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A new model for brand leadership and loyalty

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Abstract

Brand citizenship is a new, emerging model for marketing and brand development. Sitting at the intersection of brand leadership, loyalty and ethical business practices, it emphasises equally quality product and service delivery, fair value for pricing, and connecting people to larger communities and something more meaningful than themselves. Conveying the learning from Onesixtyfourth’s multi-methodology CultureQ research, this paper details the attributes that define brand leadership, loyalty and good corporate citizenship. It demonstrates that a deep faithfulness comes to brands that integrate themselves into consumers’ routines, make daily life easier and more productive, help people achieve their goals and enrich everyday living. It further illustrates how brand citizenship acts as a unifying principle for marketing, communications, product development and corporate social responsibility (CSR) initiatives. Introducing a 360-degree orientation for implementation that includes organisation, product, experience and service, along with examples, the paper ultimately demonstrates how brand citizenship creates a shared sense of responsibility between a corporation, its various stakeholders and consumers. In democratising CSR activities, brand citizenship strengthens reputation, enhances brand equity and increases the return on investment on CSR activities.

Keywords

brand leadership, brand loyalty, brand citizenship, corporate social responsibility, CSR

INTRODUCTION

In 2007, John Battelle, Chairman of Federated Media, introduced the concept of “The Conversation Economy”, which he intended to use as the title of a book. In October 2012, he noted, that The Conversation Economy had grown:

‘...in both scope and ambition to encompass a much larger idea: an archaeology of the future, as seen through the digital artifacts of the present. Along the way, it’s changed a lot — 18 months ago, its title was ‘What We Hath Wrought’. Now, I’m thinking it’ll be called ‘If/Then’. I may yet call it ‘If/Then ... Else’ — or, as I wander through this journey, it might end up as something entirely different.’

In part, this was to describe the shift from one-way communications to two-way dialoguing. Marketers needed to make this shift and manage the emerging influence of social media and their potential impact on their brands. Six years on, it is not surprising that learning about leadership and favourite brands indicates marketers again need to change tack — and, this time toward integrating benefits for a wider range of stakeholders into the product proposition, and engaging consumers in social responsibility initiatives. Over the past two years, insights on leadership and favourite brands from the mixed methodology ‘CultureQ’ study demonstrate that the age of the mutual economy is being entered. In the mutual economy, brand
development strategies will increasingly centre on enrichment, nurturing intimacy and fostering good citizenship, all with the aim of cultivating deep loyalty across a wider portfolio of products in a brand family.

‘Now that businesses and society are inextricably linked, society can only progress through mutualistic corporate-consumer relationships.’

CultureQ participant

A NEW PARADIGM FOR MARKETING AND BRAND DEVELOPMENT

Analysis of 975 respondents’ hopes and fears for 2013 compared with 763 respondents hopes and fears for 2012 indicate that many Americans and Britons have accepted that daily life will remain challenging, at least for the short and medium terms. In turn, they have adjusted not only their outlook for the future, but also many of their behaviours. Tired of divisiveness and a polarised society that has resulted from partisan politics, people believe collaboration will lead to progress. They are looking for symbols of unity — tangible things that demonstrate that people really are more connected to one another.

‘I’m afraid our elective leaders will screw things up because they can’t work together.’

CultureQ participant

‘I hope Liberals and Conservatives . . . try working together to improve things rather than shove doctrine down our throats.’

CultureQ participant

‘I feel if we don’t help each other, society will continue to decline and people will continue to be as nasty to each other as they are now.’

CultureQ participant

Although many respondents believe government should support its citizens, they have little trust in current politicians’ ability to do so. They say that they are seeking products and services that simplify their daily routines and, in doing so, help them to be more self-reliant. In many ways, they appear to be looking to become CEOs of their own life, purposefully taking charge of their own destiny and crafting realistic visions for their future that ensure they do not lose the basics — maintaining their homes, paying the bills, valuing family, prolonging good health etc. Not surprisingly, a focus on ‘what’s in it for me?’ comes through very strongly. Participants are interested in engaging with products and services from companies that ‘help me, my family, then my local community, my environment, other “communities” I care about’ and, finally, ‘society at large’.

While the lingering economic downturn and seemingly ineffective governance appear to be primary drivers of people’s stress levels, technology is also to blame. As technology advances and offers greater access to entertainment, knowledge, global communities, etc, it is also increasing people’s need to be continuously productive and connected. (Note, respondents’ need to be connected often stems from the fear of missing out on something important when disconnected — be it an event, acquiring knowledge or something else.) Participants are looking to engage with brands that help them to ‘efficiently accomplish daily tasks, achieve their goals and make everyday life more pleasurable’. Although the extent to which respondents believe brands have a responsibility to make life more pleasurable by shaping social policy is debatable, they qualitatively indicate that they expect leadership brands to advocate the things
that are important to them without overtly aligning themselves with political
groups or parties. They further perceive
that brands are more in tune with their
day-to-day lives and values than govern-
ment because:

- Brands unite and inspire.
- When a clear sense of purpose is
  embedded in a brand vision and mis-
sion, it inspires people to follow some-
thing they collectively feel passionate
about.
- Brands are accustomed to innovating to
  survive and, therefore, have the tools
  and the techniques needed to take soci-
  ety forward.
- Political reform comes at the expense of
  an opposing ideal — for example, uni-
  versal healthcare is opposed by an
  equally strong privatising healthcare
  force. Brands, however, can freely advoc-
ate for human improvement and social
  progress.
- Brands reflect our human potential.
- Brands have the ability to turn princi-
  ples and ethics into results (products,
  services and social initiatives) and
  thereby exemplify good citizenship.

The data clearly indicate that a new
model — one that has been identified as
brand citizenship — is emerging for mar-
keting and brand development. Brand cit-
izenship sits at the intersection of brand
leadership, brand loyalty and ethical busi-
ness practices, unifying these three ele-
ments under an organising principle for
marketing, communications, product
development and corporate social respon-
sibility (CSR) initiatives (see Figure 1). It
is an integrated strategy that helps define
the totality of the brand experience rather
than a practice delivered only through
social media, mass communications
and/or big-ticket events.

ESTABLISHING BRAND LEADERSHIP

More and more, people are streamlining
the brands they interact with. Overloaded
by the bombardment of ever-increasing
exposure to brands both on and offline,
consumers are growing increasingly selec-
tive about the number of brands, and
indeed the brands themselves, with which
they engage. While this makes it more
challenging for any one brand to pene-
trate through all the clutter, it also helps to
drive deeper brand loyalty among existing
users. But, loyalty is dependent on brands
having the right attributes, and the
increasing economic pressures of daily life
continue to influence people’s brand
choices.

Real brand loyalty and faithfulness
come to brands that integrate themselves
into consumers’ routines, making daily life
easier and more productive.

Qualitative and quantitative learning
indicate that brands must first assure con-
sumers that their products and services are
reliable and provide value for money.
Furthermore, they must be sincere —
ethical and transparent in their business
and employment practices. Leadership
brands offer all the above attributes, and in
addition, are often identified as industry
front-runners with distinctive points of
view that also mirror the values of their
users.
To understand how people define leadership brands today, respondents were asked to rank a series of brand attributes (see Table 1).

First, respondents believe that a leadership brand must meet a basic promise — to provide reliable products and services at fair value and deliver them with excellent customer service.

Once this basic promise has been met, a leadership brand is then expected to be a good citizen and treat employees fairly. It should also conduct business ethically, albeit to a significantly lesser degree. (It is anticipated that interest in this attribute will continue to grow over the next few years.) Not surprisingly, respondents note that leadership brands are also known for technological advancements. Granted, with technology defining much of day-to-day existence, this is no longer a distinguishing trait for leaders, if not indeed all brands.

Brands that consumers associate with these attributes and that are further able to integrate themselves into people’s lives, making their daily tasks easier, achieve stronger leadership status. Additionally, to lesser degrees, consumers associate brand leaders with defining their industry and ubiquity of usage.

**CULTIVATING BRAND LOYALTY**

Favourite brands are masters at integrating themselves into people’s lives by making routine tasks easier and everyday life more inspiring. In many ways, the data indicate that favourite brands make consumers feel more esteemed. In fact, according to respondents, some favourite brands make people feel so good that the majority cannot imagine their life without them (see Table 2).

Whereas leadership brands meet more functionally-oriented needs, favourite brands tend to also fulfil emotional and higher-order needs. People implicitly trust their favourites because of how they aid them in accomplishing their goals — whether big or small. Many favourite brands accompany users throughout the day, some physically and others virtually, and participants say they rely on them as much as, if not more than, friends.

Favourite brands often make individuals feel they are better people because they have the power to encourage and motivate, make users feel proud, and give a

| Table 1 | Attributes of leadership brands |
|---------|---------------------------------
| **Total mentions ranked 1–5** | **Base: 957 per cent** |
| Produces durable/reliable products/services | 47 |
| Excellent customer service | 42 |
| Value for quality | 39 |
| Treats employees well/fairly | 31 |
| Products/services integrated into my daily life | 31 |
| Known for technological advancements | 31 |
| Products/services make daily life easier | 31 |
| Defines its industry | 26 |
| Associated with ethical business practices | 25 |
| Everyone uses its products/services | 22 |

Source: CultureQ research 2012

<table>
<thead>
<tr>
<th>Table 2</th>
<th>Attributes of good corporate citizenship</th>
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</thead>
<tbody>
<tr>
<td><strong>Total mentions ranked 1–5</strong></td>
<td><strong>Base: 957 per cent</strong></td>
</tr>
<tr>
<td>It helps me in my everyday life</td>
<td>62</td>
</tr>
<tr>
<td>I can’t imagine my life without it</td>
<td>56</td>
</tr>
<tr>
<td>It helps me to accomplish my goals</td>
<td>48</td>
</tr>
<tr>
<td>It mirrors my personal values</td>
<td>46</td>
</tr>
<tr>
<td>It makes me feel proud when I use it</td>
<td>43</td>
</tr>
<tr>
<td>It is inspirational to me</td>
<td>35</td>
</tr>
<tr>
<td>It makes me a more responsible citizen</td>
<td>33</td>
</tr>
<tr>
<td>It makes me feel connected to the rest of the world</td>
<td>32</td>
</tr>
<tr>
<td>It crosses many generations</td>
<td>32</td>
</tr>
<tr>
<td>It helps me give back to society</td>
<td>31</td>
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</tbody>
</table>

Source: CultureQ research 2012
sense that in choosing to use them, we are being responsible to society. Interestingly, as many favourite brands, such as Apple, Coca-Cola, Google and Virgin, are used by people of all ages, across geographic boundaries, they also help people to feel connected to others. Qualitatively, participants speak of favourite brands creating a common language that crosses generations and links them to people with different lifestyles and in different life stages.

Importantly, becoming a user’s favourite brand is more than just a sentimental thing — it is a marker of loyalty. Sixty-nine per cent of respondents note that they use their most favourite brand exclusively. Interestingly, women are less loyal than men and more likely to ‘cheat’ on their favourite brands (buy a different brand on occasion), while millennials maintain more exclusive relationships with their favourite brands than do baby boomers.

**DELIVERING GOOD CORPORATE CITIZENSHIP**

In 2011, it was uncovered that people’s definitions of good corporate citizenship were not necessarily in perfect alignment with those of business or government. While these institutions generally associate good corporate citizenship with corporate social responsibility initiatives, environmental regulations and the like, consumers in the study base good corporate citizenship first on maintaining fair employment and environmental practices, then providing products and services that are reliable, offering value for money and supporting the local community (see Table 3). Many of these attributes are also characteristics of leadership brands. Further participants have said that good corporate citizens are expected to deliver these ‘hygiene’ factors with the utmost transparency and sincerity.

In large part, good corporate citizens distinguish themselves by how they prevent and manage their mistakes. In the past, consumers often accepted public apologies for wrongdoings and commended brands for adopting better business practices after the fact. Today, this is no longer enough. Brands are now expected to be ethical and proactive in their business practices, offer full transparency and sincerity in their actions, and confess their mistakes before they are caught. Consumers respect brands that exhibit human traits and, as such, expect them to be flawed. At the same time, they demand that brands be honest about their shortcomings.

The results of the research have demonstrated some interesting differences among gender and generational cohorts. For example, Gen-Xers in the UK are more likely than millennials or baby boomers to expect good corporate citizens to use local suppliers, while employing people in the community is really only of concern for boomers. Interestingly, US respondents place slightly

<table>
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<th>Table 3</th>
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<tbody>
<tr>
<td><strong>Total mentions ranked 1–5</strong></td>
<td><strong>Base: 957 per cent</strong></td>
</tr>
<tr>
<td>Treats employees fairly</td>
<td>47</td>
</tr>
<tr>
<td>Good environmental practices</td>
<td>42</td>
</tr>
<tr>
<td>Honest about what its products/services can and cannot do</td>
<td>42</td>
</tr>
<tr>
<td>Makes affordable products</td>
<td>36</td>
</tr>
<tr>
<td>Makes reliable/durable products</td>
<td>35</td>
</tr>
<tr>
<td>Employees people from the communities in which it operates</td>
<td>28</td>
</tr>
<tr>
<td>Donates money to the communities it operates in</td>
<td>25</td>
</tr>
<tr>
<td>Implements changes in its operations that are in the best interest of society</td>
<td>24</td>
</tr>
<tr>
<td>Uses local suppliers</td>
<td>23</td>
</tr>
<tr>
<td>Treats suppliers ethically</td>
<td>22</td>
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</table>

Source: CultureQ research 2012
more emphasis on brands treating employees fairly than the British. This may be due to differences in employment legislation and the number of behaviours that are — and are not — mandated.

Many of the brands respondents name as good corporate citizens do not always correspond with the defining attributes they chose. When qualitatively explaining their choices, participants note that many good corporate citizens provide great value, enrich their lives and create new lifestyles. Clearly, for them, good citizenship begins by serving me as an individual before expanding outward to providing assistance to others or improving the environment. Despite backlash and negative press, Apple, for example, consistently ranks among the top good corporate citizens (albeit with scores that are not high in absolute terms — between 12 and 15 per cent). Although the company’s bad citizenship scores have increased from less than 1 per cent to 5 per cent in three studies between December 2012 and December 2013, participants’ qualitative comments over the same period emphasise that Apple has transformed how people connect and communicate with one another, something that credibly certifies the company as a good citizen.

Importantly, a brand perceived to be a good corporate citizen by one set of respondents is often cited as an irresponsible or bad citizen by another. Good corporate citizenship is a fragmented concept and partly rooted in an individual’s ideology. Retailers Walmart and Tesco are good examples of this. While some respondents tout each of these brands for their ecological initiatives and value consciousness, others condemn them for how they manage suppliers, eliminate local small businesses and treat employees poorly.

**FOSTERING LOYALTY AND PROMOTING SHARED RESPONSIBILITY**

‘Many companies believe they have a responsibility to “give back” to society and to me this is wonderful — in the future [businesses will] have to give to get.’

CultureQ participant

‘I hope to become the change you want to see in the world, make choices that will impact my community for the better.’

CultureQ participant

Qualitatively, respondents say they want to support brands that connect them to something bigger and more meaningful than themselves with more than just ‘likes’ and ‘shares’. Importantly, though, they are equally clear that a good brand citizen must first deliver a product or service that ‘helps me and enriches my life’ at ‘fair value for quality’ before it links them to wider communities, improves the environment and improves society (see Figure 2).

It is fairly well recognised that despite heavy investment in CSR, many good-purpose initiatives are not affecting consumers’ overall perceptions of corporations. The research strongly indicates that this is because CSR is disconnected from marketing initiatives and most typically, not part of a unifying brand proposition. How many consumers are aware that BP has invested US$7.6bn in alternative energy since 2005, or that The Walmart Foundation became the first partner of Feeding America to donate 1 billion meals, for example?

By assimilating the attributes of brand leadership, loyalty and good citizenship, the model of brand citizenship the research uncovered will help corporations gain ‘credit’ for significant investments into environmental and social programmes
that often go unnoticed. The model reflects consumers’ desire to exhibit more control over their future. By aligning initiatives that have traditionally been managed solely at a corporate level with individual product and service brands, it will strengthen reputation and brand equity and increase the return on investment on CSR activities. Further, a focus on becoming a good brand citizen will help shift social consciousness and democratise the more centralised concept of CSR in the same manner that social media democratised communications.

Brand citizenship creates a shared sense of responsibility and places consumers in control. In part, it enables people to co-create the future through choosing to purchase products and services that deliver the sustainability and social responsibility initiatives that matter most to them individually.

Unilever provides a perfect example. A recognised leader in sustainability and corporate social responsibility, the company is integrating citizenship into many of its product brand propositions. Consider Dove’s ‘Real Beauty’ campaign. In 2012, Dove redesigned its self-esteem programme to strengthen further its proposition of helping young girls look and feel their best. But, imagine if Dove went one step further in its ‘Make Girls Unstoppable’ efforts.

Suppose the brand used digital media to connect girls — or even women — in the USA with those in India to help them learn more about one another and the anxieties they each face because of local perceptions of beauty. It would be promoting self-esteem and connecting and educating women globally. And, what if Dove pushed the boundaries even further and donated 2 cents from every bar of soap sold in the USA and Europe to educate girls in Afghanistan? The brand would be meeting the needs of its users, enriching their lives with a quality product sold at fair value, connecting them with and educating them about women living in different cultures and, ultimately, bettering society.

A NEW 360-DEGREE MODEL FOR BRAND LEADERSHIP

Clearly, to embed good citizenship wholeheartedly into a brand’s proposition, and make it an integral principle for business operations, a 360-degree orientation that includes the organisation, the product, the experience and service is required (see Figure 3).
Organisation

Create cross-functional teams that include marketing communications, product and CSR teams, and develop measurable performance goals that tangibly motivate them to work together to deliver an integrated brand experience. Promote policies and practices that advocate employees and suppliers, acknowledge the challenges they face and treat them ethically.

Since 1907, the UK’s John Lewis Partnership has been adopting principles of good brand citizenship. Beginning with a focus on ‘the happiness of employees’, John Spedan Lewis set up an employee-owned partnership with a vision to establish a ‘better form of business’. Today, with 84,700 people as permanent staff, the organisation is unified through integrated branch teams. A sense of collective responsibility is embedded across the organisation and managed by a network of elected councils, committees and forums. Partners have the opportunity to challenge management performance and participate in the decision-making processes.

Still governed by the constitution Lewis wrote, the partnership recruits and retains loyal customers through nurturing a reputation centred on value, choice, service, honesty and behaving as a good citizen. The company supports local suppliers and producers as well as Fairtrade and other schemes contributing to the sustainable development of the communities where farmers and workers live. Issued in 2011 to private-label (own-brand) brand suppliers in English and Chinese, the company’s responsible sourcing guide identifies practical initiatives for suppliers and includes a checklist for health, safety, labour standards and equality. The John Lewis Partnership also owns Leckford Estate, a working farm that supplies the Waitrose supermarket brand with flour for bread, barley, oats for cereal, free-range chickens and eggs, organic milk, apples, pears and mushrooms. Leckford Estate is also one of five locations in the UK at which partners with one year’s service and their families and friends can take holidays for a subsidised rate.

Product

Offer fair-for-quality priced products that simplify people’s daily routines and define new lifestyles that inspire day-to-day living and enable users to feel involved in creating a better future for themselves, society and the planet. See every delivery channel as a unique opportunity to reinforce the good citizenship element of a product and service proposition.

Target is a perfect example of a mainstream retail brand embracing good brand citizenship in its product offering. Aiming to make innovative design accessible to all, from fashion to tea-kettles to prescription bottles, the company believes that smart design simplifies its guests’ lives and makes them feel good. Well-publicised collaborations with fashion designers such as Missoni, Diane von Furstenburg, Mark Jacobs and Philip Lim bring chic options to customers affordably. The Target and Neiman Marcus 2012 Holiday Collection featured 24 limited edition products from 24 preeminent, US designers. In recognition of the designers, Target and Neiman Marcus jointly donated US$1m to the Council of Fashion Designers of America.

A natural extension of this is the company’s newer partnership with FEED USA. This collaboration even more fully embraces the tenets of brand citizenship by enabling consumers to fight hunger actively yet effortlessly across the USA through their purchases. The line includes 50 pieces from tote bags to bakeware, from shirts to bicycles, each with an
A NEW MODEL FOR BRAND LEADERSHIP AND LOYALTY

Americana motif co-designed by FEED co-founder Lauren Bush. Printed on each FEED product is a number that signifies the number of meals that will be donated to families as a result of the purchase, meaning purchasers can literally advertise their altruism while advocating the cause. As Target further develops the concept, the number of meals each product represents would be expected to be as visible as the purchase price on the web store (Figure 4). Perhaps there could even be a special ‘cart’ displaying the number of meals the purchases have bought. In store, it would be rewarding to have the number of meals provided through one’s purchases printed on the bottom of the receipt below the savings for the day.

Experience
Use the brand experience to invite consumers consistently to a personal conversation with a brand, one that makes them feel part of something bigger and encourages them to co-create the future. Adopt a human tone of voice that sincerely reflects the brand’s personality and encourages involvement in communications and co-creation of programmes.

Whole Foods, Whole People, Whole Planet
Whole Foods strongly promotes interdependence among the people who are interested in and benefit from the success of its company. Participants in the research say ‘they are creating a better way of feeding ourselves’. This is not surprising given that Whole Foods believes that ‘only by satisfying our customers first do we have the opportunity to satisfy the needs of our other stakeholders’, and as such, has crafted an experience around nurturing the health of people. Whole foods satisfies and nourishes its customers through balancing meaningful value (good value proposition without sacrificing quality) with education and a strong sense of community.

Beginning with the store, Whole Foods continuously looks to raise industry standards — the types of food it offers, how food is presented, and what it tells its customers about the food and how it arrived on shelf. Beyond the store, local store
managers are encouraged to develop their own social-media communities. The company’s ‘Health Starts Here’ initiative is a virtual resource of tips, recipes and cooking techniques designed to aid people to get healthy in ways that readily fit with their lives. As do staff in-store, the ‘Whole Story’ blog invites customers to share their experiences of healthy eating. Weekly Twitter chats, recipes, catering, blogs about food trends and Facebook: all are aimed at building a community of people who are engaged in the brand’s position as America’s Healthiest Grocery Store.

At the end of 2012, Whole Foods launched ‘Whole Journeys’ as a way to bring customers closer to the sources of the products sold in their stores. Whole Journeys travel itineraries are designed to support local communities, respect the environment and connect people with a range of cultural and culinary traditions. Aiming to effect positive change, Whole Journeys encourages travellers to share unique food cultures with one another, the food producers themselves, and friends when they return home.

Service
Deliver honest, reliable and easily accessible customer service. Find new ways to integrate a proposition into consumers’ day-to-day routines, acknowledge their value both as a consumer and a producer, and communicate the mutual benefit services deliver to individual users, other stakeholders and the corporation.

Founded in 1994, with a mission ‘to be Earth’s most customer-centric company where people can find and discover virtually anything they want to buy online,’ Amazon.com has evolved from an online bookstore to a digital hub that people count on to manage shopping and other aspects of their lives easily. Jeff Bezos is known for obsessing over customers. Although Amazon’s database of customer behaviour affords it the luxury of personalising its marketing and service for segments of one, Amazon has also expanded its offering organically and through acquisition around more traditional demographic segments that share daily routines and challenges — eg students, mothers and those aged 50-plus — as well as retail categories — eg shoes, green and eco-friendly, pets and grocery.

The company’s proposition clearly demonstrates it understands the human psyche as much as it does data. Participants in the studies strongly believe that rather than looking to charge more for excellent service, Amazon.com strives to charge less. This perception forms the basis for a deep trust that allows the company to go beyond establishing relationships with customers to nurturing partnerships with them. Consider Amazon’s excellent e-commerce platform that offers world-class brands, retailers and individual sellers alike the opportunity to reach potential customers and sell their wares.

The company clearly understands that in a disposable society, every buyer is also a potential seller — or reseller — and empowers anyone who chooses to be a retailer.

While most companies emphasise the green aspect of reducing packaging and moving to recycled materials, Amazon primarily touts the customer benefit: alleviating ‘wrap rage’. The fact that one of the major goals of ‘Frustration-Free Packaging’ is also environmental is almost positioned as an afterthought.

CONCLUSION
As an integrating principle, the model of brand citizenship challenges traditional,
functional organisational boundaries and thereby requires courage to break from business as usual. It ultimately relies on distinctive departments and agency teams working closely together to deliver its promise credibly. As influential brands are discovering, in the midst of economic, social and environmental instability, brand citizenship is a win-win proposition, through which consumers, stakeholders, the planet and society can all mutually benefit. In other words, it is the new model for brands to embrace when building leadership and loyalty.

References and Notes
(2) CultureQ is a multi-methodology research study. It synthesises exploratory qualitative learning with quantitative data and street-level observations. Beginning in 2007 as experimental research with early-adopter millennials, it expanded in 2011 to include a quantitative assessment among 763 millennials and baby boomers in the USA and UK. In 2012, the quantitative research was expanded to include Gen-Xers for a total of 975 respondents. This paper is based on the composite picture developed from analysing and synthesising the implications of the learning over time.