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Are Japanese Consumers Concerned with Brand Commitment?

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Abstract: In this research, we study factors such as brand commitment in order to understand the affect of loyalty and satisfaction on continuance intention with mobile wallet applications in Japan. We developed a research model, based upon previous research constructs, where we propose and examine the four constructs. The main research question in this research is: what is the extent that brand commitment affects satisfaction, loyalty, and continuous intention of Japanese consumers with respect to mobile wallet applications? Two recent data collection efforts yielded a total sample of 513 consumers using mobile wallet apps. While we expected to find brand conscious Japanese consumers to be satisfied and loyal, as well as continuous users of certain mobile apps, our data shows that brand commitment is only statistically significant with satisfaction. This means that brand does not predict consumer loyalty or continuous intention. This finding is interesting, as Japanese consumers have long been known to be brand conscious consumers. There are several potential explanations for this finding, one of which the Japanese consumer mindset is changing. We found supporting literature showing that consumers in Japan are becoming more price conscious. Additionally many of the consumers in our sample were younger in age and might be more price-sensitive.

Key words: continuance intention; loyalty; mobile wallet; brand commitment; satisfaction
JEL codes: E, O

1. Introduction

Paying by cash has been parts of our life for hundreds of years. It was only few decades ago that credit card and debit card were introduced and broke through our payment concept. In addition, “mobile wallet” was another new payment method that has emerged and changed the entire payment system and created the cashless lifestyle in the recent years.

Japan, as one of the technology leading countries and an early mover in mobile contents, was however found to be a laggard adopter of mobile wallet. According to comScore, in 2012 76.2 percent of Japan’s population was using mobile media services, but less than 17 percent had smartphones accessed (Lunden, 2012). This was ironic when comparing to the United States and United Kingdom markets, which 51.3 percent and 41.8 percent of the population had smartphone devices and 56.6 percent and 55.2 percent of those mobile users had accessed mobile contents via smartphones. The rationale behind the weak smartphone penetration rate that led to the limited access to mobile wallet usage in Japan was an enigma of Japanese culture and its unique market characteristic (Lunden,

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2012). For long, Japan has been well known for collective and risk averse society. The search for purchases in Japanese collective culture and their behaviors were generally different from those individualistic societies (Synodinos, 2001). The habituation of searching online and making transaction by desktop and laptop, as well as payment by cash were predominant and common behavior among Japanese customers (Lunden, 2012). Considerably, the expensive mobile data plans also added another barrier to the mobile base adoption. What's more, an older population in Japan in which 25 percent were over 65 years of age and above, had yet found the use of smartphones and mobile wallet to be vital (Freiser, 2018).

Nevertheless, with the chaotic lifestyle (a long commute time to work and compulsory after-work socialize) and the pressure from economic downturn, Japanese customers recently seek for more convenience with better availability and security to help them save time with more economic values (Synodinos, 2001; Ecommerce Foundation, 2016). Owning to that, the smartphone usage and mobile wallet as part of e-commerce booming are now receiving more headlines in Japan. It is expected that the annual growth rate (CAGR 2018-2022) for e-commerce revenue will be 6 percent by 2020, resulting in a market volume of US$131 billion and making Japan to be the top 5 largest e-commerce markets in the world (Statista, 2018).

While e-commerce in Japan continues to grow, the majority of Japanese customers still somewhat prefer desktop and cash on deliver as their search engine and payment method. Only around 20 percent of payments are currently made by cashless basis, such as credit and debit card, internet banking, bank transfer, ATM payment, Konbini (payment at convenient stores), and mobile wallet payment (Ecommerce Foundation, 2016; Anderson, 2018). However according to eMarketer research, the m-commerce and m-payment appeared to be on the rise. 70.8 million or 56.1% of Japanese population currently access to smartphones (Freiser, 2018) and more than 50 percent of those smartphone adopters expected to use their smartphones to access and make transaction online or to pay at least once every six months for a purchase at a physical point of sale (POS) (Digital Market Asia, 2018). By 2020, the m-commerce penetration rate is expected to reach 54.4%, valuing US$48.12 billion (Leng, 2018; eMarketer, 2018). These increasing numbers led by the younger generation with 88 percent of those were in their 20s (Freiser, 2018), using smartphones to purchase clothing, home electronics, media and entertainment, lifestyle and travel related products and services online (Ecommerce Foundation, 2016). While iOS and Android were the most used operating systems on mobile devices, accounting for 67.1 percent and 31.9 percent respectively (Ecommerce Foundation, 2016). It is remarkable that the advanced distribution infrastructure, developed telecommunication industry and expedient delivery, were the main driving forces that ensured the continued growth rate of e-commerce and m-commerce in Japan (Leng, 2018).

Osaifu Keitai, Line Pay, Apple Pay and AliPay are the popular mobile payment apps that Japanese customers trusted in the cashless payment systems. Moreover, the QR based payment services that launched by NTT DoCoMo also received positive response from the market (Nikkei, 2018). The country megabanks, such as Mitsubishi UFJ Financial Group (MUFG), Mizuho Financial Group (MFG) and Sumitomo Mitsui Financial Group (SMFG), also teamed up to establish an all in one payment platform that allowed both retailers and customers to make financial transactions by unify QR codes (Anderson, 2018).

In addition, the m-commerce growth has given the rise to an increase in new habits of C2C (customer to customer) or P2P (peer to peer) buying and selling in Japan; the Mercari application is good evidence. Since its inception in 2013, the Japan-made Mercari app allows its users to buy and sell their clothes, electronics, household goods, and other items through its mobile platform. There are more than 100 million downloads thus far and the app continues to grow internationally as a safe and convenient mobile marketplace for its users (Leng,

2018). Hence, the emergence of m-commerce and cashless have noticeably affected the change of Japanese consumer behavior who traditionally considered brand name, quality, aesthetic values such as customer services, and peace of mind (risk avoidance) as the most important aspects when making a purchasing or selling decision (Ecommerce Foundation, 2016; Brown, 2017; Synodinos, 2001).

Japanese customers unlike before become more progressive and more diverse in their interests and tastes. They are more welcome to new idea of using a smartphone to make a purchase and transaction online. They pay close attention on online review sites and word of mouth (Agriculture et Agroalimentaire Canada, 2016) and search for more monetary values or spend less time in order to save money (Salsberg, 2010). Apparently, there are plenty of opportunity for m-commerce and mobile payment in Japan. This recent transition represents the shift in Japanese consumer behavior that is worth for the study.

Therefore, this research focuses on the factors such as perceived value, perceived enjoyment, brand commitment and habit that effect on Japanese customer satisfaction and loyalty in continuance intention in using mobile wallet applications. Derived from prior studies, we designed the survey, pretested the survey items, and conducted reliability and validity tests. Data was collected using the snowball sampling technique accessing the respondent's social media. In addition, to verifying the proposed hypotheses, we applied reliability testing, correlation, and regression analysis to analyze the relationships. As a result of expanding the existing consumer satisfaction model, this research presents a theoretical model to benefit both the academic and management communities. From a technology perspective, this research helps to understand how specific factors influence the satisfaction with mobile wallet apps, and ultimately what drives consumers' decisions to be loyal and satisfied customers. Our model also serves as an important step toward subsequent predictive modeling of Japanese consumers' continuance intention. The importance of a new construct, such as brand commitment in understanding satisfaction, loyalty, and ultimately continuance intention, is the value of our research model. Thus, our main research question is: what is the extent that brand commitment affects satisfaction, loyalty, and continuous intention of Japanese consumers with respect to mobile wallet applications.

This research is part of a series of mobile wallet cross-cultural research in Asia and Southeast Asia. It is significant to note that there are differences when analyzing the importance of certain variables influencing continuance intention with mobile wallet apps usage across the countries. As ease of use was found to be not as important and highly significant as personal innovativeness in the Japanese context (Amoroso et al., 2016). To further explore on how important brand commitment is in contributing to the continuance intention of the Japanese customers on mobile wallet apps, it is studied thoroughly in this research. In future research, a cross-cultural comparison among countries in Asia and Southeast Asia is planned to study in order to better understand the similarities and differences in consumer behavior in continuance intention with mobile wallet apps.

2. Literature Review

The research model is based on our prior research examining the satisfaction with mobile wallet apps (Amoroso and Ackaradejruangsri, 2016; Amoroso and Lim, 2016). Our research model (see Figure 1) employs four constructs: brand commitment, loyalty, satisfaction and continuance intention.

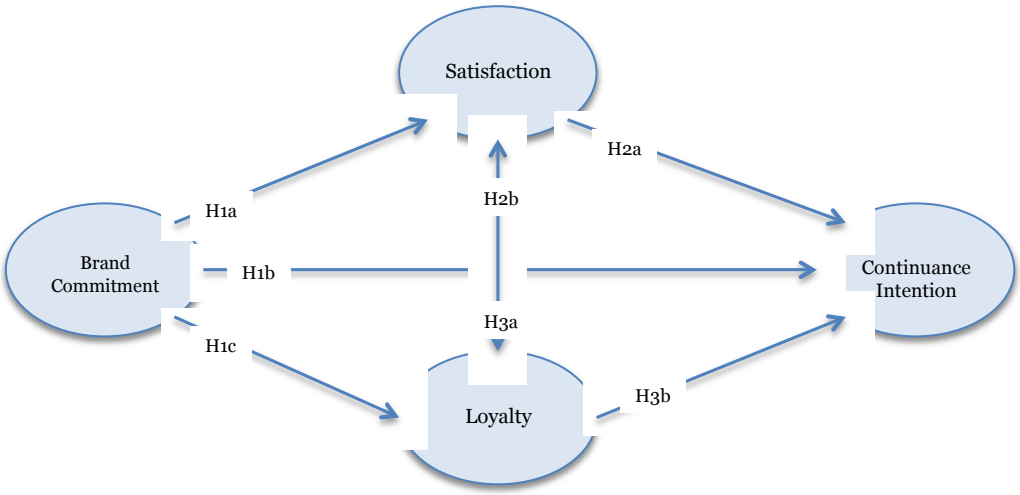

Figure 1 Research Model

2.1 Brand Commitment

Brand commitment is a behavior and developed as the vendor has earned the trust of the consumer. Prior research found that consumers trusting an online vendor are more likely to have intentions to share their personal information with the vendor and allow the vendor to personalize products and services for them. A loyal consumer not only continuously comes back to the vendor but help the vendor win fierce competition and sustain long-term growth through word-of-mouth (Reichheld & Schefter, 2000). Lin et al. (2015) defined loyalty as the consumer generating dependence and goodwill to a product or service, culminating in re-purchase intention behavior. Past research also found that continuance intention is an indicator of brand commitment and an important construct in the context of online financial transactions (Cyr et al., 2006). Holland and Baker (200l) developed an e-business marketing model and found that creating brand site loyalty leads to behavioral and attitudinal outcomes from consumers, such as repeat visits of, strong support of, and favorable attitude toward the website. Brand loyalty was also found to be a key to online retailers to enhance satisfaction and increase repeated use intention for online consumers (Amoroso & Ogawa, 2013; Amoroso et al., 2017).

H1a: Brand commitment is positively related to satisfaction.

H1b: Brand commitment is positively related to continuance intention.

H1c: Brand commitment is positively related to loyalty.

2.2 Satisfaction

Consumer satisfaction is the sense that consumption provides outcomes against a standard of pleasure versus displeasure, and is considered a vital construct that affects consumer behavior and loyalty. Ho and Wu (2011) found that personal innovativeness moderated consumer satisfaction and e-store loyalty. Amoroso and Lim (2017) found a relationship between consumer satisfaction and both loyalty and repurchase intention, dividing loyalty into the components of behavioral loyalty and attitudinal loyalty. They found that attitudinal components had a strong impact on loyalty. Ho and Wu (2011) found a statistically significant relationship between consumer satisfaction and loyalty toward using online products and services over alternatives. Most of the newer studies found the relationship between consumer satisfaction and loyalty (Lin et al., 2015). Anderson and Swaminathan (2011) found a direct relationship between consumer satisfaction and loyalty.

H2a: Satisfaction is positively related to continuous intention.

H2b: Satisfaction is positively related to loyalty.

2.3 Loyalty

Lin, t al. (2015) defined loyalty as the consumer generating dependence and goodwill to a product or service, culminating in satisfaction. Cyr et al. (2006) found that loyalty is an indicator of continuance intention and an important construct in the context of online financial transactions. Shih (2011) and Amoroso and Ogawa (2013) found relationships between attitude and loyalty and between satisfaction and loyalty, and concluded that both the behavioral loyalty model and the attitudinal loyalty model were predictors of satisfaction. Loyalty was also found to be a key to online retailers to enhance satisfaction and increase repeated use intention for online consumers (Amoroso and Ogawa, 2013), and for mobile app satisfaction (Amoroso & Lim, 2016).

H3a: Loyalty is positively related to satisfaction.

H3b: Loyalty is positively related to continuous intention.

2.4 Continuance Intention

Continuance intention is defined as a measure of the strength of one's intention to perform a specified behavior repeatedly. In this study, continuance intention with the mobile financial app is defined as the level of strength of an individual's intent to make a purchase repeatedly via a mobile app and is a proxy of actual purchasing behavior and the individual's perceptions on the likelihood that he/ she will engage in continuance behavior. Continuance intention refers to the level of the strength of one's intention to perform a specified behavior. Limayem et al. (2007) defined continuance intention as a form of post-adoption behavior. Continuance intention does well in predicting actual usage of a technology or application. Any factors that influence behavior act as indirect influences through continuance intention. De Guinea and Markus (2009) concluded that emotion, not just cognition, may be an input to the continuing use decision or intention formation.

3. Method

3.1 Operationalization

We operationalized theoretical constructs for mobile wallet apps by using validated items from prior research. Working from prior research (Amoroso & Lim, 2017; Amoroso & Chen, 2017), we used common scales from that research. A survey instrument was developed to measure consumer satisfaction of mobile wallet apps by Japanese consumers. We ensured content validity of the scales by having the items selected represent the construct about which generalizations are to be made. To keep the length of the instrument reasonable, we selected two to three scales for the measurement of each of the constructs, keeping the wording similar to the original studies. The typical item in previous instruments tended to ask respondents to indicate a degree of agreement. After creating the item pools for each construct, we reevaluated these items to eliminate those that appeared redundant or ambiguous, which might load on more than one factor in subsequent analysis.

The snowball sampling approach was used to collect data where respondents posted the survey link on their social media accounts asking potential respondents to complete the survey completely (Kosinski et al., 2015). Two surveys were generated: (1) Japanese language version administered to Japanese-speaking respondents, and (2) English language version administered to international students and friends taking classes in Japan. After the item pools for each construct were created, these items were re-evaluated to eliminate those that appeared redundant or ambiguous, which might load on more than one factor in subsequent research. The electronic survey link was posted on different social media. At the end of the data collection period, about 577 respondents answered the survey with 513 usable surveys, an 88.9% completion or usability rate. Cases with biased responses and missing

responses were eliminated, yielding 211 Japanese language and 302 English language responses.

3.2 Demographics

For the purposes of this research, we analyzed the data aggregately, as both sample consumers live in Japan and used mobile wallet apps in the Japanese culture. The gender breakdown showed 60.6 percent men and 39.4 percent women. Looking at age, a large group of the respondents came the age group ranging from 21-25 years old with almost 45 percent, with 30 percent coming from 18-20 years old and 10 percent from 26-30 years old respectively. Respondents over 35 years of age accounted for almost 10 percent of the sample. Regarding the education of the sample, 75 percent reported to have attained a bachelor's degree, while 10.5 percent have completed their masters or doctorate degree.

Respondents were asked about their telecom carrier and it was found that there was an evenly reported telco provider in Japanese by consumers in our study, all of which had about 30 percent with NTT DoCoMo at 31.0 percent, Softbank at 30.6 percent, and KDDI AU at 31.4 percent. Other telecom carriers came in around 7 percent. At the beginning of the survey, consumers were asked to indicate which mobile wallet apps they used most frequently. Looking at mobile wallet apps, loading apps, music and games was at the highest reported mobile app transactions at 51 percent. About 45 percent of Japanese consumers conducted online shopping, while another 41 percent of consumers checked their various account balances. Many Japanese consumers also transferred money to others using their mobile phone to transfer money to others via their mobile device at 40 percent. Finally, only 21 percent of consumers paid conducted banking transactions with their mobile wallet.

There were a high percentage of prepaid consumers at 36.6%, although prepaid is typical of consumers in Asian countries. We had expected a larger percentage of postpaid consumers in Japan, however our sample showed about 65 percent. We expect that this is due to the international students in our sample. Surprisingly, a large percentage of consumers in Japan reported using the Apple IOS operating system at 65.6 percent of the overall sample, with about 31 percent reported to be using Google Android. This has changed dramatically from an earlier survey of Japanese consumers where the operating system usage flip-flopped (Amoroso & Ogawa, 2013).

4. Analysis

4.1 Measurement Model Assessment

We established construct validity and reliability by Cronbach alpha and confirmatory factor analysis (see Table 1). All measurement scales showed relatively high Cronbach alphas at $\alpha \geq 0.70$ for all the measures: brand commitment $\alpha = .812$, satisfaction $\alpha = .925$, loyalty $\alpha = .914$, and continuous intention $\alpha = .920$. This pattern of high scale reliability is consistent with prior research dealing with similar constructs.

Discriminant validity requires that the square root of the AVE should be greater than correlation between two constructs. The average variance extracted (AVE) estimate, which measures the amount of variance captured by a construct in relation to the variance due to random measurement error, ranged from 0.802 to 0.845. Exploratory factor analysis (EFA) was conducted using principle components with varimax rotation. Four factors were created and the items loaded very cleanly into separate factors. We did not find any cross-loadings or small loadings that would indicate scale validity issues.

Table 1 Measure Model Assessment Results

Construct	Item	Observed Indicators	Factor Loadings	Cronbach Alpha	AVE
Continuous intention	CI1	I always try to use the mobile wallet to conduct financial transactions when there are incentives to motivate me	0.681	0.920	0.802
	CI2	I always try to use the mobile wallet to conduct financial transactions as much as possible	0.716		
	CI3	I would consider using the mobile wallet in the long term	0.846		
	CI4	In the future I intend to use mobile apps rather than going to a physical store	0.808		
Brand Commitment	BC1	Brands for mobile financial apps are important to me	0.766	0.817	0.812
	BC2	Brands for mobile financial apps are more important than services	0.868		
	BC3	I identify with people who use certain brands	0.793		
Loyalty	LOY1	I like to use the mobile wallet at whichever Web site gives me the best prices	0.710	0.914	0.828
	LOY2	Customer service is very important for me to conduct financial transactions using the mobile wallet	0.780		
	LOY3	I plan to return to using the mobile wallet for financial applications upon superior customer service	0.677		
	LOY4	I consider myself to be very loyal to using certain mobile apps for financial services	0.605		
Satisfaction	SAT1	I am satisfied with my decision to use the mobile wallet for financial services	0.645	0.925	0.845
	SAT2	My choice to use the mobile wallet for certain financial application was a good one	0.786		
	SAT3	I think I did the right thing to use the mobile wallet for financial applications	0.847		
	SAT4	Overall, I am satisfied with the financial applications I am using with the mobile wallet	0.805		

4.2 Predictive Model Assessment

Table 2 demonstrate multiple regression analyses to further verify the relationship between the studied factors and the proposed constructs on mobile wallet utilization. All analyses were conducted using SPSS 25. Regarding the regression on satisfaction, the multiple linear regression equation is as follows:

$$Sat_{j,}=\beta_0+\beta_1 BC_{j,}+ \beta_2 Loy_{j,}+\varepsilon_t$$

where:

Satj: Consumer satisfaction with using certain mobile wallet applications

BCj: Brand commitment with using certain mobile wallet applications

Loyj: Loyalty with using certain mobile wallet applications

The adjusted R^2 for satisfaction is 0.685, implying there is a substantial variance at 68.5% of the factors that could be explained by a linear relationship with satisfaction by Japanese consumers when using mobile wallet apps. Both of the constructs prove to have significant effects on overall consumer satisfaction with mobile wallet apps, with high coefficients at .161, and .762 respectively with a $p < 0.000$ for both of the constructs. As a result, brand commitment and loyalty are significantly correlated to satisfaction, although brand commitment to a lesser extent after examining the size of the t-value related to the coefficients, consumer attitudes and loyalty had stronger coefficients than personal innovativeness and therefore account for more of the variance explained in the research model.

Regarding the regression on loyalty, the multiple linear regression equation is as follows:

$$Loy_{j,}=\beta_0+\beta_1 BC_{j,}+ \beta_2 Sat_{jt}+\varepsilon_t$$

where:

Loy_j: Loyalty with using certain mobile wallet applications

BC_j: Brand commitment with using certain mobile wallet applications

Sat_j: Consumer satisfaction with using certain mobile wallet applications

Table 2 Predictive Model Analysis Results

Regression model statistic	Satisfaction model	Loyalty model	Continuous intention model
F-statistic	225.843	205.875	117.012
Sig. F-Chg	0.000	0.000	0.000
Adj R-Sq	0.685	0.664	0.628
Brand Commitment			
β coefficient	0.161	0.036	0.042
p-value	0.000	0.430	0.421
Satisfaction			
β coefficient		0.788	0.264
p-value		0.000	0.000
Loyalty			
β coefficient	0.762		0.642
p-value	0.000		0.000

The coefficient of determinant or adjusted R^2 for loyalty is 0.664, which implies there is an acceptable variance at 66.4% of the factors that could be explained by a linear relationship with the loyalty toward using mobile wallet apps. Satisfaction proved to have significant effects on overall loyalty with Japanese consumers, with reasonable coefficient at 0.788 with $p < 0.000$. However, brand commitment did not appear to be statistically significant with a coefficient of 0.036 with $p = .430$. Therefore, brand commitment is not correlated to loyalty with Japanese respondents.

Regarding the regression on loyalty, the multiple linear regression equation is as follows:

$$CI_{j,}=\beta_0+\beta_1 BC_{j,}+ \beta_2 Sat_{jt}+\beta_3 Loy_{jt} +\varepsilon_t$$

where:

CI_j: Intention of consumers to continue using certain mobile wallet applications

BC_j: Brand commitment with using certain mobile wallet applications

Sat_j: Consumer satisfaction with using certain mobile wallet applications

Loy_j: Loyalty with using certain mobile wallet applications

The coefficient of determinant or adjusted R^2 for loyalty is 0.628, which implies there is an acceptable variance at 62.8% of the factors that could be explained by a linear relationship with the loyalty toward using mobile wallet apps. Two of the factors including loyalty and satisfaction proved to have significant effects on continuance intention with Japanese consumers, with reasonable coefficients at 0.642 and 0.264, respectively with $p<0.000$. However, brand commitment was not found to be statistically significant with continuance intention with a coefficient of 0.042 with $p = .421$. Therefore, brand commitment is not correlated with continuance intention.

5. Discussion

Based upon existing theories and the findings from those studies and our previous research, we developed a model to explain the factors influencing the continuance intention as well as loyalty and satisfaction of Japanese mobile wallet consumers. We found strong support for most of the hypothesized relationships, albeit some at different strength levels except brand commitment (see Table 3). We hypothesized that Japanese consumers are very brand conscious and expected to find strong relationships among brand commitment and satisfaction, loyalty,

and continuous intention. This is an interesting finding because it is important to note that Japanese consumers have been found to be extremely brand conscious when buying products. Brand commitment was not found to be significant in predicting neither consumer loyalty nor continuous intention.

Table 3 Predictive Model Analysis Results

Hypothesis	Model 1	Model 2	Model 3
H1a: Brand commitment is positively related to satisfaction	p = .000		
H1b: Brand commitment is positively related to continuance intention			n.s.
H1c: Brand commitment is positively related to loyalty		n.s.	
H2a: Satisfaction is positively related to continuance intention			p = .000
H2b: Satisfaction is positively related to loyalty		p = .000	
H3a: Loyalty is positively related to satisfaction	p = .000		
H3b: Loyalty positively related to continuance intention			p = .000

$p < 0.001$ = strong hypothesis support, n.s. = support

However, starting as early as 2010, McKinsey found that Japanese consumers are spending more time to save money rather than being solely brand conscious. As summarized by Brian Salsberg of McKinsey in his report: "After decades of behaving differently, Japanese consumers suddenly look a lot like their counterparts in Europe and the United States. Celebrated for their willingness to pay for quality and convenience and usually uninterested in cheaper products, Japanese consumers are now flocking to discount and online retailers. Sales of relatively affordable private-label foods have increased dramatically and many consumers, despite small living spaces, are buying in bulk. Instead of eating out, people are entertaining at home."

Our findings showed several insights, both supporting and not supporting existing theories. The overall model provides value in that the constructs and their relationships were analyzed at the same time, rather than in smaller models in different studies. There were significant relationships found between satisfaction and loyalty with mobile wallet apps continuance intention. Satisfaction, rather than brand commitment is the important factor that drives Japanese consumer loyalty of mobile wallet apps usage, and ultimately continuance intention in Japan. Japanese consumers have a high level of self-efficacy when it comes to attitude towards continuance intention with mobile wallet apps. Japanese consumers are also found to be relatively satisfied and have positive intention to continue to use mobile wallet apps, noticeably continue to make online purchases via mobile applications, as evident in our survey. Many of the consumers in our sample were younger in age and might be more price-sensitive.

We feel that the results can be related to the age of the consumer. Younger Japanese consumers start to be more concerned with price value than brand. Maybe younger consumers do not care where the product is made. For example, product manufacturers in Japan use factories in many Southeast Asian countries and in the past consumers would more predominantly buy products "made in Japan" even if they had to pay a higher price. Secondly, younger Japanese consumers might actually value products that are made internationally because foreign products might hold more worth to them. Third, the difference in country manufacture is disappearing due to the internationalization of life, product information, and online shopping.

We do not want to conclude that the Japanese consumer is not interested in brands or commitment to certain brands. Rather it is important to note that brand commitment is related to satisfaction, but will predict neither loyalty nor continuous intention. Being able or not to satisfy the consumer to stay loyal to Japanese mobile wallet

apps and platforms depends somewhat on brand commitment. In future research, we plan to expand the research model to include other factors that have been found to be important in predicting continuous intention, such as personal innovativeness and habit. Additionally, it is important to compare the two samples taken for this study to see if there are differences from Japanese speaking consumers and English speaking consumers.

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