory, sexual, weight management, cholesterol, stress etc. |
| Appeton | Malaysia | High quality health supplements and weight management products for healthy living. |
| Melilia | Malaysia | Healthy food inside out. |
| 4Life | United State | Transfer Factor Core products are Transfer Factor Plus, a powder mix to enhance your immune and RiteStart Women for a daily supplement. |
| Organo Gold | Malaysia | Healthy drinks. |
| Phytoscience | Malaysia | Health, nutrition and skincare. |
| Thrive Life | United State | Nutrition and beverages. |
| Hurix's | Malaysia | Traditionally used to relieve cold, soothe cough and reduce phlegm, relieve fever, reduce body heatiness and relieve sore throat. |

Source Euromonitor 2018

1.3 PROBLEM STATEMENT

Consumer loyalty is essential and has become an important issue in the current business environment. Nowadays, consumers can get products in many ways. They may get it

from the agent, pharmacy, retailer and online as well. The industry rivalry has become increasingly competitive. Many empirical studies show that consumer loyalty results in most service providers and product marketing. Consumer loyalty signifies a crucial issue together in the marketing literature and marketing practice. McMullan (2005) highlighted that the significance of the concept comes from the benefits associated with retaining existing consumers. Generally, for consumers to be loyal, they must receive the product they have used from a producer continually. Consumer loyalty is essential in modern business for two reasons. First, consumers are a limited resource, and second, it is much easier to pick up from an existing consumer than a new one. There is no denying that gaining the loyalty of these customers is very challenging nowadays. For example, a customer who just bought may not necessarily repeat the act. They may be satisfied, but since other companies also sell similar products, they may switch to the competitors' brands. However, these loyal consumers are the significant contributor to assist the producers and marketers to become their brand endorsers to spread the word of positive experience and their familiarity to other consumers such as family members and friends. This word-of-mouth channel will help to develop the relationship. According to Muhammed Ngoma and Peter Dithan Ntale (2019), because people are easily influenced by people they know and trust, loyal consumers will provide a positive start for those who are unfamiliar with the business.

The challenge is, the brands are all over. In Malaysia, consumers can choose from both local and international brands and can easily purchase from various distribution channels such as direct selling agents, pharmacies, e-commerce and online websites. Due to its competitiveness, brands try to compete to be at the top of the consumer' minds by trying to make them associate the brand with things that the consumer value. For example, when people talk about Amway, they will remember

Nutrilite associating with vitamins and minerals health products. These associations provide a relationship and gap that cannot be copied or reproduced precisely and easily as it relates to the perceived qualities of a brand (Cass & Frost, 2002). Therefore, brands need to develop favourable brand associations as the associations can contribute to customer loyalty and brand equity (Keller; Parameswaran; Jacob, 2011). Positive brand associations are developed if the products described by the brand are marketable and in demand (Ghodeswar, 2008). Most positive brands are very easy to develop because the product is indeed in demand and known by the consumers. The consumer will be convinced that the brand holds the features and attributes satisfying the consumer's needs. This will pull consumers to have a positive impression of the product (Ghodeswar, 2008). The positive brand association helps a brand's sustainability and hinders rivals from entering the market (Ghodeswar, 2008). Accordingly, this study aims to examine the relationship between the brand association and consumer loyalty towards health and wellness products in Malaysia. Specifically, four brand association dimensions, namely value, perceived quality, trust and endorser, are investigated. These dimensions are deemed important in developing consumers' loyalty in the context of health and wellness products in Malaysia. Therefore, their influences on consumers' loyalty towards health and wellness products need to be studied.

1.4 SIGNIFICANCE OF THE STUDY

From the viewpoint of academic research, this approach can help researchers in conducting research on this health product in general around the world. This is due to an increase in diseases like COVID-19, which requires a stronger vaccination than the one now available. Scientists have done previous research, but the probability of getting a positive result is too small. Conducting this study can help members in need while

generating individual income, especially national income in general. This study is important to further develop the literature on brand associations, especially in the health and wellness industry. Consumer loyalty means important issues together in the marketing literature and marketing practices. Research on brand associations can gain a deeper understanding of consumers so that marketers can build consumer loyalty. From the managerial point of view, many empirical studies show that consumer loyalty is a provider of products and marketing services the most. Consumer loyalty is vital for modern business because consumers have limited resources and are much easier to take from old users than new ones. These loyal users are of paramount importance to assist producers and marketers. The existing literature in assessing consumer loyalty and association that binds them to be more influential. The study provides insights to managers on how brand loyalty for health and wellness products can be developed so that consumers will be more interested in buying and then encourage consumers to talk about the benefits of each association available on the health product.

1.5 RESEARCH AND OBJECTIVES

1.5.1 General Objective

The general objective of this study is to examine the relationship between brand association dimensions (value, perceived quality, trust and endorser) and consumer loyalty towards health and wellness products in Malaysia.

1.5.2 Specific Objectives

The specific objectives of this research are:

1. To investigate the influence of value association on consumer loyalty towards health and wellness products in Malaysia.

2. To examine the influence of perceived quality association on consumer loyalty towards health and wellness products in Malaysia.
3. To examine the influence of trust association on consumer loyalty towards health and wellness products in Malaysia.
4. To investigate the influence of endorser association on consumer loyalty towards health and wellness products in Malaysia.
5. To identify which variable has the most influence on consumer loyalty towards health and wellness products in Malaysia

1.5.3 Research Questions

The research questions attempt to respond to the following questions:

1. What is the influence of value association on consumer loyalty towards health and wellness products in Malaysia?
2. What is the influence of perceived quality association on consumer loyalty towards health and wellness products in Malaysia?
3. What is the influence of trust association on consumer loyalty towards health and wellness products in Malaysia?
4. What is the influence of endorser association on consumer loyalty towards health and wellness products in Malaysia?
5. Which variable has the most influence on consumer loyalty towards health and wellness products in Malaysia?

1.6 DEFINITION OF STUDY CONSTRUCTS

The following provides the definitions of the study's constructs:

1.6.1 Brand Association

According to Jamil and Wong (2010), the brand association is defined as the brand's strong point of benefits.

1.6.2 Value Association

A consumer's perception of the benefit they will obtain compared to the price they pay for the health and wellness product (Zeithaml, 1988).

1.6.3 Perceived Quality Association

Perceived quality is a consumer's opinion of a product's ability to fulfil his or her outlooks, so it is observed as overall assessments, then perceived quality is understood as the source of pleasure (Llusar et al., 2001).

1.6.4 Trust Association

Trust is consumer confidence in the credibility and reliability of health and wellness products (Lewis & Soureli, 2006).

1.6.5 Endorser Association

Endorser is the transfer of ownership of the health and wellness product from one to another with the authority the person has (McCracken, 1986; 1989).

1.6.6 Consumer Loyalty

Consumers Loyalty is much more than just repeat purchases, as a consumer who keeps buying a certain brand may be doing it because of lifelessness, disregard, switch or exit barriers and other reasons, rather than actual loyalty (Reichheld, 2003).