# Linking Customer Loyalty to Customer Satisfaction and Store Image

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## Abstract

*Indian grocery shoppers are supposed to have a liking towards a primary store for the bulk of their purchases, though they might occasionally visit other stores for immediate purchases. They tend to spend twice as much in this main store compared to others. The specific objective of this research was to develop an empirical model linking customer loyalty to customer satisfaction and store image and find the relationship between them. Data was collected from 150 customers of leading supermarkets in Kochi, using a structured closed-ended questionnaire through convenience sampling method. A structural model was developed linking store image, customer satisfaction and customer loyalty where customer satisfaction and store image were proposed as antecedents to customer loyalty. Store image and customer satisfaction have a positive relationship with customer loyalty but the direct relationship between store image and customer loyalty was found to be insignificant.*

**Keywords:** Customer loyalty, customer satisfaction, Store image, Indian retail industry, Consumer behaviour, Primary store, Linking customer loyalty to customer satisfaction and store image.

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## 1. Introduction

The landscape of the retail industry has changed across the globe. Retailers' operating models have come under severe competitive pressures because of the changing global economy and shifting consumer demand. As markets evolve, retailers tend to adjust their formats and operational strategies in order to cater to changing shopper needs and trends and thereby maximize their reach in an evolving market. On the one hand, retailers focus on creating a range of successful retail formats and on the other hand, consumers themselves become much more sensitive and conservative in their buying, particularly in the more advanced economies. The retail scenario across the globe is changing with developing countries like India joining the retail revolution. The evolution of retailing in India can be traced back to the emergence of general or provisional stores usually known as Kirana stores. In line with the change in tastes and preferences of the consumers, the industry has started becoming more organized. Examples of certain retail outlets in the organized sector include Foodworld in FMCG, Planet M and Music World in music, Crossword in books. These retail stores started their operations in the market prior to 1995. Emergence of shopping malls in the urban areas gave a world-class experience to the customers. In due course of time, supermarkets and hypermarkets emerged all over the country. As of now the Indian retail industry stands as the fifth largest in the world and is expected to reach US$ 543.2 billion by the end of 2014 (BMI India Retail Report, 2010). Major Indian corporate houses like Tata, Reliance, RPG and Birla have set up supermarket chains across the country. The retail industry in India has some striking differences with its counterparts in many developed countries. First, India's retail modernization is driven almost entirely by local retailers. This is a major change from the cases where the global retailers act as key catalysts, and, in fact, capture the lion's share of the modern trade. Second, changes in consumer trends have been the greatest influence in forcing modern trade to develop. The major reasons that have resulted in this modern trade growth are young working population, more nuclear families in urban areas and an increase in the number of working women. Third, the rate of growth of organized retail in India has not been very exciting. Organised retail, which constituted seven per cent of total retail in 2011-12 is estimated to grow at a CAGR of 24 per cent and attain 10.2 per cent share of total retail by 2016-17. Currently, the share of the organized sector is estimated around 8-10% according to the reports on Indian retail industry published in the website of Equitymaster. Decline in consumer spending on discretionary goods, declining inventory turnover, crunch in working capital position and higher interest cost adversely affected the net profit margins resulting in store closures and employee lay-offs in the recent past. All

these factors present a fascinating opportunity for consumer researchers to study the factors driving customer loyalty in India.

It is seen that Indian consumers are supposed to have a primary affiliation to a "main store" (Rhee & Bell, 2002) and this primary store captures the majority of their purchases though they may occasionally visit and purchase from other stores. One of the important indicators of the store health is the strength of loyalty of customers to a store. It is very important for the retailers to be the first-choice store as shoppers tend to spend twice as much in the main store compared to others (Knox & Denison, 2000). The importance of developing a corporate retail strategy in order to manage customer loyalty and prevent shoppers from switching stores was highlighted as a result of this study. Once the supermarket format picked up business in India, it led to many conventional grocery stores also to start operating under a supermarket format offering a full line of groceries. These stores offer a host of informative and cost-benefit alternatives for consumers. Based on promises of receiving better value elsewhere, customers are often willing to switch from their current primary stores. Studies on customer retention in retailing are in plenty, perhaps due to it being one of the most exhaustively researched areas in the marketing domain. These studies show that retailers continuously seek information on customer experience and then plan to build customer loyalty based on augmented services (Taher Leigh & French, 1996; Sirohi, McLaughlin & Wittink, 1998). According to Reichheld and Sasser (1990) profitability increases if there is increase in the rate of customer retention. Most of the studies on the retail sector are reported from developed countries as these countries have different retail formats running successfully. Whereas in developing countries, retail revolution is just happening and thus there is a dearth of research in retail industry documenting perceptions of consumers from emerging economies like India. This is a major limitation of the research in this domain. The validity of the findings and theories on customer satisfaction and customer loyalty needs to be tested in different environments in order to assess their universal applicability.

Another important aspect to be studied with respect to Indian customers would be the impact of store image on customer loyalty. The store image was not at all a factor of importance as far as grocery shopping was concerned in India till sometime back.  Grocery shopping was done from the neighbourhood provision store where the products would be stocked in open gunny bags. The rich and the poor, everyone purchased from these stores. But with the advent of supermarkets, scene of grocery shopping changed and this difference was seen in the traditional grocer as well who also started to exhibit the products neatly packed. Thus, the find-

ings of this study will be of interest to global giants like Tesco, Wal-Mart and Metro AG who are all set to enter the organized retail sector in India. This research focuses on exploring the linkages among customer satisfaction, store image, and customer loyalty for Indian shoppers. The key research tasks include exploring the relationship between customer satisfaction and customer loyalty, and also analyzing the role of store image in the satisfaction–loyalty linkage.

## 2. Literature Review

### 2.1 Customer Satisfaction

The framework of customer satisfaction has been very popular among researchers (Oliver, 1997; Giese & Cote, 2000; Weirs-Jenssen, Stensaker & Grogaard, 2002). Though there is a plethora of studies on customer satisfaction, Giese and Cote (2000) assert that a generally accepted definition of customer satisfaction has not been framed. Satisfaction is explained as the perception of pleasurable fulfillment of a service (Oliver, 1997) which can be assessed as the sum of the satisfactions with various attributes of a service or product (Churchill & Surprenant, 1982). A number of determinants of customer satisfaction have been identified which include previous experience (Bolton & Drew, 1991), ease of obtaining information (Oliva, Oliver & MacMillan, 1992); attribute level performance (Oliva et al., 1992) and search time in choosing the service (Anderson & Sullivan, 1993). Customer satisfaction can also be studied in the context of shopping experience in a retail store. Giese and Cote (2000) looked at customer satisfaction as post-purchase cost-consumption response to a previous purchase/consumption experience. The motivation for shopping will be different for different individual customers like daily routine, learning about new products or enjoyment of bargaining (Tauber, 1972). These differences mean that they will derive satisfaction from diverse aspects of the shopping experience (Clottey, Collier & Stodnick, 2008). There is no consensus concerning the measurement of the construct of satisfaction in retail context but different approaches are popular. Research has historically shown that store attributes such as quality, price and variety affect customer satisfaction (Clottey et al., 2008). However, Anderson, Fornell and Lehmann (1994) assert that there is lack of clarity about the distinction between quality and satisfaction in the existing literature. Many of the researchers assert that satisfaction is a post-consumption experience which compares perceived quality with expected quality (Parasuraman, Zeithaml & Berry, 1985; Anderson et al., 1994). The literature mainly looks at quality as one of the antecedents to satisfaction (Anderson et al., 1994). This research used the Clottey et al. (2008) model of customer satisfaction with respect to retail stores in terms of four antecedent store attributes: price,

product assortment, product quality and store service. This model is in line with literature (Dick & Basu, 1994; Anderson et al,. 1994; Rust & Oliver, 1994; Iacobucci, Ostrom & Grayson, 1995). The effect of important attributes like store location was neutralized through proper sampling.

Store choice and store patronage is affected by the price image of a store (Cox & Cox, 1990; Desai & Talukdar, 2003). The high importance supermarket shoppers attach to low prices in store selection is demonstrated in many international studies (Arnold, Oum & Tigert, 1983; Miranda, Konya & Havrila, 2005). A shopper's perception of a store is considerably influenced by the availability of a range of products (van Herpen & Pieters, 2002) which in turn affects satisfaction and store choice (Hoch, Eric & Brian, 1999). Study by Arnold et al. (1983) on supermarket shoppers shows that product variety ranks third behind location and price as determinants of store patronage. Baltas and Papastathopoulou, (2003) have shown the importance of product quality as a factor with positive impact on satisfaction. Another factor that plays a major role in ensuring customer satisfaction is the attitude of the store staff and how they treat customers (Gagliano & Hathcote, 1994). This may be less true for discount stores where price overweighs other factors (Lumpkin & McConkey, 1984). Knowledgeable and courteous sales staff is a strong determinant of store satisfaction and store patronage (King & Ring, 1980). Brown (2001) found that customers who shop from small grocery chains placed greater importance on service quality than patrons of large grocery store chains.

## 2.2 Store Image

The image of a firm can be interpreted in many ways. It is usually interpreted as the overall perception of a firm, what it stands for, what it is associated with and what one may be supposed to get when buying the products or using the services of the firm (Weiss et al., 1999; Schuler, 2004; MacMillan, Money, Downing & Hillenbrand, 2005). In order to build the brand image of their firm and its goods and services, organizations make considerable efforts. A favorable image of the store in the minds of the customers can be created using advertising and sales attempts. Garton (1995) suggests that store chains should try to make consumer's self-image and the consumer's image of the store to be as similar as possible. According to Sirgy (1985), individuals use goods and services, including shopping behaviour patterns, to construct and maintain their social images.

## 2.3 Customer Loyalty

Customer loyalty can be exhibited in different ways – it can be a commitment to

re-buy or patronize a preferred product or service (Reichheld & Sasser, 1990; Dick & Basu, 1994; Oliver, 1997). According to Zeithaml (2000) customer loyalty may be viewed as being either behavioural or attitudinal. As per the behavioural approach, customers are considered as loyal as long as they continue to buy and use a good or service (Parasuraman et al., 1988; Woodside, Frey & Daly, 1989; Zeithaml, Berry & Parasuraman, 1996). Bloemer & Kasper (1995) assert that mere repurchase may be an indication of inertia and not loyalty. Reichheld (2003) states that behavioural loyalty is best manifested in willingness to recommend and refer a friend or colleague to a particular good and/ or service whereas the attitudinal approach explains that customers feel a sense of belonging or commitment to the good or service. According to Dick & Basu (1994) loyalty can be exhibited in two ways - both by a more favourable attitude toward a brand (as compared to other alternatives) as well as repeat patronage.

## 2.4 Linkages among Customer Satisfaction, Store Image, and Customer Loyalty

There is increasing realization that the ultimate measure of customer satisfaction must be customer loyalty. Study by Fornell, Johnson, Anderson, Cha and Brient (1996) provides evidence that higher customer satisfaction will yield increased loyalty for the firm and thus offers some evidence of the linkage between customer satisfaction and loyalty. Anderson et al. (1994) express the fear that if firms are not able to exhibit a link between customer satisfaction and economic performance, then firms may leave the focus on customer satisfaction. It is also indicated that customer loyalty is derived, to a large extent, by customer satisfaction. It is also seen that satisfaction is positively associated with a number of factors like repurchase intentions, likelihood of recommending a product or service, loyalty, and profitability (Bitner, 1992; Anderson et al., 1994; Anton, 1996). Rust & Williams (1994) discovered that greater customer satisfaction resulted in a greater intent to repurchase. LaBarbera and Mazursky (1983) also discovered that satisfaction has an effect on repurchase intentions. The primary reason for customer defection or discontinuation of purchase is seen to be dissatisfaction (Anton, 1996). Satisfaction has been found to influence a number of factors like - to be a good predictor of future purchase behaviour (Kasper, 1988); to influence profit (Anderson et al., 1994); and eventually lead to customer loyalty (Oliver, 1997). It also influences repurchase and word-of-mouth communication (Sivadas & Baker-Prewitt 2000). Zeithaml et al. (1996) and Zeithaml (2000) showed that customer behavioural intentions such as the intention to make repeat purchases are influenced by perceived service quality.

Ranaweera and Neely (2003) found that there is a direct linear relationship between perceptions of service quality and customer retention. Anderson and Mittal (2000) showed that whether a customer would recommend the firm's product via word-of-mouth advertising would depend on the level of product quality influences on the customer. Smith and Wright (2004) used brand image, product quality, service quality and firm viability in their structural equation model as direct determinants of customer loyalty. Sivadas and Baker-Prewitt (2000) discovered that the consumer perception of store image is connected to store satisfaction, but does not have any direct effect on loyalty. It is seen that store satisfaction mediates the relationship between perceptions of the store and store loyalty (Bloemer & Kasper, 1998). Store choice is influenced by the customers' image about the store which, in turn, is based on perceived store attributes (Newman & Cullen, 2001). Huber, Herrmann and Wricke (2001) developed structural equation model confirming a statistically significant direct link between brand image and customer loyalty.

## 3. Research Objectives and Hypotheses

Based on the above literature review, the major objective of this study is to explore the relationship between customer satisfaction and customer loyalty and to analyze the role of store image in the satisfaction–loyalty linkage. The following hypotheses were framed:

H1: Higher the customer satisfaction, higher will be the customer loyalty.
H2: Higher the store image, higher will be the customer loyalty.
H3: Higher the store image, higher will be the customer satisfaction.

Based on the arguments presented, the following research model (Fig. 1) is proposed linking customer satisfaction, store image, and customer loyalty. The model has customer satisfaction and store image proposed as antecedents to the dependent variable customer loyalty. The role of satisfaction as a mediating variable between store image and loyalty is also studied.

### Fig. 1: The Research Model
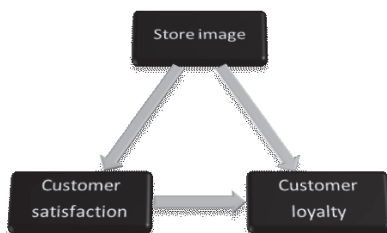
## 4. Research Methodology

A descriptive research design was used to conduct the survey in the city of Kochi, Kerala, India. The data was collected between the months of January 2014 to February 2014. The sample consisted of 150 customers from different super-markets located in the city of Kochi. Convenience sampling technique was used for selecting the sample. A structured questionnaire was used to measure the responses of respondents regarding the variables – customer satisfaction, customer loyalty and store image. Customer satisfaction was measured in terms of overall satisfaction in comparison to competitor stores and satisfaction with respect to other factors like price, product assortment, quality and employee service. The scale developed by Bettencourt (1977) was used for measuring satisfaction. Satisfaction about price was measured using the scale of Bloemer and DeRuyter (1998). Satisfaction about product quality, product assortment and employee service was measured using the scale developed by Maddox (1977). Customer Loyalty Building service was measured using the scale of Wulf, Odekerken and Lacobucci (2001). Retail store image scale developed by Manolis, Keep, Joyce and Lambert (1994) measures store image in terms of general-store attributes dimension, appearance-related dimension and salesperson-service dimension. Since these questionnaires are standardized questionnaires, validity is ensured. The reliability statistics are given in Table 1.

The data was analyzed with structural-equation modelling (SEM) using Warp PLS, a leading SEM software package.

### Table 1: Reliability Statistics

| Variables | Cronbach's Alpha | No. of Items |
|---|---|---|
| Customer Satisfaction | 0.919 | 20 |
| Customer Loyalty | 0.847 | 4 |
| Store Image | 0.886 | 10 |

*Source:* Primary Data.

## 5. Findings

This study employed a structural equation modelling approach to develop a model that represents the relationships among the three factors in this study: customer satisfaction (S), store image (SI) and customer loyalty (CL).

Hypotheses test confirms the presence of statistically significant relationship in

H1 (Higher the customer satisfaction, higher will be the customer loyalty) and H3 (Higher the store image, higher will be the customer satisfaction), but not in H2 (Higher the store image, higher will be the customer loyalty).

The results have shown that customer satisfaction has a significant effect on customer loyalty, with $p<0.01$; store image has a significant effect on satisfaction, with $p<0.01$; whereas store image does not have significant effect on customer loyalty, with $p=0.20$. The model fit indices and $p$-values are given in Tables 2 and 3.

### Table 2: Model Fit Indices and *p*-values

| | |
|---|---|
| Average path coefficient (APC) | $0.341, P<0.001$ |
| Average R-square (ARS) | $0.230, P=0.001$ |
| Average variance inflation factor (AVIF) | 1.225, Good if $< 5$ |

*Source:* Primary Data.

### Table 3: *p*-values

| | SI | CL | S |
|---|---|---|---|
| SI | | | |
| CL | 0.205 | | <0.001 |
| S | <0.001 | | |

*Source:* Primary Data.

From Fig. 2 it can be seen that customer satisfaction has a significant positive influence on customer loyalty (beta=0.44), which means that for every one unit increase in customer satisfaction there will be an effect of 0.44 on customer loyalty (Table 4).

### Fig. 2: Model Linking Customer Loyalty to Customer Satisfaction and Store Image
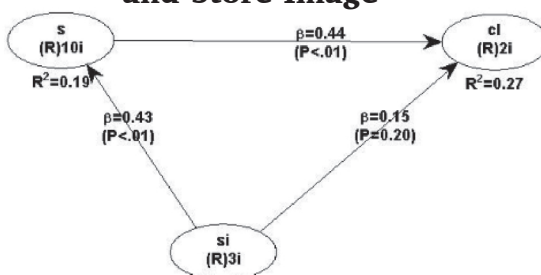


*Source:* Primary Data.

Store image has demonstrated significant positive influence on customer satisfaction (beta=0.43), which means that for every one unit increase in store image there will be an effect of 0.43 on customer satisfaction (Table 4).

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**Table 4: Path Coefficients**

|     | SI    | CL  | S     |
| --- | ----- | --- | ----- |
| SI  |       |     |       |
| CL  | 0.152 |     | 0.441 |
| S   | 0.431 |     |       |

*Source:* Primary Data.

The relationship between store image and customer loyalty is insignificant because the *p*-value between them is greater than 0.05.

The values in Table 5 indicate that 19% of the variation of customer satisfaction can be explained by store image (R-square = 0.19). 27% of the variation of customer loyalty can be explained by customer satisfaction (R-square = 0.27).

**Table 5: R-squared Coefficients**

| SI  | CL    | S     |
| --- | ----- | ----- |
|     | 0.275 | 0.186 |

*Source:* Primary Data.

## 6. Discussion

From the study it can be seen that customer satisfaction has a comparatively strong influence on customer loyalty. Customer loyalty is a critical factor that can determine the success of a store, so as to make it the primary store for customers residing near the store for their grocery shopping.

It can also be seen that store image has positive influence on customer satisfaction. The fact that people are shopping from a reputed shop gives them more pride which can translate into higher satisfaction and in turn contribute to enhanced loyalty.

It has been clear from the study that brand image of a store does not influence customers to be loyal to that particular store. The store image may help in con-

verting the eye balls into footfalls but once the customer is in, it's the internal factors that influence the customer satisfaction namely product availability, product range, prices etc. Store image cannot directly influence customer loyalty.

## 7. Suggestions and Directions for Further Research

Satisfaction influences the likelihood of recommending a retail store. It positively contributes to repurchase intention as well. However, contrary to the hypothesis, there wasn't a direct linkage between brand image of the store and loyalty. Store owners should still focus on reputation management and image building. The image of a store may have a lot to do for the attraction of customers. The fact that they are shopping from a reputed shop give them more pride which can translate into higher satisfaction and, in turn, contributes to enhanced loyalty.

The increased competition in the organized retail sector in India is conferring greater importance to  customer loyalty as a way to obtain competitive advantage. It is obvious that shoppers will be exposed to overtures from competing retailers which may result in some deciding to shift their allegiance to the competition. In that context, it is imperative for retailers to appreciate the strong linkages between customer satisfaction, store image, and loyalty. The stores which initiate appropriate measures to improve customer satisfaction will be in a better position to face successfully the new realities of the ensuing times.

It would give meaningful insights if the internal factors related to the retail outlets are clubbed along with store image and customer satisfaction. It would be helpful if it is found that the perception of store image matches with the internal factors and thus leads to customer satisfaction which, in turn, may create more loyal customers.

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