Consumer Self-Concept and Retail Store Loyalty: The Effects of Consumer Self-Concept on Consumer Attitude and Shopping Behavior among Brand-Specific and Multi-Brand Retail Stores

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Multi-Brand Retail Stores
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Researchers have long been interested in understanding the effects of self-

concept congruity constructs on marketing-related phenomenon. While studies have

investigated the effects of such self-congruity constructs in a myriad of marketing

settings, including brand loyalty, retail store loyalty, effectiveness of sales

performance, and effectiveness of advertising appeal, to date no study has attempted

to simultaneously assess the differing effects of more than one type of congruity

construct within the context of a single model

In this study, the author proposes a model of retail store loyalty using two

types of self-concept congruity constructs – self-concept/brand image congruity and

self-concept/store image congruity – as antecedents to mediating variables to retail

store loyalty, brand commitment and trust, in order simultaneously investigate the

relative impacts of each congruity construct in the model. Additionally, the model is

fit to data from two separate samples, using two different types of retail stores – a

brand-specific retail store and a multi-brand retail store – to investigate the varying

contributions of each congruity construct between retail store type settings.

The study uses structural equation modeling to fit the model to the data from

each sample and to test research hypotheses. The results are very encouraging, and

indicate that for both retail store type setting, self-concept/brand image congruity

more significantly affects the mediating variables than does self-concept/store image congruity. Further, in a comparison of the impact of the congruity constructs between different store types, it is found that the self-concept congruity constructs play a much greater role in the model in the case of brand-specific retail stores than in the case of multi-brand retail stores.

Additional meaningful findings include the empirical verification that self-concept congruity constructs lead to trust in a retail store, and that consumer commitment to brands which a retail store carries is significantly related to customer loyalty towards that retail store.

CHAPTER I: INTRODUCTION

Retail Loyalty

"Store loyalty is perhaps the singular most important concept for the retailer," (Sirgy and Samli 1985, p. 265). Sirgy and Samli (1985) asserted this statement over 20 years ago, and it still applies to the marketplace today. A retailer is faced with the allocation of funds between two important marketing objectives: acquiring new customers and retaining existing customers. It is well known that the expenses associated with acquiring new customers is much greater than that those of retaining existing customers. Therefore, efforts to increase retail store loyalty is a paramount goal for any retailer.

However, given the importance of retail store loyalty, it is surprising that little research has been dedicated to this concept (Wallace, Giese, and Johnson 2004). Complicating matters further, past attempts at conceptualizing the establishment and maintenance of retail loyalty has provided mixed results. Various authors have investigated a myriad of antecedents to retail store loyalty such as store trust and commitment (Crosby, Evans, and Cowles 1990; Macintosh and Lockshin 1997; Harris and Goode 2004), convenience (Anderson 1972; Chowdhury, Reardon, and Srivastava 1998; Berry, Seiders, and Grewal 2002; Jones, Mothersbaugh, and Beatty 2003), store image (Martineau 1958; Sirgy and Samli 1985; Bloemer and de Ruyter 1998; Hartman and Spiro 2005), brand assortment (Grewal, Levy, Mehotra, and Sharma 1999; Simonson 1999; Morales, Kahn, McAlister, and Broniarczyk 2005), satisfaction (Macintosh and Lockshin 1997; Fullerton 2005), service quality (Berry and Parasuraman 1988; Zeithaml, Berry, and Parasuraman 1996; Wong and Sohal 2003), as well as loyalty towards retail salespeople (Wong and Sohal 2003). Results

of these studies have lead to some agreements among these antecedents as well as many disagreements.

Customer Loyalty

A brief review of the advancements in understanding customer loyalty will assist in a better understanding of important factors affecting retail store loyalty, particularly as the study of customer loyalty has shifted from a focus on behavioral loyalty to attitudinal loyalty.

Researchers have long debated the meaning of customer loyalty. To date, much of the research has focused on customer loyalty towards brands (Day 1969; Jacoby and Chestnut 1978; Dick and Basu 1994; Oliver 1999; Srinivasan, Anderson, and Ponnavulo 2002). However, one major area of disagreement concerns defining customer loyalty as being based upon primarily behavioral outcomes (Cunningham 1966; Kahn, Kalwani, and Morrison 1986; Tellis 1988), or attitudinally-based (Day 1969; Dick and Basu 1994; Oliver 1999; Srinivasan, Anderson, and Ponnavolu 2002).

Researchers who argue that behavior, alone, is sufficient for customer loyalty to exist primarily view repeat purchases as a designation of customer loyalty. Conversely, researchers who view customer loyalty as an attitudinally-based construct state assert that repeat purchasing behavior must be accompanied by and embedded in the attitude of a consumer that will lead to a relative preference for one brand over another.

In order for customer loyalty to become embedded in a consumer's attitude, researchers utilize the attitudinal construct consisting of the cognitive, affective, and conative states of an individual's attitude. In order for customer loyalty to exist in the

attitude of a consumer, their loyalty towards a product or brand must penetrate the affective state of their attitude (Dick and Basu 1994; Oliver 1999). Affective-based responses towards a product or brand will be associated with a liking or other positive emotional responses towards that brand. Researchers assert that it is this liking that will serve to create an attitudinal preference for one brand over another (Dick and Basu 1994; Oliver 1999).

Self-Concept Congruity Effects

Impact's of self-concept have been studied in a myriad of marketing settings. The theoretical rationale for investigating these effects is based upon the manner in which one's self-concept can serve as a driving force in shaping attitude and behavior. Conceptually, self-concept can be defined as (Grubb and Grathwohl 1967, p. 24), "The self is what one is aware of, one's attitudes, feelings, perceptions, and evaluations of one's self as an object." Furthermore, researchers agree that one's self-concept is extremely valuable to an individual and must be protected and enhanced (Grubb and Grathwohl 1967; Belk 1988), and that individuals may seek to bolster their own self-concept by surrounding themselves with possessions that mirror their self-concept (Grubb and Grathwohl 1967; Kleine, III and Kleine, and Kernan 1993; Osman 1993), and by possessing objects that communicate aspects of their own self concept to others (Richins 1994, 1994).

Self-concept congruity can be conceptualized as the degree to which an individual perceives the image of an external entity as being similar to one's own self-image. Research has concluded that this level of perceived congruity affects the attitudes and behaviors of individuals (Grubb and Grathwohl 1967; Belk 1988;

Richins 1994, 1994; Sirgy and Samli 1985). Specifically, high levels of congruity impact an individual's attitude and behavior toward the external entity in question in a positive manner.

Importantly, in regards to loyalty issues, self-concept congruity can result in affective responses on the part of an individual towards the external entity that is perceived to be very similar to the individual (Wallendorf and Arnould 1988; Kleine, Kleine III, and Allen 1995). Therefore, the greater level of resulting loyalty that is driven by self-concept congruity is consistent with the notion that affective responses are a prerequisite to attitudinal loyalty as discussed previously. This has been found in various settings including loyalty towards brands (Fullerton 2005), choice of retail store (Sirgy and Samli 1985), effectiveness of sales performance (Dion, Easterling, and Miller 1995), and advertising effectiveness (Hong and Zinkhan 1995).

However, given the importance of self-concept congruity in the marketing arena, as evidenced by its strong propensity to affect attitude and behavior, this construct has been greatly neglected in the literature. Few empirical studies, for instance, have investigated the impact on self-concept congruity on retail loyalty (for exceptions see Sirgy and Samli 1985; Stern, Bush, and Hair 1977; Bellenger, Steinberg, and Stanton 1976).

This study advances our understanding of self-concept congruity as it pertains to retail store loyalty. Specifically, the study simultaneously analyzes the relative impact of two types of self-concept congruity variables, self-concept/brand image congruity regarding the brands a retail store carries and self-concept/store image congruity, on retail loyalty.

Further, the impacts of the two self-concept congruity variables on retail store loyalty are compared across two different types of retail stores, brand-specific and multi-brand retail stores. The two types of retail stores differ mostly in product assortment size and breadth. It is hypothesized that the multitude of different brands which a multi-brand retail store carries will significantly diminish consumers' ability to assess the level of congruity between their own self-concept and the overall images of the brands such a retail store carries as well as the overall store image of this type of retail store.

Such comparisons between the effects of these two self-concept congruity constructs between such retail store settings will advance our understanding of, not only the effects of self-concept congruity measures on retail loyalty, but also the process through which consumers assess the level of similarities between images of an external entity and their own self image.

Finally, the researcher was unable to identify in the marketing literature empirical evidence that self-concept congruity positively impacts trust. It has been well-established that trust plays a crucial role in relationships and loyalty issues (Morgan and Hunt 1994; Anderson and Narus 1990; Moorman, Zaltman, and Deshpande 1992; Chaudhuri and Holbrook 2002). Thus, trust should be considered in any study assessing retail store loyalty, and the relationship between self-concept congruity constructs and trust is assessed in this study.

Given the extensive interest in the literature in the arena of brand loyalty and brand commitment, it is surprising that studies which might investigate the brand commitment – retail store loyalty is nearly nonexistent in the literature (see Jens and

Lal 2000 for a possible exception). Evaluations of the brands which a retail store carries have primarily been used as one dimension of scales used to assess retail store image. Therefore, the importance of consumer attitudes regarding brands which a retail store carries has been limited in efforts to understand retail store loyalty. Given that the merchandise that a particular retail store carries intuitively would affect consumer attitudes and behaviors towards that retail store, it is theoretically important to investigate the linkage between consumer commitment to brands which a retail store carries and loyalty towards that retail store.

Research Purpose and Expected Research Contributions

The purpose of this study is to address the dearth of evidence in the literature addressing self-concept congruity variables and retail store loyalty. More specifically, it seeks to extend our understanding of the impact of self-concept congruity by assessing the relative effects of two types of congruity variables on brand commitment, trust, and retail loyalty. Thus, the primary contributions of this study are:

1. Provide additional evidence of the importance of self-concept congruity constructs in the creation of retail store loyalty.

2. Examine the differential effects of two types of self-concept congruity constructs on retail store loyalty analyzed simultaneously for two types of retail stores.

3. Assess the differential effects of the two types of congruity constructs on retail store loyalty within the context of two different retail store types.

4. Provide evidence that high levels of self-concept congruity leads to trust in a retail store.

5. Investigate the brand commitment – retail store loyalty linkage.

Research Hypotheses

Study 1 will employ a brand-specific retail store as its setting, and the following research hypotheses will be empirically tested using structural equation modeling (SEM), as illustrated in Figure B.1.

H1a: There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and brand commitment to those brands.

H1b: There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and trust in that retail store.

H2a: There is a positive relationship between self-concept/store image congruity and brand commitment toward those brands the retail store carries.

H2b: There is a positive relationship between self-concept/store image congruity and trust in that retail store.

H3a: The relationship between self-concept/brand image congruity regarding brands which a retail store carries and brand commitment to those brands (H1a) will be stronger than the relationship between self-concept/store image congruity and brand commitment toward those brands the retail store carries (H2a).

H3b: The relationship between self-concept/brand image congruity regarding brands which a retail store carries and trust in that retail store (H1b) will be stronger than the relationship between self-concept/store image congruity and trust in that retail store (H2b).

H4: Brand commitment will mediate the relationship between the self-concept congruity constructs and retail store loyalty.

H5: Trust will mediate the relationship between the self-concept congruity constructs and retail store loyalty.

Study 2 will use a multi-brand retail store as its setting, and the following research hypotheses will be empirically tested using structural equation modeling (SEM), as illustrated in Figure B.2.

H6:   There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and brand commitment to those brands.

H7:   There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and trust in that retail store.

H8:   Brand commitment will mediate the relationship between self-concept/brand image congruity and retail store loyalty.

H9:   Trust will mediate the relationship between self-concept/brand image congruity and retail store loyalty.

Research Design and Methodology

A survey-based research design was used in both studies to empirically test the hypotheses delineated above. In order to provide a theoretically sound setting for each study, a pretest was administered for each study prior to data collection to identify appropriate retail store settings for each study. Results of the pretests indicated that the brand-specific retail store, The Gap, was an appropriate choice for Study 1, and the multi-brand retail store, Macy's, was the best choice for Study 2.

It was also necessary to identify brand image and store image attributes used to measure perceived store images of retail stores and brand images of the brands these stores carry. It is theoretically important that the attributes to be selected are truly a representation of the domain of the image attributes likely to be invoked by the consumer in the context of the brand/store stimuli. Further pretests were administered for each study in order to select such attributes for measurement of store image and brand image.

A self-administered questionnaire was used to collect the data for each study. A total of four hundred undergraduate and graduate students attending a Northeastern United States university agreed to participate in the study.

A questionnaire was designed to collect data in order to measure the relevant constructs. A common practice in studying self-concept congruity measures is to employ the same attributes to assess one's self-concept as are used to measure the images of the focal external entity (Sirgy and Samli 1985). This method was used to create the self-concept measurement scale, and, in order to reduce the likelihood of halo effects eight additional attributes that have been used in prior self-concept studies were added to this scale.

The self-concept congruity scores were computed utilizing an absolute distance model, which assessed the relative differences between relevant attributes of one's own self-concept and those of the images of retail stores and the brands which those stores carry.

Measurement scales for the remaining constructs were adopted from existing multi-item scales whose psychometric properties of reliability and construct validity had been previously confirmed. Six measures used to capture the latent construct, brand commitment, were drawn from a previous study investigating brand loyalty (Odin, Odin, and Valette-Florence 2001). Five items used to measure the latent construct, trust, were previously utilized by Harris and Goode (2004). Five items used to measure the latent construct, retail loyalty were drawn from two previous studies investigating retail loyalty (Macintosh and Lockshin 1997; Sirohi, McLaughlin, and Wittink 1998).

Construct validity for the self-congruity scales were assessed using a recommended form of nomological validity. Researchers recommend this approach for formative scales due to the fact that traditional methods of assessing validity and reliability for these types of scales (factor analysis and assessment of internal consistency) are not warranted for scales that are not reflective in nature (Sirgy and Samli 1985, Diamantopoulos and Winklhofer 2001; Bollen 1989; and Bagozzi 1994).

Confirmatory factor analysis was used to assess the validity of the scales for the remaining constructs, and those items that did not load on the a priori latent constructs were removed from the study. Reliability for these remaining scales was assessed by computing Chronbach's coefficient alpha reliability estimates.

Structural equation modeling (SEM) was used to fit the models to their respective data for both studies in order to empirically test the proposed hypotheses. Model fit was assessed by analyzing the following commonly used fit indices: the chi-square fit index, the root means squared error of approximation (RMSEA), the goodness-of-fit index (GFI), the comparative fit index (CFI), the normed fit index (NFI), and the relative fit index (RFI).

Organization of the Dissertation

Chapter I has provided an overview of this study and delineated important research contributions. Chapter II provides an extensive literature review of the relevant constructs used in the hypothesized models illustrated in Figure B.1 and Figure B.2.

Chapter III discusses the theoretical basis for the development of hypotheses for Study 1 and Study 2. This theoretical basis is grounded on both previous theoretical discussions and empirical evidence provided by the literature.

Chapter IV provides and details of the research design and methodology used in both studies including discussions on research design and setting, sample selection, questionnaire design, statistical analysis, construct validity, measurement scale reliability, and statistical analysis procedures for research hypotheses testing

Chapter V provides the results of both studies through the fitting of each model to their corresponding data and discusses the their impact on proposed hypotheses.

The final chapter, Chapter VI provides a discussion on research finings, managerial implications, study limitations, and recommendations for future research.

CHAPTER II: LITERATURE REVIEW

Introduction

This chapter will focus on the relevant research literature relating to retail loyalty. The literature review will initially focus on customer loyalty in general, particularly past research that has investigated customer loyalty at the brand level. Next I will review the extant retail loyalty literature, including the primary antecedents to retail loyalty that have previously been studied. Then, I will focus attention on past literature related to self-concept theories and consumer self-identification that will evolve as key focus points for this study. Testable hypotheses are then proposed.

Customer Loyalty

Customer loyalty has been viewed as an essential ingredient for long-term business success (Srinivasan, Anderson, and Ponnavolu 2002; O'Brien and Jones 1995; Jones and Sasser, Jr. 1995; Oliver 1999; Dick and Basu 1994; Reichheld 1996). Customers who are loyal to particular products or brands may be willing to pay price premiums, engage in positive word of mouth, and are more resistant to competitor communications (Srinivasan, Anderson, and Ponnavolu 2002; Zeithaml, Berry, and Parasuraman 1996). Such benefits encourage the establishment of customer loyalty as a paramount goal for any firm.

In defining customer loyalty, researchers have focused either on a behavioral approach (Cunningham 1966; Kahn, Kalwani, and Morrison 1986; Tellis 1988) or

one that combines an attitudinal component along with consumer behavior.

Opponents of a strictly behavioral definition of customer loyalty point to instances

wherein a consumer's repurchasing behavior may appear to be a sign of customer

loyalty, but is actually a result of outside circumstances, such as ease of purchase or

relative price differentials among competing brands (Lee, Lee, and Feick 2001;

Curasi and Kennedy 2002). Dick and Basu (1994) refer to these types of behaviors as

"spurious loyalty". These researchers suggest that if such outside circumstances were

to change, then those consumers who had appeared to be loyal to particular products

or brands may alter their purchasing behavior.

Oliver (1997, p. 392) defines attitudinal customer loyalty as,

"A deeply held commitment to rebuy or repatronize a preferred

product/service consistently in the future, thereby causing repetitive

same-brand or same brand-set purchasing, *despite* situational

influences and marketing efforts having the potential to cause

switching behavior."

Thus, the behavioral outcomes of attitudinal customer loyalty, such as repurchasing

the same brand consistently over time is driven by a consumer's relative attitudinal

preference for one product/service over another.

Further instances wherein a consumer's behavior may appear to be indicative

of customer loyalty, but whose repurchasing patterns are perpetuated via outside

forces distinct from one's favorable attitude towards one brand over another are

common in the presence of switching costs (Lee, Lee, and Feick 2001). If costs that are associated with a consumer switching from one brand to a preferred brand are sufficiently high, then such brand switching may not occur. Consumers who continue to repurchase the same brand primarily due to switching costs or other outside circumstances that limit their ability to switch from brands or service providers, but who are not attitudinally loyal to those brands are commonly referred to as 'prisoners' or 'hostages' (Lee, Lee, and Feick 2001; Curasi and Kennedy 2002).

The above instances wherein a consumer may appear to be loyal to a particular product or brand, but are merely currently repurchasing that product or brand due to mitigating circumstances (ease of purchase, relative price differentials, switching costs), represent potentially dangerous risks for firms who misdiagnose the level of customer loyalty among these consumers. While these consumers may continue to repurchase a firm's products in the short term, if and when the external forces that might serve to perpetuate their repeat purchases diminish, then many of these consumers may defect from these firms' products. This fact, in itself, creates a threat to firms who consider these consumers to be loyal, when, in reality, they may be hostages or simply loyal to another attribute external to the product or service such as price or retail store convenience.

Furthermore, and perhaps more damaging, is the fact that prisoners or hostages may be very unlikely to engage in other customer loyalty behaviors that might be advantageous to any firm. These loyalty behaviors, as mentioned previously, include positive word of mouth, less sensitivity to price increases, purchasing in greater volume and assortment, as well as ignoring or distorting

competing firms' offers (Srinivasan, Anderson, and Ponnavolu 2002; Zeithaml, Berry, and Parasuraman 1996). Thus, it is crucial to further investigate the concept of attitudinal customer loyalty in an effort to better understand its dynamics as well as to gain insights into creating and sustaining such customer loyalty.

Researchers, who argue that in order for strong customer loyalty to exist, postulate that an attitudinal component on the part of the consumer must exist in conjunction with his/her purchasing behavior (Jacoby and Chestnut 1978; Dick and Basu 1994; Oliver 1999; Chaudhuri and Holbrook 2001). In this case, it is the consumer's attitudinal disposition that results in a more favorable assessment of one product or brand over others. Thus, it is the favorable attitude of a consumer towards a particular brand that drives his/her purchasing behavior. If a consumer's relative attitude toward a product is strong enough, then his/her purchasing behavior will tend to be much more consistent and predictive in favor of the preferred product or brand. Furthermore, firms can anticipate the additional aforementioned benefits associated with attitudinal customer loyalty on the part of these consumers

The Attitudinal Construct

Researchers who view customer loyalty that is based upon an attitudinal component suggest that such attitude is embedded in the cognitive-affective-conative states of consumers (Dick and Basu 1994; Oliver 1999; Chaudhuri and Holbrook 2001; Olson 2002). In particular, Oliver (1999) suggests that customer loyalty is first manifested in the cognitive arena and then may progress through the affective and conative states with increasing degrees of loyalty at each phase. Therefore, a consumer whose loyalty is manifested in all three levels is believed to be more

resistant to competitor advancements than one whose loyalty is merely manifested in the cognitive level (also see Dick and Basu 1994).

According to Oliver (1999) a consumer whose loyalty is limited to the cognitive arena merely holds beliefs concerning the superiority of the attributes of a particular product. Since such loyalty is limited to beliefs, this type of loyalty is precarious and can be vulnerable to competitive marketing efforts in attempts to influence these beliefs. Well-executed marketing communication tactics on the behalf of competitors may potentially sway consumer beliefs regarding perceived superiority of product attributes since they are merely "beliefs".

For example, an avid golfer may currently be loyal to a particular brand of golf clubs due to his belief that this brand of clubs will consistently drive the ball further or straighter than other brands. However, if the repurchasing behavior on the part of this consumer is based primarily on this belief, then it may be possible that this consumer will switch to a different brand of clubs if he is exposed to information that suggests that an alternative brand of clubs has been shown to consistently drive a ball further or straighter then his current brand.

Similarly, if a consumer has consistently repurchased a preferred brand of toothpaste based on her belief that this brand will whiten her teeth better than other brands, then she, too, may be prone to switching to a different brand of toothpaste if she is exposed to marketing communication that suggests that an alternative brand of toothpaste will result in even whiter teeth.

Therefore, consumer loyalty behaviors that are limited to the cognitive arena, which are primarily based upon rational thought processes, can potentially be diminished in

the face of new information that might challenge their current beliefs concerning the relative advantage of certain attributes of a preferred product or brand.

If, however, a consumer's continued use of a particular brand results in ongoing positive affective experiences, then one's purchasing decisions pertaining to that brand may extend beyond cognitive reasoning. At this point, a consumer may begin to develop a 'liking' towards that product or brand, which may advance her level of loyalty into the affective state (Ball and Tasaki 1992; Dick and Basu 1994; Oliver 1999).

At this level of customer loyalty, a consumer may begin to establish an emotional attachment towards a product based upon his/her liking of that product (Ball and Tasaki 2001). Researchers argue that loyalty, which is embedded in the affective state, is, thus, stronger than loyalty that is based merely on cognitive beliefs concerning the superiority of product attributes (Day 1969; Dick and Basu 1994; Oliver 1999). This is due to the fact that at this state a customer's loyalty is embedded both in the cognitive as well as in the affective states. The result of this progression is usually due to the fact that a consumer has realized a liking towards the product or service that is more deeply seeded than one's cognitive assessment of that product or service. Thus, since the consumer has developed a liking for this product, he or she may more easily deflect or distort marketing communication utilized by competitors, since future purchasing decisions may no longer be based solely upon beliefs concerning the perceived relative advantages of competing brands, but are, rather, influenced by a personal preference of one brand over another that is embedded in emotional responses.

Finally, if continued product consumption with a particular brand results in consistent positive affective experiences, then a consumer's loyalty toward that brand may become embedded in the conative state, resulting in well formed repurchasing intentions. At this state, repurchasing behavior can be quite strong and consistent – even habitual (Dick and Basu 1994; Oliver 1999). The effects of marketing efforts on behalf of competitors can be substantially diminished at this point, since the purchasing behavior of a consumer has become more automatic and potentially mostly void of cognitive assessments of the potential perceived relative advantages of attributes of competing brands. An additional result of such loyalty might be a significant reduction on one's evoked set, since a consumer whose loyalty is embedded in the cognitive, affective and conative states may greatly decrease their efforts to actively seek out information concerning alternative brands.

Oliver's construct of attitudinal customer loyalty (1997, 1999) might also apply to customer retail loyalty, since it is logical that elements of a retail store may have the ability to create loyal customers in the same way that products or services can. For instance, a consumer may become loyal to one retail store over another based upon a liking or relative attitudinal preference for one retail store over another. This liking can arise from different elements of a retail store, such as it's store image or brand assortment.

Retail Store Loyalty

Only recently has the importance of customer retail store loyalty emerged as an important area of marketing research (Hartman and Spiro 2005; Fullerton 2005; Harris and Goode 2004; Wong and Sohal 2003; Srinivasan, Anderson, and Ponnavulo

2002; Reynolds and Arnold 2000; Berry 2000; Macintosh and Lockshin 1997). Berry (2000), in particular, stresses the importance of studying retail loyalty, primarily due to the fact that customers are finding it increasingly difficult to distinguish between the retail store and the retailer's brands that are offered.

At the heart of customer retail loyalty is the relationships that can be established between consumers and retail establishments (Hartman and Spiro 2005; Fullerton 2005; Harris and Goode 2004; Macintosh and Lockshin 1997). Similar to the importance of the creation of strong relationships between consumers and brands in order for the formation of customer brand loyalty to take place (Fournier 1998; Ball and Tasaki 2001), researchers suggest that such relationships must exist between consumers and retail establishments in order for customer retail loyalty to emerge (Macintosh and Lockshin 1997; Reynolds and Arnold 2000; Wong and Sohal 2003). Such relationships can affect the attitude of consumers, resulting in a stronger relative preference to shop at one retail store over another. Customer brand loyalty research as shown that loyalty that is embedded in a consumer's attitude can be a much stronger predictor of current and future loyalty behaviors towards a preferred brand (Day 1969; Dick and Basu 1994; Oliver 1999; Chaudhuri and Holbrook 2001). This common emphasis relating to the importance of relationships in both customer retail loyalty as well as customer brand loyalty emphasizes the importance of creating strong consumer – retail relationships in order for the formation and sustention of customer retail loyalty.

Due to these similarities among researchers who focus on customer brand loyalty and those researchers who focus on customer retail loyalty, who collectively

emphasize the importance of establishing relationships with consumers that are based in consumers' attitudes in order to create loyal customers, this study will define customer retail loyalty as an extension of Oliver's (1999) customer attitudinal loyalty towards brands. Thus, for this study, customer retail loyalty is defined as:

A deeply held commitment to repatronize a preferred retail establishment consistently in the future, thereby causing repeat purchasing at that retail establishment, despite situational influences and marketing efforts having the potential to cause switching behavior to alternative retail establishments.

The source of such a "deeply held commitment" is, therefore, based in the attitude of the consumer.

Several authors stress the importance of consumer loyalty to become embedded in the affective state of one's attitude in order to achieve attitudinal customer loyalty (Oliver 1999; Dick and Basu 1994). Consumer self-concept theory has supported the notion that if a consumer identifies with an external element based upon its congruency with one's own self-concept, then the result will be that the consumer may realize affective-based responses towards that external element (Grubb and Grathwohl 1967; Belk 1988; Underwood 2003).

Self-Concept Congruity

In order to fully understand the attitudinal and behavioral effects of consumer self-identification, it is important to first discuss the creation and essence of one's self-concept. Before one can identify with an element outside of one's personal being, one must first develop a self-image or personal view of himself/herself to be

used as a reference point with which to identify with those elements outside of one's self. Self-concept theory has been studied in an endeavor to understand the process and consequences of the creation of a self-image of one's self.

Self-Concept Theory

A multitude of researchers have investigated the notion that individuals strive to create and sustain a self-identity (James 1890; Grubb and Grathwohl 1967; Sirgy and Samli 1985; Prentice 1987; Belk 1988; Wallendorf and Arnould 1988; Sirgy, Johar, Samli, and Clairborne 1991; Ball and Tasaki 1992; Kleine III, Kleine, and Kernan 1993; Todd 2001; Underwood 2003). These researchers have investigated the prospect that it is paramount for human beings to possess a sense of who they are as individuals. This assumption has guided the conceptualization of self-concept theory.

Authors have proposed various definitions of one's self-concept, but are in general agreement in the basis of one's self-concept in that it helps individuals to define themselves as distinct objects or subjects. James (1890) is commonly referred to as the founding father of self-concept theory. He proposes that (James 1890, p. 291), "… a man's self is a sum of all that he can call his, not only his body and psychic powers, but his clothes and his house…" This implies that one's view of one's self extends beyond his/her personal being and includes possessions and other external elements.

Grubb and Grathwohl (1967, p. 24) conceptualize self-concept as it relates to the self as, "The self is what one is aware of, one's attitudes, feelings, perceptions, and evaluations of one's self as an object." The authors contend that one's self-

concept is extremely valuable to an individual and must be "safe-guarded" and to be made "still more valuable".

Malhotra (1988) provides a similar view of the conceptualization of self-concept. The author defines self-concept as being (Malhotra 1988, p. 7), "… the totality of individuals' thoughts and feelings having reference to themselves as subjects as well as objects." Thus, one's self-concept is an individual's perception of themselves both as a "subject" as well as an "object".

Ball and Tasaki (1992) suggest that one's self-concept is comprised of an organization of knowledge within an individual. The authors identify the elements of knowledge as including: features, objects, categories, propositions, and schemata. An individual may organize these elements in a consistent manner as to integrate them into a self-consistent whole. Specifically, the authors state that (Ball and Tasaki 1992, p. 157), "Individuals develop schemata that explain their personal histories and current behaviors in light of causes attributed to themselves or other agents (narrative, causal, and inferential schemata) and form a framework within which to evaluate their own behaviors and fix self-worth (evaluative self-schemata)."

Kleine III, Kleine, and Kernan (1993) make a distinction in the conceptualization of one's self-concept as it relates to the "I" (self as the knower) and the "Me" (self as the known). The authors elaborate on this distinction by explaining that (Kliene III, Kleine, and Kernan 1993, p. 210), "… the I is the thinking, behavior-influencing agency, whereas the Me is a collection of components – the material (our bodies and possessions), the inner (our attitudes), and the social (our identities as parent, friend, union member) – which can be recognized by ourselves and others."

Despite this distinction between the I and the Me as it relates to one's self-concept, the essence of the authors conceptualization of one's self-concept is consistent with previous authors.

The above literature review on self-concept theory conceptualizes one's self-concept as an important identification process resulting in one defining one's self as an object or subject. The literature suggests that an individual's self-concept is extremely valued, and that one will undertake considerable effort in maintaining and strengthening one's self-concept (Grubb and Grathwohl 1967; Belk 1988).

Other researchers have studied the importance of one's self-concept as it relates to group interactions. Swann, Milton, and Polzer (2000), studied the relative strengths of two such group-related theories. The authors focused on two theories, self-verification and self-categorization, as they relate to identity negotiation within groups. The two theories are dichotomous in predicting the influence of group participation on one's self-concept.

Proponents of self-verification assert that individuals will strive to have others perceive them as they see themselves – or their initial self-views (Swann, Milton, and Polzer 2000; Swann 1983). Thus, self-verification underscores the importance of individuals to maintain their identities or self-concepts within group activities.

In contrast, supporters of self-categorization maintain that individuals will conform to the appraisals that group members place on them, and that individuals will internalize these appraisals, thus altering their own self-views (Hogg 1996; Turner 1984; Shrauger and Schoeneman 1979). This view of identity negotiations clearly suggests that the importance of one's own self-concept is subordinate to the

appraisals of the group, an expectation that is contrary to studies that highlight the paramount value that individuals place on maintaining and enhancing one's own self-concept.

The emphasis of the authors' study was to study the effectiveness of group interactions. Specifically, the authors sought to understand whether (a) individuals would maintain their own self-views (self-verification), or (b) would succumb to the views of themselves based upon group appraisals (self-categorization), and (c) ultimately, whether either behavior would more positively impact the effectiveness of the groups' work.

The rationale that maintaining one's self-concept (self-verification) would improve group performance is that individuals sense that being understood would ease social interactions and that being misunderstood would cause turbulence within the group (Swann, Milton, and Polzer 2000). Researchers have suggested that individuals seek to maintain and confirm their self-views to others, thus stabilizing their self-concepts (Lecky 1945; Secord and Backman 1965; Swann 1983, 1990, 1999). Furthermore, researchers have suggested that when people trust that the views of others concerning themselves are consistent with one's own views about themselves, then they feel a heightened level of coherence and predictability (Swann 1983; Swann, Stein-Seroussi, and Giesler 1992). The outcome of such self-validation should, therefore, result in individuals feeling more connected to the group (Swann, Milton, and Polzer 2000). In doing so, individuals may feel more comfortable and validated within group settings, and be more prone to actively provide their own input to the group that may differ from the views of other group members, thus increasing

the number of different perspectives in solving problems (Swann, Milton, and Polzer 2000).

On the contrary, researchers who are advocates of self-categorization predict that such behavior would result in superior group effectiveness on the basis that groups can create cohesiveness by motivating individuals to see themselves through the eyes of the group (Hogg 1996; Turner 1985). Furthermore, some researchers suggest that groups tend to prefer "in-group members" better than "out-group members" (Hogg, Cooper-Shaw, and Holzworth 1993; Hogg and Hardie 1991, 1992). Finally, appraisal theory suggests that individuals will alter their views of themselves based upon the appraisals of others by assuming that they must have deserved such appraisals (Stryker 1987). In this way, individuals can assume certain roles in a group context, partially based upon the appraisals of other group members and feel more a part of the group. The result of such a cohesive group with well-defined roles for each member may, therefore, lead to greater group effectiveness (Hogg, Hardie, and Reynolds 1995; LeVine and Campbell 1972).

In order to study the relative importance of self-verification versus self-categorization, Swann, Milton, and Polzer (2000) formed groups comprised of first-year MBA students. The groups were divided into two groupings based upon the types of tasks that each group was asked to solve. One grouping was asked to solve a problem that may have numerous solutions (creative task), while the other grouping was asked to consider a problem that would result in one relatively clear-cut solution (computational task). The rationale for utilizing the two types of tasks was that the researchers expected that the groups responsible for solving the creative task might be

more effective utilizing self-verification tactics, while the groups asked to solve the computational task might be more efficient using the self-categorization model.

The reasoning behind these expectations is that groups that are dominated by individuals who retain their own identities (self-verification) should be more effective at a creative task where differences of opinions can offer varying potential solutions. On the contrary, for groups who are asked to solve a problem that clearly has one outright solution, self-categorization may be more effective since there is not more than one "right" solution. Groups in which individuals relinquish or diminish their own self-views can, therefore, become more coherent and concentrate on finding the one correct answer.

Results of the authors' research (Swann, Milton, and Polzer 2000) suggest that self-verification is far more common in group interactions than is self-categorization. Specifically, the authors state that (Swann, Milton, and Polzer 2000, p. 247), "…when people self-verified by bringing the other group members to see them as they saw themselves, they felt particularly "connected" to the group: They expressed feeling more integrated and identified with the group, and they experienced less emotional conflict." The authors further found that the self-verification process increased the group productivity on projects that required creativity.

While, the results of the study did confirm that self-categorization improved productivity on computational tasks, it did so in a more limited way. Furthermore, the authors' findings suggest that (Swann, Milton, and Polzer 2000, p. 247), "…people felt most connected to groups and were most productive on creative tasks not when they relinquished their idiosyncratic self-views but when they brought other

group members to validate their self-views." Finally, the results show that, contrary to prior research that suggested that self-verification effects were only slightly more common than appraisal effects (McNulty and Swann 1994), the authors found that self-verification effects were nearly twice as common as appraisal effects.

The results of this study provide additional evidence in regards to the importance of individuals to maintain and communicate their own self-concept. Specifically, the study shows that in group settings individuals are twice as likely to retain their own self-concepts, and that such actions resulted in their feeling more connected to their group members, experiencing less emotional conflict, and were more productive in the group's activities.

Research in psychology has also provided general support on the importance of one's own self-concept (Campbell 1990; Cross, Gore, and Morris 2003; Donahue, Robins, Roberts, and John 1993; Sheldon, Ryan, Rawsthorne, and Ilardi 1997).

Campbell (1990) investigated the linkage between self-esteem and one's self-concept. The author theorized that people who exhibited lower levels of self-esteem would be associated with less defined self-concepts and vise-versa. This proposed correlation was based upon the expectation that people who had a clearer view of their own self would be able to behave in more consistent manners when experiencing different types of situations, thus leading to higher overall self-esteem. Furthermore, for those people who possessed a higher clarity of their own self-concept, negative feedback would have less detrimental effects on their self-esteem than for those people who lacked sufficient clarity of their own self-concepts. Specifically, the author states that the purpose of the study was (Campbell 1990, p.

539), "…to demonstrate that an important concomitant of self-esteem is the degree of certainty or clarity in the self-concept. Specifically, I suggest that LSE [low self-esteem] people have more poorly articulated notions of who or what they are."

The author first divided people into two groups: those who scored low on self-esteem scales and those who scored high on self-esteem measurements. The expectation was that those in the low self-esteem group would have less well-defined self-concepts, while those in the high self-esteem group would exhibit higher levels of clarity in their self-concepts. Results of this hypothesis support this notion. Specifically, people with lower levels of self-esteem responded to scales anchored by pairs of bipolar adjectives concerning how they view themselves with much less certainty than for people with high levels of self-esteem. Furthermore, those with low levels of self-esteem were significantly less confident concerning their assessments of themselves than for people with higher levels of self-esteem. Thus, the results illustrated a significant correlation between one's level of self-esteem and their clarity of their own self-concepts.

Further results of the study (Campbell 1990) revealed that those people who had higher levels of self-esteem also possessed self-concepts that were more stable over time than those people who had lower levels of self-esteem and less clearly defined self-concepts. Additional results also confirmed the stability of well-defined self-concepts. When investigating the correspondence between beliefs concerning one's behavior in general and beliefs about one's behavior in specific situations, the author found that those people with clearly defined self-concepts responded with

significantly more congruency between the two scenarios than did those people with less defined self-concepts.

Campbell (1990, p. 544) summarizes the results of the study by concluding that, "The four studies reported here generally support the hypothesis that LSE [low self-esteem] people have less clearly defined concepts of what or who they are in terms of their personality attributes…exhibited less temporal stability… and were less congruent with their subsequent perceptions of current behavior and their memory for prior behavior." Thus, general results of the study emphasize the importance of clarity of one's self-concept as it relates to self-esteem.

Cross, Gore, and Morris (2003) discuss self-concept theory as it relates to the development of an independent self-construal. Leading to this development involves one defining himself as an individual. The authors explain this by stating that (Cross, Gore, and Morris 2003, p. 934), "What importantly defines a person are internal and private attributes, abilities, beliefs, and characteristics that make one unique, special, and different from others." Importantly, they continue that (Cross, Gore, and Morris 2003, p. 934), "Consistent expression of stable traits, abilities, attitudes, and other personal characteristics forms the foundation for defining and validating the real self." Therefore, the authors imply that it is important for individuals to perpetuate and strengthen their own independent self-construal, identifying it as something of great value.

Donahue, Robins, Roberts, and John (1993) investigated the relationship between the level of clarity in one's own self-concept and general well-being. The authors assessed the stability of one's self-concept by measuring one's self-concept

differentiation (SCD). SCD is conceptualized as (Donahue, Robins, Roberts, and John 1993, p. 834), "… the degree to which an individual's self is variable or consistent across personally important roles." The higher the SCD score the more fragmented the view of one's self. Many psychologists have associated high levels of SCD as leading to poor well-being. Block (1961, p. 392) summarizes this point by stating that an individual without an integrated self is:

"…an interpersonal chameleon, with no inner core of identity,

fitfully acting in all ways to all people. This kind of person is …

plagued by self-doubts and despairs for he has no internal reference

which can affirm his continuity and self-integrity."

Results of their study (Donahue, Robins, Roberts, and John 1993, p. 837) found that people who viewed themselves differently across varying roles, "… tended to be more depressed, more neurotic, and lower in self-esteem than individuals who saw themselves as similar across roles." These results point to the relationship between well-being and the level of clarity of one's self-concept.

Finally, the authors performed a longitudinal study to investigate the permanency and impacts of high levels of SCD. Results showed that high levels of SCD were not transient, but, rather, quite stable over time. Furthermore, individuals with high levels of SCD experienced poorer well-being over time then individuals with low levels of SCD. The authors conclude by stating that (Donahue, Robins, Roberts, and John 1993, p. 843), "… the longitudinal nature of both the self-reported

and the observer-based adjustment effects rules out the possibility that SCD is the short-term outcome of temporary difficulties in adjustment."

Varying Dimensions of The Self

Researchers have investigated the possibility that one's self-concept is not merely a single construct (e.g. the actual self), but, rather, may be multidimensional, being comprised of various manifestations of the self (Sirgy 1982; Belch 1978; Maheshwari 1974; Hughes and Guerrero 1971; Dornoff and Tatham 1972; Todd 2001).

Hypothesized dimensions of the self beyond the actual self (how one actually perceives himself) includes: the *ideal self*, or how a person would like to perceive himself (Belch 1978; Dolich 1969); the *social self*, or how one thinks others perceives himself (Sirgy 1982); the *ideal social self*, or how an individual would like others to perceive himself (Maheshwari 1974); the *expected self*, or an image of the self somewhere between the actual and ideal self (Sanchez, O'Brien, and Summers 1975); and the *situational self*, or an individual's self-image in a specific situation (Schenk and Holman 1980).

Empirical evidence investigating the impact of congruence between a product's image and the various dimensions of the self on consumer choice has been mixed. The relationship between actual self-image and product image congruity and resulting consumer choice in favor of those products has been well supported. The relationship between ideal self-image and product image congruity and resulting consumer choice in favor of those products has been generally supported. The relationship between social self-image and product image congruity and resulting

consumer choice in favor of those products has not been strongly supported. The

relationship between ideal social self-image and product image congruity and

resulting consumer choice in favor of those products has been moderately supported

(Sirgy 1982).

Nevertheless, it is important to note that there is empirical evidence that

supports the notion that the self can be manifested among varying dimensions. The

impact that these multiple dimensions of the self has on research concerning the self

necessitates that multiple studies be performed that focus on different dimensions of

the self before any clear understanding of the effects that one's self can have on

consumer attitudes and behaviors can be more fully realized.

Attitudinal and Behavioral Impacts of One's Self-Concept

Due to the importance and value that an individual places on one's self-

concept, researchers have concluded that individuals will exert considerable effort in

preserving and enhancing one's self-concept (Grubb and Grathwohl 1967; Sirgy and

Samli 1985; Belk 1988; Wallendorf and Arnould 1988; Sirgy, Johar, Samli, and

Claiborne 1991; Ball and Tasaki 1992; Kleine III, Kleine, and Kernan 1993; Kleine,

Kleine III, and Allen 1995; Holt 1995; Fournier 1998; Todd 2001; Underwood 2003).

Specifically, these authors contend that consumer attitudes and behaviors will be

directed toward protecting and enhancing one's self-concept (Grubb and Grathwohl

1967; Wallendorf and Arnould 1988; Underwood 2003). Each of the above studies

focused on the relationship between consumers' attitudes and behaviors as they relate

to consumer purchasing and loyalty attitude and behaviors. The underlying

conclusion is that consumers will seek to surround themselves with objects or

frequent particular retail establishments that are congruent with their own self-concepts in an effort to bolster their self-concepts (Grubb and Grathwohl 1967; Sirgy and Samli 1985, Osman 1993). The result is that consumers will choose to purchase objects or to frequent retail stores with which they can identify. The basis of this identification is the level of perceived congruency between elements of an external object or retail store and one's own self-concept. Therefore, consumers may attach themselves to external elements in their efforts to preserve their self-concepts.

Much of the past literature on self-identification has been focused on product identification and the existence of attachments and relationships between consumers and certain products (Underwood 2003; Fournier 1998; Bhattacharya, Rao, and Glynn 1995; Kleine, Kleine III, and Allen 1995; Holt 1995; Richins 1994, 1994; Kleine III, Kleine, and Kernan 1993; Ball and Tasaki 1992; Wallendorf and Arnould 1988; Belk 1988; Grubb and Grathwohl 1967).

To most researchers, product identification is the degree to which an object is viewed by its owner as symbolizing aspects of one's self. Their contention is that the more strongly one identifies with a product or brand, then the greater will be their emotional tie or attachment to that product.

The basis of the work by Grubb and Grathwohl (1967) was to integrate areas of theory associated with the behavioral sciences into marketing theory to better understand the totality of consumer behavior. Specifically, they suggest that self-theory and symbolism, which had been previously largely ignored in the marketing literature, may have important contributions to marketing theory. The purpose of the article was (Grubb and Grathwohl 1967, p. 22), "… to develop a partial theory of

consumer behavior by linking the psychological construct of an individual's self-concept with the symbolic value of goods purchased in the marketplace."

The authors draw on past research to conceptualize self-theory. They conceptualize self-concept as (Grubb and Grathwohl 1967, p. 24), "The self is what one is aware of, one's attitudes, feelings, perceptions, and evaluations of oneself as an object." The authors conclude that if one's self-concept is valuable to an individual, then one's self-concept serves as a basis of consumer behavior, and is therefore relevant to marketing research. Specifically, the authors suggest that (Grubb and Grathwohl 1967, p. 26), "Because this self-concept is of value to him, an individual's behavior will be directed toward the furtherance and enhancement of his self-concept."

The authors point to the symbolic meaning of products in relation to one's self-concept that serves as the basis of their importance to consumers, thus affecting consumer's behaviors. They assert that by possessing products that symbolize one's self-concept, then consumers can communicate to others aspects of their self-concept. They cite fashion as an obvious example of this process, in that many consumer's will purchase products that are 'in fashion' at the moment in order to communicate to others that their own view of themselves is also 'in fashion' at that moment. The authors articulate this behavior by stating that (Grubb and Grathwohl 1967, p. 25), "In this way self-support and self-enhancement can take place through association with goods which have a desirable social meaning and from the favorable reaction of significant references in the social interaction process."

Based upon their conceptualization of self-theory and (product) symbolism, the authors conclude that (Grubb and Grathwohl 1967, p. 26), "Therefore, the consuming behavior of an individual will be directed toward the furthering and enhancing of his self-concept through the consumption of goods as symbols." In this sense, it is the symbolic meaning of products that will serve to bolster one's self-concept, both intrinsically as well as extrinsically.

Wallendorf and Arnould (1988) explore object attachment, possessiveness, and social linkage across cultures (also see Ball and Tasaki 1992). They echo the sentiments of Grubb and Grathwohl (1967) by stating that (Wallendorf and Arnould 1988, p. 531), "… we derive our self-concept from objects." Importantly, the authors make a distinction regarding consumer use of objects to enhance one's self-concept. They suggest that consumers surround themselves with possessions that reflect their self-concept in an effort to communicate their self-concept to others as well as to bolster their self-concept to themselves.

The authors focus on the owning of possessions as it relates to one's self-concept and purchasing behaviors. They state (Wallendorf and Arnould 1988, p. 532), "Collectively, the research on ownership in a number of fields leads us to contend that attachment to objects as symbols of security, as expressions of self-concept, and as signs of one's connection to or differentiation from other members of society is a usual and culturally universal function of consumption." They emphasize the importance of such consumption by citing results of a study performed by Furby and Wilke (1982) that even infants as young as six-months old have preferences for favorite objects that may be based on psychological needs rather than utilitarian

needs. The study points to the importance of a favorite blanket to infants as it relates to psychological security in their efforts to move away from the inherent security of their parents and into the outside world.

Wallendorf and Arnould (1988) also consider the potential effects of losing possessions that are viewed as connected with one's self-concept. In assessing such loss of possessions, the authors state that (Wallendorf and Arnould 1988, p. 532), "Because objects serve as personal storehouses of meaning, losing all of one's material possessions is experienced as a tragedy and a violation of the self in America." This statement underscores the importance of the relationship between one's self-concept and those possessions that serve to strengthen one's self-concept by considering the potential damaging effects of the loss of such possessions.

Some results of the study conclude that for most American consumer, their choice of favorite objects is not a result of utilitarian benefit, but is based on psychological issues relating to the meaning of the object. These results provide further evidence that consumers value objects based upon psychological factors including the object's relationship with one's self-concept.

Belk (1988) states that the purpose of his paper was to examine the relationship between possessions and sense of the self. The author takes the relationship between products and one's self-concept a step further by suggesting that certain possessions are viewed as being "extensions of one's self". The author articulates this by stating that (Belk 1988, p. 139), "A key to understanding what possessions mean is recognizing that, knowingly or unknowingly, intentionally or unintentionally, we regard our possessions as parts of ourselves". As Tuan argues

(1980, p. 472), "Our fragile sense of self needs support, and this we get by having and possessing things because, to a large degree, we are what we have and possess". Belk (1988) argues that this assertion that "we are what we have" is the most powerful basis of consumer behavior.

In relating products to one's self-concept, the author suggests that (Belk 1988, p. 139), "… possessions help adolescents and adults manage their identities." The author also considers the impact of loss of possessions. He suggests that such loss of possessions that provide meaning to one's self-concept will result in a grieving process similar to that of the result of the loss of a loved one.

The author conducted a small-scale study on the results of loss of possessions due to burglary. He found that the most commonly reported reaction beyond anger and rage were feelings of violation and invasion. These feelings of violation and invasion allude to the victim's feelings of being personally attacked, even though the burglary had taken place without their presence, and that the perpetrator had not directly harmed the victims in any way. This adds to the evidence that people do, to some degree, view possessions as parts of or extensions of themselves.

The author concludes that results of the study provide support that we are what we have, and that this may be the paramount force in understanding consumer behavior. He points to the fact that, upon asking respondents to consider the "things" that comprise the self, respondents listed possessions following body parts and mind in their centrality to self.

Richins (1994, 1994) focuses on meanings of possessions as well as the relationships between consumers and their possessions. In her study entitled,

"Special Possessions and the Expression of Material Values," (1994), the author investigates the extent to which possessions express their owners' material values among those consumers who are high versus low in materialism. Furthermore, the author examines issues relating to possession characterization and possession communication.

In focusing on the meanings of possessions on the part of their owners, the author conceptualizes such meaning as it relates to personal values, which is associated with the characterization of material value in possessions. In this sense, the concept of meaning is intertwined with one's self-concept. The author begins her study by stating that (Richins 1994, p. 522), "The objects consumers value often reveal something about the kinds of people they are. In a sense, the objects someone values are a window into that person's inner self." She continues that (Richins 1994, p. 522), "The objects that people consider most important in their lives often characterize their personal values." A primary determinant of one's self-concept is based upon one's values (Grubb and Grathwohl 1967).

The author makes a distinction in meaning as it relates to products – public and private. Public meanings of objects are formed primarily from a societal perspective, and these meanings tend to be somewhat universal within a particular society or culture. Private meanings, (Richins 1994, p. 523). "… are the sum of the subjective meanings that object holds for a particular individual." These meanings are often times based on their consistency with personal values, and are strengthened through a cultivation process of continued interactions with the object. Richins summarizes this by stating that (Richins 1994, p. 523), "As a result of cultivation

process, the meanings of consumers' important possessions will embody or characterize their personal values and other aspects of the self."

The author hypothesizes that for those consumers who are high in materialism, public meaning will be more important, compared to those consumers who are low in materialism, in which cases private meaning will be more important to them. Furthermore, she hypothesizes that for those consumers who are high in materialism, the public meaning of their possessions are more likely to refer to success or prestige than for those consumers who are low in materialism.

Possession meanings that are based on the communication of material values are associated with a consumer's wish to communicate characteristics of their values to others. In doing so, these consumers may be attempting to bolster their self-concept via communicating aspects of it to others. The author posits that as personal meaning towards possessions relates to a consumer's level of materialism, societal stereotypes relating to individual objects will impact the strength of a possession's meaning for consumers in both groups.

Results of the study support the notion that consumers who are high in materialism will find more meaning in possessions that are publicly consumed and are more expensive, than for consumers who are low in materialism. Results also provided support for the prediction that the private meaning of possessions valued by high-materialism consumers are less likely to concern the possession's role in representing or facilitating interpersonal ties, and more likely to relate to the financial worth of the possession.

In Richins (1994) study, "Valuing Things: The Public and Private Meanings of Possessions," she utilizes various aspects of self-concept and product identification theories to assist in better understanding the process by which consumers place meaning on possessions. The main focus of the paper is to further understand this process, as well as to discuss a distinction between private and public meanings of possessions.

The author begins by suggesting that meaning is a source of value. She challenges common economic conceptualizations of value as a consumer's trade off between benefits versus costs as being limited in completely capturing the actual value of possessions. The author proposes that there is a distinction between value in use and value in exchange. While in the latter case, value is assessed via economic tradeoffs, value in use is described as (Richins 1994, p. 505), "…possession value refers to value in use rather to economic value and is defined as the extent to which an owner holds a possession to be dear, independent of exchange opportunities."

She further suggests that a possession's value is derived from its meaning. The author cites work from Belk (1988), Grubb and Grathwohl (1967), and Wicklund and Gollwitzer (1982) as linking meaning to value as it relates to personal identity, emphasizing the key role that possessions may play in forming and reflecting the self. Therefore, she concludes that (Richins 1994, p. 505), "The important role of possessions in communication and identity suggests that a possession's meaning is central to its value."

In investigating the role of private meaning, the author defines private meaning as (Richins 1994, p. 506)," The private or personal meanings of an object

are a sum of the subjective meanings that object holds for a particular individual." In assessing various sources of meaning, the author discusses utilitarian value, enjoyment, representations of interpersonal ties, and identity and self-expression. Most pertinent to the current study is the source of meaning of an object that is derived from identity and self-expression.

In this area, Richins (1994, p. 507) states that, "Possessions also have value for their role in expressing or reinforcing the sense of the self." She points to instances wherein value of an object may arise from identity and self-expression including a possession's linkage with one's past or personal history, the expressiveness of a possession of personal values, as well as instances when possessions represent one's competency, achievements, or mastery.

The author conducted a study in an effort to identify the private meanings of possessions valued by consumers. Results of the study concluded that, along with the other previously mentioned sources of meaning, the meanings of possessions valued by consumers were significantly related to bolstering and reinforcing identity and self-expression. Examples of coding categories for reasons a possession is valued as an object's value relating to identity include (Richins 1994, p. 510), "Is a part of the self or expresses the self: includes religious and ethnic identity", "represents achievement, and symbolizes personal history", and "symbolizes personal history."

Fournier (1998) proposes that brands can and do serve as objects with which consumers form relationships. She suggests that one cannot discuss customer loyalty without considering the role that these consumer-brand relationships play. Specifically, the author argues that (Fournier 1998, p. 344), "… (1) brands can and do

serve as viable relationship partners; (2) consumer-brand relationships are valid at the level of lived experience; and (3) consumer-brand relationships can be specified in many ways using a rich conceptual vocabulary that is both theoretically and managerial useful."

Much of the basis of the formation of consumer-brand relationships is based upon one's self-concept. The author proposes that meaningful relationships can reinforce one's self-concept through mechanisms of self-esteem, self-worth, and self-definition. In interviewing subjects concerning their relationships with products, respondents mentioned their attachments to be based upon their "core identities", "sense of self", and "self-(re) definition and ego enhancement" (Fournier 1998).

Based upon the results of the study, one of the conclusions that the author makes is that (Fournier 1998, p. 365) "… brands were shown to serve as powerful repositories of meaning purposively and differentially employed in the substantiation, creation, and (re) production of concepts of self in the marketing age." In conclusion, it is this product meaning as it relates to the self-concept of individuals that drives the formation and sustention of consumer-brand relationships.

Value and Loyalty

Many researchers have emphasized the role that value plays in creating and sustaining customer loyalty (Thaler 1985; Monroe 1990; Anderson, Jain, and Chintagunta 1993; Gale 1994; Sirohi, McLaughlin, and Wittink 1998; Zeithaml 1988; Dodds, Monroe, and Grewal 1991; Parasuraman and Grewal 2000; Woodruff 1997; Butz and Goodstein 1996; Sirdeshmukh, Singh, and Sabol 2002). In many cases, researchers have conceptualized value as a result of consumers' cognitive

assessments of perceived tradeoffs between benefits and costs. A sample of previous

definitions of value that illustrate this conceptualization include:

> Value is the consumer's overall assessment of the utility of a product
> based on perceptions of what is received and what is given. (Zeithaml
> 1988, p. 14)

> Value in business markets is the perceived worth in monetary units of
> the set of economic, technical, service and social benefits received by
> a customer firm in exchange for the price paid for a product, taking
> into consideration the available suppliers' offerings and prices.
> (Anderson, Jain, and Chintagunta 1993, p. 5)

> Buyers' perceptions of value represent a tradeoff between the quality
> or benefits they perceive in the product relative to the sacrifice they
> perceive by paying the price. (Monroe 1990, p. 46)

> Customer value is market perceived quality adjusted for the relative
> price of your product. (Gale 1994, p. xiv)

One commonality in these definitions of value is the notion that the perceived

quality or utility of a product forms the basis of a consumer's perception of benefits

received by purchasing and consuming a product. As previously noted, much of

these perceptions on the part of consumers regarding benefits gained versus costs incurred are a result of careful cognitive thought processes.

Other authors have proposed a somewhat different basis of value (Grubb and Grathwohl 1967; Furby and Wilke 1982; Wallendorf and Arnould 1988; Belk 1988; Richins 1994, 1994; Butz and Goodstein 1996; Fournier 1998; Underwood 2003). These authors postulate that value is based upon the psychological meaning of a product. Often times these meanings arise from the symbolic value of a product (Grubb and Grathwohl 1967; Furby and Wilke 1982; Wallendorf and Arnould 1988; Belk 1988; Underwood 2003), relationships between consumers and their products (Richins 1994, 1994), the communicative ability of a product (Richins 1994, 1994), and the emotional bonds that are created between a customer and a producer (Butz and Goodstein 1996).

Collectively, these authors conceptualize value as a construct that is based upon factors, which are embedded in a deeper realm of consumers' attitudes than the previously discussed definitions of value that focus on cognitive comparisons between benefits received and costs incurred. They propose that consumers' cognitive evaluations of the tradeoffs of perceived benefits versus perceived costs do not fully capture the potential bases of consumer value. Rather, it is often times the psychological meaning of a product that produces the value of a product for any individual consumer.

Product symbolism, relationships between consumers and their products, the ability for a product to communicate aspects of one's self both to themselves as well as to others, and the creation of emotional bonds are all concepts that are more likely

to exist within the affective state of one's attitude since these concepts tend to be more emotionally laden. As previously discussed, many researchers propose that loyalty, which is manifested in the affective state of one's attitude can lead to far greater levels of loyalty than loyalty that is based merely within the cognitive state of one's attitude (Dick and Basu 1994; Oliver 1997, 1999).

Therefore, for the current study, value as it relates to retail patronage is conceptualized as being based upon consumers' perceptions of the psychological meanings of the symbolic nature of a retail store, the relationships that are created between consumers and retail stores, the communicative nature of retail stores, as well as the emotional bonds that can be created between consumers and retail stores.

Self-Concept and Retail Store Loyalty
Store-Image and Self-Image

One area of research relating to store image has slowed considerably in recent years, but warrants attention. In attempts to better understand store image, a number of authors have proposed a link between the image of a particular retail store and the self-image of consumers (Bellenger, Steinberg, and Stanton 1976; Sirgy and Samli 1985; Osman 1993). The rationale behind this notion is the assumption that consumers might prefer to shop at retail establishments that are congruent with and reinforce their own self-image.

Bellenger, Steinberg, and Stanton (1976) were specifically interested in the link between self-image and store image. They focus on the potential that consumers patronize particular retail stores that possess personalities that are congruent with consumers' images of themselves. The authors further point to a study performed by

Dolich (1969) in which Dolich concluded that consumers relate brand symbols to self-concept, and that favored brands were consistent with the self-concept, thereby reinforcing it. Results of the study supported the notion that the correlation of self-image and store image is related to store loyalty.

Sirgy and Samli (1985) created and tested a path analytical model for store loyalty. The main focus of the study was to investigate the following antecedents to store loyalty: self-concept, store image, geographic loyalty and socioeconomic status. The model proposed that if there were congruency between a consumer's self-concept and store image, then this match would lead to store loyalty. Their findings showed that such a match between one's self-concept and store image led to functional store image (images of pricing, product variety, and personnel treatment) that resulted in store loyalty.

The main focus of the study by Osman (1993) was to propose a model of loyalty behavior based on the image of the store. A focal point of his investigation was the degree to which a customer's perception of store image matched the store image of management's perception of customer's store image of that store. Again, Osman (1993) points to the definition of store image offered by Martineau (1958) as it alludes to store personality and its implications on the importance of store image.

Osman (1993) suggests that the basis of a consumer's perception of a store's image is predicated upon his/her lifestyle and shopping orientations. Importantly, Osman (1993, p. 142) refers to one's lifestyle as, "… one's mode of living, activities, and opinions regarding oneself and the environment in general. In other words, it is a manifestation of one's self-concept covering issues such as how one lives, what

products one buys, how one uses them, and one's opinion about them." Therefore, this definition of one's lifestyle is heavily depended upon ones self-concept or self-image.

Although the paper is not empirical in nature, it does reinforce the importance of incorporating one's self-concept and self-image in store image – store loyalty research. Osman (1993) concludes that in order to create store loyalty, a consumer must have a positive assessment of a store's image, and that such an assessment is predicated, in part, upon one's view of one's own self-concept or self-image.

Antecedents to Retail Store Loyalty

Researchers in both customer brand loyalty and in customer retail loyalty have studied potential antecedents that are necessary for the formation of strong relationships with consumers. In past retail studies, important antecedents have been well studied. These antecedents to retail loyalty include: trust and commitment (Crosby, Evans, and Cowles 1990; Morgan and Hunt 1994; Macintosh and Lockshin 1997; Harris and Goode 2004), convenience (Anderson 1972; Chowdhury, Reardon, and Srivastava 1998; Berry, Seiders, and Grewal 2002; Jones, Mothersbaugh, and Beatty 2003), store image (Martineau 1958; Bloemer and Ruyter 1997; Hartman and Spiro 2005), brand assortment (Grewal, Levy, Mehrotra, and Sharma 1999; Simonson 1999; Morales, Kahn, McAlister, and Broniarczyk 2005), satisfaction (Macintosh and Lockshin 1997; Fullerton 2005), service quality (Berry, Parasuraman, and Zeithaml 1988; Zeithaml and Parasuraman 1996); Wong and Sohal 2003), as well as loyalty towards retail salespeople (Reynolds and Arnold 2000; Wong and Sohal 2003).

Since the effects of self-concept congruity constructs on the creation of retail store loyalty are of paramount interest in the current study, the following section will discuss expected relevant antecedents to retail store loyalty, which are proposed to be consequences of such congruity constructs. The first antecedent, trust, has been provided with significant evidence in the literature as to its impact on retail store loyalty, while the second, commitment to brands which a retail store sells, has been given virtually nor attention in the marketing literature.

Trust and Retail Store Loyalty

A significant amount of research has been conducted in investigating the role of trust in buyer-seller relationships. Some authors have focused their research in this area in the industrial market (Ganesan and Hess 1997; Doney and Cannon 1997; Gundlach, Achrol, and Mentzer 1995; Morgan and Hunt 1995; Anderson and Narus 1990; Dwyer, Schurr, and Oh 1987). Other researchers have examined the role of trust in the business-to-consumer market (Harris and Goode 2004; Sirdeshmukh, Singh, and Sabol 2002; Garbarino and Johnson 1999; Macintosh and Lockshin 1997). Furthermore, Moorman, Deshpande, and Zaltman (1993) examined the role of trust in user's willingness to utilize information provided by their researchers.

Although the studies mentioned above are each unique in their investigations of trust, each has concluded that trust between buyer and seller is an essential ingredient for sustaining buyer-seller relationships. For instance, Morgan and Hunt (1994) investigated the mediating role of trust in buyer-seller relationships between firms, suggesting that it is a primary variable that must exist in order to create committed relationships between two parties. They studied the impacts of

antecedents including termination costs, benefits, values, communication and the presence of opportunistic behavior on relationship outcomes such as acquiescence, propensity to leave, cooperation, conflict, and uncertainty.

Their research concluded that trust emerged as a mediator to the antecedents and outcomes, and that trust also positively impacted relationship commitment. Specifically, trust served as a mediator between the affects of the antecedents, values, communication, and opportunistic behaviors, on the outcomes of cooperation, conflict, and uncertainty, as well as to the overall level of commitment to an exchange partner.

Morgan and Hunt (1994, p. 23) define trust as, "existing when one partner has confidence in an exchange partner's reliability and integrity." In this sense, the importance of reliability and integrity is essential in preserving long-term exchange relationships. Morgan and Hunt (1994, p. 22) specifically accentuate the importance of commitment and trust, "…because they encourage marketers to (1) work on preserving relationship investments by cooperating with exchange partner, (2) resist attractive short-term alternatives in favor of the expected long-term benefits of staying with existing partners, and (3) view potentially high-risk actions as being prudent because of the belief that their partners will not act opportunistically.

Dwyer, Schurr, and Oh (1987) posit that trust is a necessary element in the development of buyer-seller relationships. The authors outline and discuss the evolution of buyer-seller relationships as a process that progresses through five general phases. These phases are identified as (Dwyer, Shurr, and Oh 1987, p. 15), "… (1) awareness, (2) exploration, (3) expansion, (4) commitment, and (5)

dissolution." The authors suggest that trust plays a key role in the exploration stage, particularly as it relates to expectations development. Expectations, by nature, are a forecast of future actions, events or behaviors. Thus, they have not already occurred, therefore one cannot assess or evaluate the outcome of such actions or events. It is in this arena of uncertainty pertaining to future expectations of actions or events on the part of others, that the authors perceive trust (specifically in the person/firm) as a key aspect of completing the earlier stages of buyer-seller development and progressing into the latter stages, particularly expansion and commitment.

Anderson and Narus (1990) investigated the role of trust in the working partnerships between firms. The authors modeled trust as an important antecedent to relationship satisfaction. Trust in this study is defined as (Anderson and Narus, p. 4), "… the firm's belief that another company will perform actions that will result in positive outcomes to the firm, as well as not take unexpected actions that would result in negative outcomes for the firm." This definition mirrors the sentiments of Dwyer, Schurr, and Oh (1987) in that trust is based upon the expectations concerning the future actions of an outside party. If one firm trusts that another firm will act in manners that are beneficial and not detrimental to the firm, then this trust may lead to greater relationship satisfaction between both firms.

Doney and Cannon (1997) also investigated the impact of trust in buyer-seller relationships. Their study focused on the effects of trust in regards to the firm as well as to the salesperson. Furthermore, they propose five elements that are inherent to the trust building process. These elements are (1) calculative, in which the trustor calculates the costs/benefits of the actions of another, (2) prediction, which relates to

the level of confidence in which one party has in predicting the future behavior of another, (3) capability, which relates to one's assessment of the ability of another to deliver on its promises, (4) intentionality, which is based upon the evaluation of the intentions of another's motives, and (5) transference, in where one uses "proof sources" of another firm (reputation, size) to assess trust.

The authors define trust as (Doney and Cannon, p. 36), "…the perceived credibility and benevolence of a target of trust." Credibility is related to trust as the belief of one firm that another firm's word's can be trusted as well as that the target firm is able to deliver on its promises. Benevolence is related to trust in the level of one firm's confidence that the target firm will not purposely act in ways that would be detrimental to the former firm.

The authors modeled trust in the firm and trust in the salesperson as mediating the relationships between characteristics of the firm, firm reputation, characteristics of the salesperson, and characteristics of the salesperson relationship and the outcomes of purchasing choice as well as future intentions.

Their results are somewhat surprising as they are not as consistent as past studies. While the authors do find that trust is a predictor of firms' anticipation of doing business with each other, trust is not seen as important of a factor as other variables. The authors propose that other elements, such as price and reliable delivery are more important in the purchasing decision process. Specifically, the authors state that (Doney and Cannon, p. 46), "Therefore, it appears that trust operates as an 'order qualifier,' not an 'order winner'." Hill (1994, p. 33) elaborates on this phenomenon by stating that, "…Order qualifiers are 'those criteria that a

company must meet for a customer to even consider it as a possible supplier,'

whereas order winners are 'those criteria that win the order'."

Ganesan and Hess (1997) focused their efforts in more completely

conceptualizing and testing the elements of trust at the interpersonal and

organizational level. The authors identify credibility and benevolence as the two key

elements of trust. In pointing out that the most frequently examined outcome of trust

is commitment to a relationship, they propose that interpersonal trust will have a

different impact on commitment than will organizational trust.

Ganesan and Hess (1997, p. 440) describe the first dimension of trust,

credibility as being based upon a focal partner's, "… intention and ability to keep

promises and deals with partner characteristics such as task specific competencies,

reliability in the delivery of goods and services, and predictability in terms of job

related behavior." The second dimension, benevolence, is based upon a focal

partner's genuine care for partners, and the unlikelihood of the focal partner acting in

such a way that would prove to be detrimental to their partner.

Specifically, they propose that (Ganesan and Hess 1997, p. 441), "Despite the

strong positive relationship between trust and commitment found in previous studies,

the effect of trust on commitment is likely to depend on the level (interpersonal and

organizational) and dimensions (credibility and benevolence) on which trust is

conceptualized." The results of their study confirm that often times buyers

distinguish between trust in an organization and trust in a salesperson, and that they

consider the two elements of trust, credibility and benevolence, independently.

Furthermore, results of this study challenge conclusions derived from prior research

(Morgan and Hunt 1994) that the link between trust and commitment is "unequivocal." This is due to the complex nature of trust between buyers and sellers that includes interpersonal versus organizational levels of trust as well as the fact that trust is multidimensional in nature (credibility and benevolence).

Results of the study revealed that relationships between trust in a salesperson and commitment are strongly associated with the credibility element of trust, while relationships between trust in an organization and commitment are not related to credibility. Conversely, relationships between trust in a salesperson and commitment are not associated with benevolence, but relationships between trust in an organization and commitment are strongly related to benevolence.

Other researchers have focused their investigations of the role of trust in buyer-seller relationships in the business-to-consumer realm (Harris and Goode 2004; Sirdeshmukh, Singh, and Sabol 2002; Garbarino and Johnson 1999; Macintosh and Lockshin 1997).

Harris and Goode (2004) investigated the impact of trust for online service dynamics. Their focus of the role of trust in online service dynamics was due to the fact that research had shown that a very small minority of web site visitors (1.3-3.2 percent) return to the site to make purchases (Boston Consulting Group 2000; Shop.org 2001). However, research has shown that the small percentage of online shoppers who are loyal are highly profitable (Nielsen, 1997; Scheraga 2000). This lack of profitable loyal customers who make transactions online may be due to lower levels of trust among consumers concerning this mode of purchasing. Consumers may not trust the retailer payment systems and even the online process.

Harris and Goode (2004) borrow their definition of trust from previous studies related to trust and generally define trust as the level of certainty that the actions of another party will be carried out in a manner that will meet set obligations. The authors use extant theory to build upon the role of trust. Past literature has suggested that important antecedents to loyalty include service quality, perceived value, and satisfaction. The authors adopted Oliver's (1997) view of attitudinal loyalty as being based in the attitudinal construct (cognitive, affective, and conative), which may be a predictor of action loyalty. Action loyalty is the study by which intentions are converted into actions (Kuhl and Beckmann 1985). Specifically, Harris and Goode (2004) model trust as having a direct positive affect on loyalty and satisfaction. Furthermore, the authors hypothesize that trust will act as a mediating variable between the service quality – loyalty relationship, and the perceived value – loyalty relationship. The authors also expected that trust would directly and positively affect satisfaction.

Samples were taken from two groups, online booksellers (books.com) and online flight bookings (flights.com). Results of their analysis suggest that trust does play an important role in online transactions. Their results, however, were somewhat mixed among the two sample groups. Specifically, they found support that trust directly and positively affects loyalty outcomes for both sample groups, and mediates the relationship between perceived value and loyalty in both sample groups. However, trust was only shown to impact satisfaction in the books.com group, and therefore did not serve as a mediator in the flights.com group. One of the explanations that the authors provide for this lack of direct effect of trust on

satisfaction is based on the work of Oliver (1999). The authors' suggest that (Harris and Goode 2004, p. 149), "… the results in study two may reflect a trend identified by Oliver (1999), wherein satisfaction is downgraded in relative importance when compared to other service constructs (particularly loyalty but in the current studies, trust)."

Based upon the results of the study, a primary contribution to theory is that trust does play an important pivotal role in directly and indirectly driving loyalty.

Sirdeshmukh, Singh, and Sabol (2002) focus not only on the consequences of trust (loyalty) but also focus on those factors that my build or deplete trust. The study investigates the impact of consumer's perception of the trustworthiness of both frontline employees and management policies and practices. For generalizability purposes, the authors used consumers purchasing in a retail context (clothing) as well as consumers purchasing in a service arena (non-business airline travel).

The authors' define trust as (Sirdeshmukh, Singh, and Sabol 2002, p. 17), "… the expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promises." They also emphasize that trust is a multidimensional conceptualization including elements of competence and benevolence. The authors model trust as being an outcome of overall competence, benevolence, and problem-solving orientation, and an antecedent of loyalty. Their model suggests that trust in front line employees and in management policies and practices both directly impact loyalty as well as indirectly affecting loyalty via the mediation of value. Grewal, Monroe, and Krishnan (1998) conceptualize value as multi-dimensional, being comprised of acquisition value (the value of acquiring the

product), and transaction value (aimed at enhancing buyer's deal perception). Sirdeshmukh, Singh, and Sabol (2002) hypothesize value as playing the role of a mediator in the trust-loyalty relationship because value is believed to be a superior goal of consumers, and therefore may impact their resulting loyalty behaviors above and beyond perceived trust in either front line employees or management policies and practices.

Results of the study suggest that the antecedents of establishing trust in front line employees and management policies and practices vary across purchasing context. Specifically, each of the antecedents to consumer trust in front line employee (competence, benevolence, and problem-solving) was found to be significant across both purchasing contexts. However, the establishment of consumer trust in management policies and practices provided mixed results. In the retail context, competence and problem-solving (and not benevolence) positively impacted consumer trust, while in the air-line context competence and benevolence (and not problem-solving) impacted consumer trust.

Results of the mediating role of value support the author's contention that value is paramount to consumers. The results showed value to be a direct and strong positive determinant of customer loyalty. Specifically, trust in management policies and practices showed a weak direct impact on loyalty, while trust in front line employees was found to be insignificant.

Garbarino and Johnson (1999) investigate the role of trust on loyalty within contexts of consumer purchasing styles (transactional versus relational). In addition to trust, the author's suggest that commitment and satisfaction are the other primary

constructs that serve to drive repurchase intentions. They propose that the effects and importance of trust, as well as commitment and satisfaction, as each relates to loyalty will be different between the two groups. The authors' define trust as (Garbarino and Johnson 1999, p. 73), "…customer confidence in the quality and reliability of the services offered by the organization."

The authors used a theatre setting for their study and categorized consumers as being either transactional in their purchasing process or relational by differences in their contractual relations. Those consumers who were considered to be single ticket buyers were categorized as transactional in nature, while subscribers were classified as relational in nature.

In their model the authors' identify certain component evaluations that are theorized to be key drivers to customer loyalty. By using a theatre context for their study, the authors identified actor satisfaction, preference for familiar actors, play satisfaction, and theater facility satisfaction as the key components that are modeled as potential antecedents to trust, commitment and satisfaction.

Results of the study showed that for consumers who are relational in their purchasing orientation trust serves as a mediator between the key components and future intentions, as well as having a direct effect on commitment. Commitment also served as a mediator between the key components and future intentions as well as acting as a mediator between the trust-future intentions relationship. Therefore, for relational consumers, trust has both a direct and indirect effect (mediated by commitment) on future intentions. Lastly, for the relational group, although the key

components affected overall satisfaction, there was no direct linkage between the key components and trust, commitment, or future intentions.

Results of the study suggested a different causality among the constructs for consumers who are transactional in their purchasing orientation. Results of this group showed that three of the four key components, actor satisfaction, play attitudes, and theater attitudes, directly impacted overall satisfaction, which, in turn, impacted trust, commitment, and future intentions.

Macintosh and Lockshin (1997) examined store loyalty at a multi-level perspective. In their study, the authors investigated the impacts of consumer trust both at the store level as well as at the salesperson level. Their definition of trust is consistent with that of others (Morgan and Hunt 1994; Schurr and Ozanne 1985; Swan and Nolan 1985; Moorman, Deshpande, and Zaltman 1993), in that trust is defined as one party's confidence in an exchange partner's reliability and integrity. They conceptualize store loyalty as a combination of store attitude (Dick and Basu 1994) and purchase intentions, viewing that the two elements, together, would lead to greater levels of percentage of business, although percentage of business was not included empirically in the study.

Their investigation of store loyalty at the person to store level focuses on store trust as well as store satisfaction. Specifically, the authors propose that consumer trust in the store is positively associated with store attitude. Citing the work of Dick and Basu (1994), the authors suggest that store commitment is synonymous with loyalty. Based upon this assertation, the authors state (Macintosh and Lockshin 1997, p. 490), "Therefore, we suggest that at the store level, commitment exists as store

loyalty (Sheth and Parvatiyar 1995) consisting of both positive attitudes and repeat purchasing behavior." In considering consumer trust in the salesperson, the authors hypothesize that such trust is positively associated with salesperson commitment, and that salesperson commitment is positively associated with store attitude and purchase intentions.

The authors divided their sample into two groups, based on whether or not a particular respondent aspires to have an interpersonal relationship with a salesperson or not. This grouping was accomplished by the inclusion of a qualifying question in the questionnaire. Of those respondents who provided usable questionnaires, thirty-eight percent indicated that they prefer to have interpersonal relationships with salespeople. This indicates, that for this study, the majority of consumers do not wish to form interpersonal relationships with salespeople. This small percentage of respondents who indicated that they do wish to have interpersonal relationships with salespeople could be due to the fact that the authors only used a single item measure, 'preference for working with a specific salesperson' to measure one's preference to work with salespeople. The authors admit that this single item might not capture the fully the complex nature of relationships.

The results of the study conclude that trust at the consumer to store level as well as trust at the consumer to salesperson level each directly impacted store loyalty. Specifically, consumer trust in the store positively impacted store attitude, which positively impacted purchase intentions. Therefore the relationship between consumer trust in the store and repurchase intentions was completely mediated by

consumer store attitude. This mediation provides further support for the attitude to purchase behavior as proposed by Dick and Basu (1994).

Furthermore, the results concluded that consumer trust in a salesperson positively impacted commitment to that salesperson, which led to greater levels of store attitude and purchase intentions. Therefore, the relationships between consumer trust in the salesperson and store attitude and purchase intentions were both mediated by commitment to the salesperson. However, the authors point out that future research should be conducted in investigating the potential detrimental consumer loyalty effects for those consumers who desire interpersonal relationships with salespeople should that salesperson leaving the store.

Brand Commitment and Retail Store Loyalty

There has been much research conducted in the arena of brand commitment as it relates to brand loyalty (Srinivasan, Anderson, and Ponnaolu 2002; Oliver 1999; Fournier 1998; Reichheld 1996; O'Brien and Jones 1995; Jones and Sasser, Jr. 1995; Dick and Basu 1994; Jacoby and Chestnut 1978; Day 1969). As Oliver (1997, p. 392) stresses in his definition of attitudinal customer loyalty, "… a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future…" is the outcome of attitudinal customer loyalty.

Much of the reason for this extensive research on brand commitment can be accounted for due to the predicted benefits of customer commitment. These can include the fact that loyal customers, who are committed to particular brands, are more likely to continue purchasing the same brand, buy in greater quantities and varieties, may be willing to pay price premiums, and are usually less costly to serve

(Zeithaml, Berry, and Parasuraman 1996). Further benefits exhibited by loyal customers include their propensity to engage in acts of advocacy towards a preferred brand (positive word of mouth) and are more resistant to competitor offerings (Fullerton 2005; Srinivasan, Anderson, and Ponnavolu 2002; Zeithaml, Berry and Parasuraman 1996). Even further, strong levels of brand commitment have been associated with the establishment of brand communities (McAlaxender, Schouten, and Koenig 2002; Muniz and O'Guinn 2002).

Brand commitment has continually been recognized as a key component of the brand loyalty construct (Bansal, Irving, and Taylor 2004; Chaudhuri and Holbrook 2002; Morgan and Hunt 1994). Scholars agree that such commitment is based in the attitudes of consumers, particularly in the affective state (Fullerton 2003; Gilliland and Bello 2002; Harrison-Walker 2001; Oliver 1999; Dick and Basu 1994; Jacoby and Chestnut 1978; Day 1969). Therefore, brand commitment is an outcome of an attitudinally-based favorable preference towards one brand over another (Oliver 1999; Dick and Basu 1994). It is, therefore, necessary for the customer-brand linkage to penetrate the affective state of consumers in order for brand commitment to emerge.

Fullerton (2005) concludes that brand commitment is a stronger antecedent to repurchase intentions than is customer satisfaction with that brand. In this sense, he echoes the sentiments of other authors (Oliver 1999; Jones and Sasser, Jr. 1995; Dick and Basu 1994) who suggest that brand satisfaction is not sufficient to serve as a key predictor of customer retention. Fullerton (2005, p. 107) explains, "In the absence of any meaningful form of customer commitment, consumers may view the brand

favourably but not engage in repurchase behavior because they are not committed to the brand." Oliver (1999) articulates specifically that satisfaction might not be a strong antecedent to customer loyalty because such satisfaction may be merely embedded in the cognitive state of a consumer. He asserts that for a consumer to become truly committed to a brand such commitment must be based in the affective component of a consumer's attitude.

Another concept that has been viewed to be a key component to brand commitment is that of the existence of relationships between consumers and brands. Ball and Tasaki (1992) and Fournier (1998) focus on the existence of such relationships. Fournier (1998) contends that in order to understand loyalty issues, one must also consider the relationships between consumers and their products. She argues that (Fournier 1998, p. 344), "…brands can and do serve as viable relationship partners." Furthermore, she suggests that, similar to relationships between two persons, the relationship between a consumer and an object can evolve over time. As the relationship continues to grow (Fournier 1998, p. 346), "…each stage is one interval in a sequence of changes in type…or level of intensity (e.g. an increase or decrease in emotional attachment)."

Similarly, Kleine, Kleine III, and Allen (1995) support this concept of emotion-laden relationships between consumers and their products. They suggest that (Kleine, Kleine III, and Allen 1995, p. 327), "Material possession attachment is a property of the relationship between a specific individual and a specific material possession." The result of this relationship is that these possessions are more affectively charged or "cathected" (Ball and Tasaki 1992; Belk 1988).

Given the extensive interest in antecedents and consequences of brand commitment, it is surprising to find a near absence of the impact that brand commitment might have on retail store loyalty. Only one such study could be found by the author that investigates a component of such a linkage. Jens and Lal (2000) studied the impact that store brands can have on building retail loyalty. The authors found that quality store brands can be utilized to enhance store differentiation, store loyalty, and store profitability in a particular market. This market is characterized by a market in which (Jens and Lal 2000, p. 281), "… a segment of consumers is sensitive to product quality and consumers' brand choice in low-involvement packaged goods categories is characterized by inertia. …".

Product Assortment

Levy and Weitz (1995, p. 30) define product assortment as, "the number of different items in a merchandise category." A number of researchers articulate that a large product assortment can be a determinant of superior shopping convenience for consumers (Seiders, Berry, and Gresham 2000; Yale and Venkatesh 1986). As previously discussed, Seiders, Berry, and Gresham (2000, p. 80) conceptualize consumer shopping convenience as, "… retail convenience means shopping speed and ease." The authors identify one dimension of shopping convenience as "possession convenience', which is related to the speed and ease in which consumers can obtain desired products. While brand-specific stores can often times provide such possession convenience due to the fact that they predominately carry one dominant

product line, multi-brand stores that offer a large product assortment can also increase possession convenience in that consumers can take advantage of one-stop shopping.

Yale and Venkatesh (1986) also stress shopping convenience as it is related to multi-brand stores. The authors suggest that one dimension of shopping convenience includes spatial variables. Spatial variables deal with proximity of location as well as the advantages of one-stop shopping. Specifically, the authors state that (Yale and Venkatesh 1986, p. 405), "The consumer will prefer to satisfy several needs in one location if given the option, as long as the economic costs incurred is not seen as significant."

Potential Negative Effects of Product Assortment

Some authors caution, however, on the breadth and depth of the product line assortment within any given retail store (Iyengar and Lepper 2000; Huffman and Kahn 1998; Broniarczyk, Hoyer, and McAlister 1998; Malhotra 1982; Jacoby, Speller, and Berning 1974). Much of the rationale behind this reasoning is the notion that consumers who are faced with too many alternatives may have difficulty in choosing among the alternatives. For instance, Jacoby, Speller, and Berning (1974) suggest that large assortments of products may lead to information overload, which will further complicate the decision making of a consumer. In these cases consumers may feel overwhelmed and have difficulty in making a purchasing decision or may choose not to purchase at all.

Huffman and Kahn (1998) focus on consumer confusion in instances wherein a product assortment that is too large. The authors suggest that this may lead to more

difficult purchasing decision-making on the part of consumers. They argue,

(Huffman and Kahn 1998, p. 492) "The key to customer satisfaction with the entire

shopping interaction is to ensure that the customer is equipped to handle the variety."

They propose that this burden of "ensuring that the customer is equipped to handle

the variety," is placed upon the retailer. Their findings suggest that customers may be

dissatisfied with shopping experiences in retail stores that offer a large variety of

product assortment unless the retailer is equipped and able to offer clear information

about a product class. Thus, the results of this study conclude that retailers who offer

a large variety of product assortment are forced with an added task of effectively

communicating information concerning products within the product assortment in a

manner that might reduce the confusion on the part of the consumer.

Malhotra (1982) focuses on information overload as it pertains to consumer

purchasing decisions. The author contends that consumers have limited abilities to

process a given amount of information within a particular time period. The author

relates this to retailers with large levels of product assortment by asserting (Malhotra,

1982, p. 419), "Thus, if consumers are provided with 'too much' information in a

given time, such that it exceeds their processing limits, overload occurs leading to

poorer decision making and dysfunctional performance." The author's findings

suggest that information overload can occur among consumers when they are forced

to process information on ten or more alternatives within a choice set or with

information on fifteen or more attributes. Thus, the larger the product assortment,

which may lead to increased amounts of information to be processed by the

consumer, the potential for information overload exists, leading to difficulty in making consumer purchasing decisions.

Iyengar and Lepper (2000) challenge earlier research that suggested that the more choices from which consumers are able to choose to purchase, the better it is for consumers. The authors' main challenge to these earlier studies is that, for the most part, subjects were asked to choose between only two to six alternatives. Their contention is that such a limited number of choices from which consumers are to choose may not be sufficient, nor exist in the marketplace where consumers can be faced with the task of choosing from among dozens of brands, in order to study potential negative effects of large product assortment.

Furthermore, they cite Payne, Bettman, and Johnson (1988, 1993), Timmermans (1993), and Wright (1975), all who suggest that, as the complexity of making purchases increases, then consumers often times attempt to simplify their decision-making process through the use of heuristics. Results of their study (Iyengar and Lepper 2000) concluded that having more choice may be detrimental to purchasing motivation. They conclude that (Iyengar and Lepper, p. 1003), "… the provision of extensive choices, though initially appealing to choice-makers, may nonetheless undermine chooser's subsequent satisfaction and motivation."

Broniarczyk, Hoyer, and McAlister (1998) focus on the product assortment of grocery stores, suggesting that limiting their product assortment may lead to increase store choice among consumers. This process can be defined as "efficient assortment'. In grocery stores, efficient assortment may be desirable to certain retailers due to the reduction in costs that would be realized by providing a smaller product assortment.

The main concern among grocery retailers has been that any reduction in product assortment would lower store choice among consumers. This rationale suggests that grocery retailers believe that there is a direct positive link between product assortment size and consumer store choice.

Their study (Broniarczyk, Hoyer, and McAlister 1998) concluded that as long as grocery retailers retained more popular items, while eliminating less popular items, then there was no decrease in consumer store choice. In fact the authors also found that there might be a positive effect on consumer choice through the reduction of product assortment. The rationale for this is that in the face of lower product assortment, it may be easier for consumers to find their preferred products, thus lowering the complexity of their overall shopping experience.

One possible explanation for these results may be related to product categories. For instance, if grocery retailers reduced the number of brands within product categories that offer clear brand winners, or certain brands that are most popular, then it is highly probable that this reduction in the number of brands for these categories would result in positive consumer shopping experiences as long as the product deletions did not include the most popular brands (Broniarczyk, Hoyer, and McAlister 1998).

Satisfaction, Service Quality, and Salespeople and Retail Store Loyalty

Recent literature has argued that satisfaction is not sufficient to retain customers (Dick and Basu 1994; Jones and Sasser, Jr. 1995; Oliver 1999; Srinivasan, Anderson, and Ponnavolu 2002; Fredericks and Salter 1995). Oliver (1999) states that defection rates of satisfied customers are as high as 90%. Therefore, the authors

posits that the level of consumer satisfaction is not an accurate indicator of customer retention.

Furthermore, Harris and Goode (2004) in their study investigating the role of trust on customer loyalty found mixed results concerning the impact of trust on satisfaction. They attribute the lack of a clear relationship in part to (Harris and Goode 1994, p. 149), "… the results in Study Two may reflect a trend identified by Oliver (1999), wherein satisfaction is downgraded in relative importance when compared to other service constructs (particularly loyalty but in the current studies, also trust)." Therefore, on the basis of these authors' suggestions concerning the lack of predictability of satisfaction leading to loyalty, satisfaction is not included as an antecedent in this study.

Service quality is also not included as an antecedent to store loyalty in this study. This is primarily due to the fact that a major focus of this study is in comparing the differential effects of various antecedents to retail loyalty between two types of retailers, brand-specific retailers and multi-brand retailers. Prior research on service quality does not suggest that there should be any differential effects on retail loyalty between the two types of retailers. Furthermore, service quality tends to be much less standardized than product quality. Therefore, one cannot expect to receive identical levels of service quality between retailers nor within the same retailer on a continuing basis.

Finally, the role of salespeople is not included in this study as an antecedent to retail loyalty. This is due to a few conceptual reasons. Firstly, the importance of the role of salespeople in generating retail loyalty is most pertinent to products that are

highly complex, expensive, specialty items, or unsought items (Lamb, Hair, and McDaniel 2006). The retailers in this study typically do not offer products that fit these criteria.

Secondly, Wong and Sohal (2003) found that in investigating the role of service quality on customer loyalty at both the company level as well as at the salesperson level, service quality at the company level was found to be significantly stronger as a predictor of customer loyalty than service quality at the salesperson level. One explanation that the authors provide for this diminished importance of service quality as it relates to salespeople is that consumers may perceive salespeople as being part of the company and not as a distinct variable. They also add that salesperson loyalty is an antecedent to company loyalty. Therefore the authors state that (Wong and Sohal 2003, p. 505), "Hence, when a customer is highly loyal to his/her salesperson, he/she will also be highly loyal to the company that employs that salesperson."

Thirdly, salesperson loyalty is not included in this study because salespeople are not a permanent characteristic of a retail store. Therefore, if a consumer patronized a retail store primarily due to their positive relationship with a salesperson, then they may not be truly loyal to the retail store itself, but only to the salesperson. This situation could be indicative of spurious loyalty, in the sense that a consumer, who is loyal to the salesperson and not the retail store, may discontinue shopping at the retail store if the salesperson were to leave his/her position within the retail store.

Finally, salespeople are not included in this current study as an antecedent to retail loyalty due to the fact that many consumers are not relational in their

purchasing orientation and, therefore, may not wish to form interpersonal

relationships with salespeople. This was confirmed in a study performed by

Macintosh and Lockshin (1997) in which only 38% of their respondents expressed a

desire to form interpersonal relationships with salespeople. The fact that such a

minority of respondents reported that they desire to form an interpersonal relationship

with salespeople, implicates that incorporating salespeople in this current study may

not apply to the overwhelming majority of respondents.

     For a summary of prior research in the area of retail loyalty, please see Table

A.1.

CHAPTER III: MODEL AND RESEARCH HYPOTHESES

Introduction

A focal point of this study is to investigate the differing effects of two self-concept congruity constructs, self-concept/brand image congruity and self-concept/store image congruity within the realm of retail store loyalty. In an effort to perform such analysis, both congruity constructs are simultaneously analyzed within the context of the same model, and the hypothesized model is fit to data collected from two different samples and retail store settings.

By testing both self-concept congruity constructs simultaneously within the same analysis (using a single sample), comparisons of the various impacts of each construct within the model can be assessed by comparing the relative strengths and directions of standardized path coefficients extending from each construct and leading to corresponding endogenous constructs.

Valuable additional insight regarding the effects of self-concept congruity constructs within the context of retail loyalty can be obtained by assessing their relative impact within the model across groups using two different types of retail stores as the setting for each analysis. Although direct comparisons between the relative strengths and directions of significant path coefficients of the self-concept congruity constructs between the two groups is not able to be assessed due to the use of two separate samples, valuable conclusions can be drawn from such comparisons between the number of significant paths originating from the self-concept congruity constructs within differing retail store settings.

In order to assess the differing effects of the self-concept congruity constructs within the settings of varying types of retail stores, the most theoretically significant

retail store attribute that might impact the corresponding effects of these constructs is product portfolio size and breadth. Using two retail store types that differ significantly in product portfolio size and in the number of different brands that each carries as separate settings is theoretically sound in order to study the variant impacts of the self-concept congruity constructs due to the manner in which consumers process and assess such self-concept congruities.

Research has shown that the assessment of self-concept congruity with an external entity is a multi-stage process (Sirgy and Samli 1985). Before any image comparisons can be made, individuals must first create a perceived image of an external entity to use in such comparisons. Therefore, the process begins by an individual separately assessing one's own self-concept and the image of the external entity. Research has shown that it is important for individuals to have a clear assessment of their own self-concept, and that such self-images are present in the minds of individuals (James 1890; Grubb and Grathwohl 1967; Sirgy and Samli 1985; Belk 1988; Wallendorf and Arnould 1988; Sirgy, Johar, Samli, and Clairborne 1991; Ball and Tasaki 1992; Kleine III, Kleine, and Kernan 1993; Todd 2001; Underwood 2003; Loroz 2004), so the first meaningful process that must be undertaken by an individual prior to assessing the level of similarity between one's own self-concept and the image of an external entity is to create an image of the external entity in question.

It can be intuitively argued that the more capable an individual is in creating a more clear and unified image of an external entity, then the easier and more accurate will be the assessment of the level of similarity between ones' own self-image and the

perceived image of that entity. Conversely, if an individual is unable to form a clear and unified image of an external entity, then the process of this comparison may be much more cumbersome and inaccurate.

A simple, though relevant, example of this may assist in illustrating the point. If an individual were asked as to how closely his/her own self-image matched that of the United States, as an external entity, then that individual may have little difficulty in the assessment. However, as the external entity in question becomes increasingly multi-faceted, such a comparison becomes more difficult. If the same individual were asked how closely his/her own self-image, for example, matched the image of the United States and the neighboring country Canada, taken collectively, then the process may be more arduous. Furthermore, if the individual were asked how closely his/her own self-image matched the image that of the United States, Canada, and a third neighboring country, Mexico, collectively, then the individual may have great difficulty in performing such a comparison due to the increased inability to form a clear and accurate image of the three countries collectively. Thus, it is expected that the degree to which the perceived image of the external entity that is to be used for comparison with one's own self-concept is obscure, then the less certain one can be of the level of perceived congruency of that image with one's own self-image.

The above example is relevant in the context of the differences between brand-specific retail stores and multi-brand retail stores in the fact that, by predominately carrying only one brand within their product portfolio, the process of an individual forming a perceived image of a brand-specific retail store is more analogous to the above example using only the United States as an external entity.

Similarly, since multi-brand retail stores may carry tens or hundreds of different brands within their product lines, the process of an individual forming a clear and unified image of a multi-brand retail store may be more arduous and more closely resemble the same process in the above example which specified the United States, Canada, and Mexico, collectively, as the external entity in question.

This is not to assume that consumers are completely unable to perform such assessments of congruity between their own self-concept and the store image of a multi-brand retail store or the image of brands which they carry, nor that there is an expectation that the there will be no self-concept congruity effects in the model fitted to the multi-brand retail store data. Rather, expectation is that, due to the multi-faceted orientation of multi-brand retail stores, these congruity assessments will be much more difficult for consumers than in the case of brand-specific retail stores and may lead to a significantly less overall impact of the two congruity variables in the hypothesized model than in the context of brand-specific retail stores.

Two studies were undertaken to assess the varying impacts of the self-concept congruity constructs as outlined above. Study 1 will use the brand-specific retail store, The Gap as its setting, and Study 2 will use the multi-brand retail store, Macy's as its research setting.

Development of Hypotheses for Study 1: The Gap

The following section will present hypotheses for the hypothesized model illustrated in Figure B.1 using the brand-specific retail store, The Gap, as its setting. The section will begin with a discussion regarding the expected impacts of the self-

concept congruity variables in the model, and then will provide justification for the role of the mediating variables.

Congruity Constructs as Antecedents to Mediating Constructs

Self-Concept/Brand Image Congruity and Brand Commitment

Previous studies have investigated the impact on one's self-concept on brands to which they are most loyal (Underwood, Bond, and Baer 2001; Bhattacharya, Rao, and Glynn 1995; Kleine, Kleine III, and Allen 1995; Richins 1994, 1994; Wallendorf and Arnould 1988; Belk 1988; Grubb and Grathwohl 1967). These studies have provided evidence supporting the notion that consumers tend to be most loyal to brands that are congruent with their own self-concept, which was earlier conceptualized as being based upon what one is aware of, one's attitudes, feelings, perceptions, and evaluations of oneself as an object (Grubb and Grathwohl 1967).

The congruency between one's self-concept and particular brands is based upon the image of the self and the image of the brand. Important elements of the image of the brand that can be examined by consumers in order to assess the congruency of the brand and their own self-concept include product symbolism (Grubb and Grathwohl 1967; Wallendorf and Arnould 1988) and product meaning (Richins 1994, 1994; Wallendorf and Arnould 1988; Belk 1988; Furby and Wilke 1982), that can lead to relationships between consumers and products (Richins 1994,1994). If a particular brand symbolizes aspects of one's self, and the meaning of the product is consistent with important elements of one's self, then consumers may form special relationships with that brand and may become highly loyal towards that brand. Various researchers have suggested that consumers are loyal to certain

brands because they bolster their self-concept and because they communicate their self-concept to others (Grubb and Grathwohl 1967. Thus, it is important for consumers to support their own self-concept through owning brands that are congruent with their self-concept (Wallendorf and Arnould 1988; Belk 1988).

As previously discussed, many researchers who have investigated retail loyalty perceive the brands that a store carries as a determinant of consumer shopping choice (Berry, Seiders, and Grewal 2002; Manolis, Keep, Joyce, and Lambert 1994; Keller 1993; Gosh 1990; Brown 1989; Yale and Venkatesh 1986; Beardon 1977; Lindquist 1974; Doyle and Fenwick 1974). Therefore, retail loyalty may be enhanced by ensuring that the brands which a retail store carries closely mirror the self-concept of its consumers.

The need for consumers to bolster and to communicate their self-concept may also be realized based upon the level of congruency between one's self-concept and store image. Nearly fifty years ago, Martineau (1958) suggested that retail establishments can possess a certain personality and that this personality can become the basis of a consumer's perception of a store's image. This suggests that consumers can distinguish between the various personalities of individual retail stores both at the retail category level as well as among individual stores within retail categories (Hartman and Spiro 2005).

Relating more strongly to the current study are previous investigations that focused on the importance of a linkage between the image of a particular store and the self-image of consumers (Bellenger, Steinberg, and Stanton 1976; Sirgy and Samli 1985; Osman 1993). Each of these researchers propose that a primary

determinant of retail choice among consumers is the level of congruency between one's own self-image and that of a particular retailer.

Due to the fact that brand commitment and store image have been identified as key antecedents to store loyalty, it is also proposed that one's own self-image, that is largely based upon one's self-concept, can have a direct impact on store loyalty. Thus, the following hypothesis is tested:

> H1a: There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and brand commitment to those brands.

Self-Concept/Brand Image Congruity and Trust

Researchers have investigated effects of self-concept congruities beyond the realm of its impact on brand commitment. Other studies have researched the effects of varying types of self-concept congruities on store image (Sirgy and Samli 1985; Bellenger, Steinberg, and Stanton 1976; and Stern, Bush, and Hair 1985); on salesperson performance (Dion, Easterling, and Miller 1995); advertising effectiveness (Hong and Zinkhan 1995), and trust in a brand (Lau and Lee 1999). Although Lau and Lee (1999) did not find statistical evidence that self-concept/brand image congruity serves as an antecedent to brand loyalty, theoretical rationale suggests that this link deserves continued inquiry.

The rationale behind this expected linkage arises from a variety of research findings conducted in varying academic fields. Perhaps the work of Fournier (1998) provides the basis for one such rationale. The author proposes (Fournier 1998) that brands can and do serve as objects with which consumers form relationships. Specifically, the author argues that (Fournier 1998, p. 344), "… (1) brands can and do

serve as viable relationship partners; (2) consumer-brand relationships are valid at the level of lived experience; and (3) consumer-brand relationships can be specified in many ways using a rich conceptual vocabulary that is both theoretically and managerial useful."

There is a long stream of marketing research that has examined the crucial role that trust plays in relationships between buyers and sellers, modeling trust as both a direct antecedent to positive relationship outcomes as well as a mediator in creating such positive relationship outcomes (Morgan and Hunt 1994; Moorman, Zaltman, and Deshpande 1992; Anderson and Narus 1990; Ganesan 1994; Dion, Easterling, and Miller 1995). Therefore, if consumers can and do have relationships with brands, then it would seem theoretically prudent to investigate the role of trust in such relationships.

Further evidence of the positive outcomes of self-concept congruity can be found in the social sciences literature. Research results in this area have found that greater similarities among people (who are not necessarily in a buyer-seller relationship) can result in positive outcomes (Freedman, Carlsmith, and Sears 1974; Myers 1987). These positive outcomes include general liking or attraction between persons who perceive themselves as being similar(Freedman, Carlsmith, and Sears 1974; Myers 1987), greater levels of altruistic behavior towards a person perceived to be similar to another individual, and, conversely, heightened levels of dislike or prejudice against individuals who are perceived to be very dissimilar to one another (Myers 1987). Taken collectively, research in the social sciences area conclude that

the greater the congruity (similarity) between two persons, the more positive the outcomes that are manifested in various ways.

Finally, Hong and Zinkhan (1995) found that similar favorable outcomes can arise from self-concept congruities outside the realm of human relationships. The authors studied the effects of self-concept/advertising appeals and found that those advertising appeals that were most congruent with viewers' self-concepts elicited more favorable attitudes than appeals that were less congruent with viewer's self-concepts. These favorable attitudes were manifested in greater levels of brand preference and purchase intentions for products related to advertising appeals that were more congruent with viewers' self-concepts.

For the current study, trust is modeled as a mediator in the self-concept/brand image – retail store loyalty linkage. In the context of this study, respondents were not asked to respond to brand commitment items for a particular named brand, but to respond to their overall level of brand commitment to *those brands which the specified brand-specific retail store carries*. Trust was measured in a similar way, in that respondents were not inquired as to their level of trust in specific brands, but were asked to respond to items which measured their trust in the specified brand-specific retail store. Therefore, the interest here is the degree to which self-concept/brand image congruity in regards to brands which a brand-specific retail store carries contributes to overall trust in the brand-specific retail store and whether trust in the retail store serves as a mediator in the self-concept/brand image congruity – retail store loyalty linkage. This has conceptual support as the brands which a retail store carries can serve as an integral symbolic component of consumers' overall

evaluations of a retail store as a whole, as is evidenced by the frequent inclusion of brand-related constructs in retail store studies.

Based upon the above discussion, it is anticipated that the level of self-concept/brand image congruity in regards to brands which a brand-specific retail store carries will positively impact the level of trust that in that brand-specific retail store. Thus, the following hypothesis is tested:

H1b: There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and trust in that retail store.

Self-Concept/Store Image Congruity and Brand Commitment

In the context of this study, the interest in the effects of self-concept/store image congruity is concerned with the similarity between a consumer's own self-image and the symbolic store image of a retail store. It is the symbolic image of a retail store that communicates a store personality to consumers, and it is the level of congruency between consumers and retail stores based upon between these image measures that is central to this study. Thus, in computing scores for this congruity measure, bipolar adjective attributes that are symbolic of a store image were used to assess the distance of responses between respondents' assessments of their own self-image and how they view the image of a retail store, using the identical set of bipolar adjective attributes (further detailed in the discussion of measures).

S*ymbolic* store image, although related to *functional* store image, is a conceptually different construct, therefore, requiring different types of measurement scales for each. Functional store image is conceptualized as the gestalt of attributes and perceptions that are linked to a store (Grewal et al. 1998; Marks 1976). While

researchers have used various attributes to measure functional store image, the most ubiquitous attributes used to assess this conceptualization of store image does include merchandise, as well as store appearance, and salesmanship/service (Manolis et al. 1994).

Thus, although symbolic store image was used to assess the congruency between one's self-concept and retail store image, it is highly likely that the personality that is attached to a symbolic retail store image is influenced, at least in part, by the merchandise which the store carries. Furthermore, as previously discussed, researchers have confirmed that favorable attitudes and behavior are often times the outcome of perceived similarities between individuals and external objects/stimuli. Since the brands that a particular retail store carries are an important functional component of a retail store, it is expected that commitment to these brands which a retail store carries will be a favorable outcome of the perceived similarities between an individual's own self image and the symbolic image of a retail store. Based upon these arguments, the following hypothesis is tested:

> H2a: There is a positive relationship between self-concept/store image congruity and brand commitment toward those brands the retail store carries.

Self-Concept/Store Image Congruity and Trust

Much of the basis for the expected relationship between self-concept/store image congruity and trust mirrors that of the hypothesized relationship between self-concept/brand image congruity and trust. Martineau (1958) was perhaps the first to argue that stores do possess a personality, and that much of that personality is conveyed through store image. Additionally, subsequent research has concluded that

store image is a predictor of store loyalty (Bellenger et al. 1976; Sirgy and Samli 1985). Therefore, it can be proposed that consumers may also form relationships with stores much in the same manner that research has shown that consumers engage in relationships with brands based upon the personality of the brand (Fournier 1998).

If this is the case, then the extensive research confirming the important role that trust plays in creating and sustaining buyer-seller relationships (Morgan and Hunt 1994; Moorman, Zaltman, and Deshpande 1992; Anderson and Narus 1990; Ganesan 1994; Dion, Easterling, and Miller 1995) provides strong theoretical support that self-concept/store image congruity will be a predictor of trust, and that trust will mediate the linkage between self-concept/store image congruity and retail store loyalty.

Although in this study, trust is expected to mediate the relationship between self-concept/brand image congruity and retail store loyalty, and not between self-concept/brand image congruity and brands, the extensive evidence in the literature which provides support that consumers do have relationships with brands suggests that trust will mediate the self-concept/brand image – retail store relationship as well. This is especially the case, given the significant role that the brands which a retail store carries contribute to overall perceptions of retail stores, as is evidenced by the consistent inclusion of brand-related scales in store image research studies.

Additionally, similar favorable outcomes of self-concept/store image congruity should arise as those associated with self-concept/brand image congruity since each construct represents the perceived level of similarity between an individual and images of the same retail store. As discussed previously, examples of these favorable outcomes included general liking or attraction between persons who

perceive themselves as being similar(Freedman, Carlsmith, and Sears 1974; Myers 1987), greater levels of altruistic behavior towards a person perceived to be similar to another individual, and, conversely, heightened levels of dislike or prejudice against individuals who are perceived to be very dissimilar to one another (Myers 1987). Thus, the following hypothesis is tested:

H2b: There is a positive relationship between self-concept/store image congruity and trust in that retail store.

The Variant Strengths of the Effects of Self-Concept/Brand Image Congruity and Self-Concept/Store Image Congruity as Antecedents to Hypothesized Constructs

One of the major purposes of this study is to investigate the differential strength of the effects of the two congruity variables within the context of the same model, utilizing a single sample. The question arises as to whether the influence of these two variables within the context of the model are invariant or the extent to which one of the congruity variables has a significantly greater influence on the mediating variables.

Theory would suggest that the effects of self-concept/brand image congruity on the mediating variables would be significantly greater than the corresponding effects of self-concept/store image congruity. This notion is rooted in the expected differential levels of intensity between the relationships that consumers may have with brands versus relationships that consumers may form with retail stores. Evidence provided in the literature provides support for this contention.

Historically, there exists a significantly greater body of work to support the notion that consumers create relationships with and/or emit emotion-laden responses

to preferred brands (Underwood 2003; Underwood, Bond, and Baer 2001; Fournier 1998; Bhattacharya, Rao, and Glynn 1995; Kleine, Kleine III, and Allen 1995; Holt 1995; Richins 1994, 1994; Kleine III, Kleine, and Kernan 1993; Ball and Tasaki 1992; Wallendorf and Arnould 1988; Belk 1988; Grubb and Grathwohl 1967) than toward preferred retail stores.

The fact that consumers may have stronger relational bonds to preferred brands than to preferred retail stores in the realm of self-concept issues is also somewhat intuitive. Relationship research suggests that in order for a close relationship to form among individuals, the individuals must engage in a prolonged series of interactions over time (Papalia and Olds 1988). Consumers commonly interact with the brands they purchase more frequently, more intimately, and over a longer period of time than they normally do with retail stores. Most types of products (particularly durable products) are consumed over a long period of time.

Even in the case of non-durable products that are purchased quite frequently, if it is the brand (and not particular the specific product that will be consumed quite quickly) with which the consumer values a relationship, then this consumer-brand relationship can continue over a long period of time despite frequent purchases of the same branded product. Consumers generally spend a far less amount of time interacting with an actual retail store, particularly in present times when transactions can be completed without any direct contact between a consumer and the physical retail store via the Internet and other non brick and mortar venues. Thus, the prospects of consumers forming close relationships with brands should be much greater than the formation of equally close consumer-retail store relationships.

Furthermore, self-concept studies have emphasized the need among individuals to protect and enhance one's own self-concept (Grubb and Grathwohl 1967; Belk 1988; Wallendorf and Arnould 1988; Sirgy, Johar, Samli, and Claiborne 1991; Ball and Tasaki 1992; Kleine III, Kleine, and Kernan 1993; Bhattacharya, Rao, and Glynn 1995; Kleine, Kleine III, and Allen 1995; Holt 1995; Fournier 1998; Todd 2001; Underwood 2003). Specifically, it has been shown that consumers attempt to accomplish this by surrounding themselves with possessions that bolster their self-concept (Grubb and Grathwohl 1967; Osman 1993), as well as by owning objects that communicate aspects of their self-concepts to others by way of the communicative power emitted from the image of their possessions (Wallendorf and Arnould 1988; Richins 1994, 1994).

In this sense, brands appear to be more effective in both bolstering one's own self-concept and as a means to communicate aspects of one's self-concept to others. One rationale for this relates to the greater frequency with which consumers are able to interact with brands they purchase and the longer time period over which these interactions occur than in the case of retail stores patronized, previously discussed.

Another important distinction between the consumer-brand relationship and the consumer-retail store relationship is that, in most cases, consumers take ownership of the brands which they purchase and do not take ownership of a retail store they frequent. The fact that an individual may own a brand that is symbolic of one's self-concept is likely to possess the capability to more strongly bolster one's self-concept than might an object that is not owned by the individual. Belk (1988) refers to this phenomenon as an example of perceiving objects as "the extended self".

Ownership provides a clear distinction between "what's mine" and "what's not mine".

Similarly, and perhaps to a greater extent, an object that is owned by an individual, and, therefore, a possession, is likely to have far greater communicative powers towards others than an object that is not owned by an individual. An object that is owned by an individual is more effective at communicating to others the notion that "this is me" than an object that is not owned by an individual.

Based upon the preceding theoretical rationale, the following hypotheses are tested:

H3a: The relationship between self-concept/brand image congruity regarding brands which a retail store carries and brand commitment to those brands (H1a) will be stronger than the relationship between self-concept/store image congruity and brand commitment toward those brands the retail store carries (H2a).

H3b: The relationship between self-concept/brand image congruity regarding brands which a retail store carries and trust in that retail store (H1b) will be stronger than the relationship between self-concept/store image congruity and trust in that retail store (H2b).

Brand Commitment and Trust as Mediating Constructs

Brand Commitment as a Mediating Construct

Much research has been conducted in the area of brand commitment as it relates to brand loyalty (Srinivasan, Anderson, and Ponnaolu 2002; Oliver 1999; Fournier 1998; Reichheld 1996; O'Brien and Jones 1995; Jones and Sasser, Jr. 1995; Dick and Basu 1994; Jacoby and Chestnut 1978; Day 1969). Much of the attention directed towards brand commitment and brand loyalty can be attributed to the predicted consumer outcomes of brand loyalty which include, repurchases, purchases

in greater quantity and variety, reduced price sensitivity, and a reduction in service costs in servicing loyal customers (Zeithaml, Berry, and Parasuraman 1996).

Many researchers who have investigated retail loyalty perceive the brands that a store carries as a determinant of consumer shopping choice based upon the role that brands serve in the creation of store image (Berry, Seiders, and Grewal 2002; Manolis, Keep, Joyce, and Lambert 1994; Keller 1993; Gosh 1990; Brown 1989; Yale and Venkatesh 1986; Beardon 1977; Lindquist 1974; Doyle and Fenwick 1974). Furthermore, research has shown that attitudinal brand loyalty is an essential ingredient for long-term business success (Srinivasan, Anderson, and Ponnavolu 2002; O'Brien and Jones 1995; Jones and Sasser, Jr. 1995; Oliver 1999; Dick and Basu 1994; Reichheld 1996), specifically given the fact that Customers who are loyal to particular products or brands may be willing to pay price premiums, engage in positive word of mouth, and are more resistant to competitor communications (Srinivasan, Anderson, and Ponnavolu 2002; Zeithaml, Berry, and Parasuraman 1996).

It is surprising, however, that there is scant evidence in the literature which supports the notion that consumer commitment to brands which a retail store carries can lead to retail store loyalty (for an exception see Jens and Lal 2000). Given the well-documented benefits of brand commitment discussed above, it is also expected that commitment to brands which a retail store carries will lead to increased retail store loyalty. Thus, the following hypothesis is tested:

> H4: There is a positive relationship between brand commitment and retail store loyalty.

Trust as a Mediating Construct

Among researchers, trust has been viewed as an essential ingredient for sustaining buyer-seller relationships (Ganesan and Hess 1997; Doney and Cannon 1997; Gundlach, Achrol, and Mentzer 1995; Morgan and Hunt 1995; Anderson and Narus 1990; Dwyer, Schurr, and Oh 1987; Harris and Goode 2004; Sirdeshmukh, Singh, and Sabol 2002; Garbarino and Johnson 1999; Macintosh and Lockshin 1997; Moorman, Deshpande, and Zaltman 1993). Trust has been shown to be an important mediator in the formation and sustention of varying types of relationships (Morgan and Hunt 1995; Anderson and Narus 1990). Thus, trust has previously been modeled as both an antecedent to positive relationship outcomes as well as a mediator in models investigating relationship formation.

Although in this study, trust is expected to mediate the relationship between self-concept/brand image congruity and retail store loyalty, and not between self-concept/brand image congruity and brands, the extensive evidence in the literature which provides support that consumers do have relationships with brands suggests that trust will positively influence retail store loyalty and mediate the self-concept/brand image – retail store relationship as well. This is especially the case, given the significant role that the brands which a retail store carries contribute to overall perceptions of retail stores, as is evidenced by the consistent inclusion of brand-related scales in store image research studies.

Trust is also expected to mediate the self-concept/store image – retail loyalty relationship, thus trust is expected to have a similar role in each of the self-concept

congruities – retail store loyalty relationships in the current model. Thus, the

following hypothesis is tested:

> H5:   There is a positive relationship between trust and retail store
> loyalty.

Development of Hypotheses for Study 2: Macy's

The following section will present hypotheses for the hypothesized model

illustrated in Figure B.2 using the multi-brand retail store, Macy's, as its setting. The

identical hypothesized model will be fitted to the Macy's data as was used in the case

of The Gap setting.

The section will begin with a discussion regarding the expected impacts of the

self-concept congruity variables in the model, along with theoretical justifications for

expected differences in these variables as compared to data collected from the

previous study, which used the retail store, The Gap as its setting. Next a discussion

of the expected impacts of the mediating variables will be detailed.

Congruity Constructs as Antecedents to Mediating Constructs

Self-Concept/Store Image Congruity

As outlined in Chapter II, there is theoretical rationale which supports

differential effects of the self-concept congruity constructs between retail store type

settings. In the previous study, hypotheses for these two constructs anticipate direct

effects by both self-concept congruity variables on the mediating variables, brand

commitment and trust. However, in fitting the same model to Macy's, which

possesses a product portfolio of significantly greater size and brand breadth than that

of The Gap, the expectation is that the effects of the two self-concept congruity

constructs will be diminished.

While both self-concept congruity constructs were expected to positively

impact the mediating variables in the case of The Gap setting, the impact of self-

concept/brand image congruency was anticipated to be greater then that of the self-

concept/store image congruity due to the theoretical rationale provided in the

previous study. Therefore, since the impact of both constructs are likely to be

minimized in the case of Macy's being used as the setting for this study, there is an

expectation that the self-concept/store image congruency construct will not

significantly impact either of the mediating variables. While it is rare in marketing

research to include constructs into an hypothesized model that are expected to have

no significant effects on other constructs in the study, it is warranted in this case since

a major initiative of this study is to investigate the differential effects of the two self-

congruency variables across store types.

Therefore, in this case, results which indicate that the self-concept/store image

congruity construct does significantly impact the mediating constructs in the case of

the brand-specific retail store, The Gap, yet has no significant effect on the mediating

constructs in the case of the multi-brand retail store, Macy's, is theoretically and

managerially significant to our advancement in gaining a more complete

understanding of the effects of self-concept congruity constructs, both specifically in

regards to retail store loyalty, as well as in the study of other important marketing

research related phenomenon. These particular differential effects can only be

studied through the inclusion of the self-concept/store image congruency construct in

the model using Macy's as its setting, despite the fact that there are no hypothesized effects arising from this construct.

Self-Concept/Brand Image Congruity and Brand Commitment

Although the overall impact of the self-concept/brand image congruity construct is expected to be diminished in the hypothesized model using Macy's as a setting, this construct is still anticipated to significantly impact brand commitment. This rationale is on the basis that prior self-concept research has shown that individuals do possess an image of their own self-concept (James 1890; Grubb and Grathwohl 1967; Tuan 1980; Sirgy and Samli 1985; Belk 1988; Wallendorf and Arnould 1988; Ball and Tasaki 1992; Kleine III, Kleine, and Kernan 1993; Todd 200; Loroz 2004), that this image is extremely important to individuals (Grubb and Grathwohl 1967), and that individuals may seek to bolster their own self-concept by surrounding themselves with possessions that mirror their self-concept (Grubb and Grathwohl 1967; Sirgy and Samli 1985, Osman 1993), and by possessing objects that communicate aspects of their own self concept to others (Richins 1994, 1994).

Thus due to the importance of maintaining and enhancing one's own self-concept and the manner in which possessions can serve both endeavors, it is expected that the self-concept/brand image congruity construct will significantly impact brand commitment, despite the larger size and greater depth of the product portfolio associated with Macy's. Therefore, the following hypothesis is tested:

H6: There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and brand commitment to those brands.

Self-Concept/Brand Image Congruity and Trust

Self-concept/brand image congruity is expected to have a similar impact on trust as in the previous study. The theoretical rationale for this anticipated relationships is based upon findings which reveal that consumers do have relationships with brands (Fournier 1998), and the pivotal role that trust plays in the formation and sustention of relationships (Morgan and Hunt 1994; Anderson and Narus 1990; Dion, Easterling, and Miller 1995).

Additional theoretical support stemming research performed in the social sciences are the findings that individuals respond with favorable attitudes and behaviors towards those who are viewed to be most similar to themselves (Freedman, Carlsmith, and Sears 1974; Myers 1987). Such positive attitudes and behaviors are likely to emerge when there are perceived similarities between consumers and retail stores which carry brands that are congruent with the self-concept of consumers. This proposed relationship between self-concept/brand image congruity and trust is expected to be strong enough that it will still exist in multi-brand retail store settings, despite the theorized diminishing effects of the congruity construct due to a large and broad product mix. Therefore, the following hypothesis is tested:

> H7: There is a positive relationship between self-concept/brand image congruity regarding brands which a retail store carries and trust in that retail store.

Brand Commitment and Trust as Mediating Constructs

The interest in testing the hypothesized model in settings wherein there exists a significant difference in a retail store's product portfolio is primarily to study the impact of this difference in product size and breadth on the relationships between the

self-concept congruity constructs and the mediating variables. Differences in the product mix among retail stores is not expected to significantly alter the impact of these two mediating variables on retail loyalty.

Therefore, the constructs, brand commitment and trust, are anticipated to have similar significantly positive impacts on retail store loyalty in the context of multi-brand retail stores as was hypothesized in a brand-specific retail store setting. Thus, the following hypotheses are tested:

H8: There is a positive relationship between brand commitment and retail store loyalty.

H9: There is a positive relationship between trust and retail store loyalty.

CHAPTER IV: RESEARCH DESIGN AND METHODOLOGY

Study 1

Research Design And Setting

Study 1 uses a survey-based research design to empirically test hypotheses H1a through H5 proposed in the model in Figure B.1. Although a non-experimental design is deficient in its capability to detect causality between variables, it is worthwhile in testing relationships among variables in different settings.

Study 1 will test the proposed model in the context of brand-specific retail stores. The logic for this setting is that in regards to investigating the effects of self-concept congruency with an external object on consumer attitude and behavior, images of an external object that can be more easily clearly defined in the minds of consumers are likely to result in a more accurate assessment of the level of likeness between one's self-concept and the overall image of that external object. The fact that the product assortment of brand specific retail stores is dominated by a single brand is likely to create a more unified overall image of such a retail store type than for retail stores which may carry several different product brands within their product assortment. Thus, it is logical to first investigate the effects of self-concept/external object congruities in a brand-specific retail store setting.

Sample Selection

200 undergraduate and graduate students at a university located in Northeastern United States participated in the study. Eight surveys were considered

unusable because of incomplete data and, therefore, removed from the sample. This

resulted in a sample size of 192, yielding a response rate of 96%. The mean age for

the sample was 22 years old (45% female).

The appropriateness of the sample given the research setting was investigated

in various ways. Firstly, a pretest which was administered prior to sample selection

provided evidence that the sample was sufficiently familiar with the retail store, The

Gap. Details of this pretest are discussed in the following section.

Respondents' experience with and knowledge of The Gap was also tested in

the survey. Results indicate that a large majority have purchased products from The

Gap (83% indicated that they have previously purchased products from The Gap) and

a similar percentage have had past experiences shopping at The Gap (82% indicated

past experiences shopping at The Gap).

Finally, respondents' knowledge concerning The Gap was assessed by their

awareness of the number of different manufacturer brands that The Gap carries.

When asked to respond on a 7-point scale (1 = "only one brand"; 7 = "several

brands") to the number of different manufacturer brand names that The Gap stores

carry at their stores, the mean response was 2.13 (S.D. = 1.66), indicating that the

overwhelming majority of respondents are familiar with the limited product portfolio

associated with The Gap (see Table A.2).

Questionnaire Design and Measurements

A self-administered questionnaire was designed to collect data on the

following constructs: assessment of one's own self concept, perceived images of

brands carried by The Gap, perceived store image of The Gap, level of brand

commitment towards brands carried by The Gap, level of trust in The Gap, and level of retail loyalty towards The Gap.

A pretest was used to identify an appropriate brand-specific retail store to use as a setting for the study. A sample consisting of 35 subjects who are representative of the main sample for this study was given a description of a brand-specific retail store type and asked to name five brand-specific retail stores. Brand-specific retail stores were described as, "those stores that concentrate on carrying primarily one (or very few) brands". Provided with this description, the retail store that was most frequently mentioned by the sample was The Gap (see Table A.3 for frequencies of brand-specific retail stores identified in pretest). Therefore, The Gap retail store was used as the setting for this study.

Another pretest was administered to identify appropriate bipolar adjectives to be used to measure store image attributes as well as brand image attributes. In order to compile a list of attributes to measure store image, a sample of 18 subjects who are representative of the main sample for this study were asked to provide as many personality traits that they could think of in five minutes which they may associate with a particular retail store. The most common attributes were then matched up with bipolar adjectives and served as the scale to measure retail store image. These six bipolar adjectives include: modern/traditional, friendly/formal, classy/folksy, casual/sophisticated, thrifty/indulgent, and trendy/original (see Table A.4 for frequencies of store image attributes identified in the pre-test).

A similar pretest was used to identify appropriate bipolar adjectives to assess brand images. To accomplish this, 18 subjects (who were not used in the pretest to

identify store image attributes) who are representative of the main sample for this study were asked to provide as many personality traits that they could think of in five minutes which they may associate with a particular brand that they purchase often. The most commonly mentioned attributes were then matched up with bipolar adjectives and served as the scale to measure brand images. These five bipolar adjectives include: comfortable/uncomfortable, cool/uncool, rugged/delicate, excitable/calm, and youthful/mature (see Table A.5 for frequencies of brand image attributes identified in the pretest).

Using the two samples associated with each pretest, results of separate factor analysis for the scales intended to measure store image and brand image revealed that each scale is comprised of multiple factors. Factor analysis conducted on the store image attribute scale revealed that the following attributes loaded on one factor: modern/traditional, friendly/formal, classy/folksy, and trendy/original. The casual/sophisticated attribute loaded with thrifty/indulgent on the other factor (see Table A.6 for factor loadings).

Factor analysis performed on the brand image attribute scale also revealed two separate loadings. For this scale, excitable/calm, rugged/delicate, and youthful/mature loaded on one factor, while comfortable/uncomfortable and cool/uncool loaded on a second factor (see Table A.7 for factor loadings). Similar types of multi-factor scales have commonly been used to measure image-based constructs in previous self-concept studies (Sirgy and Samli 1985).

Following Sirgy and Samli (1985), the identical attributes which were used to measure the image of an external object were used to measure aspects of one's own

self-concept (Sirgy and Samli 1985). Therefore, the same sets of bipolar adjectives used to measure both store image and brand image were used to measure one's self-concept. In an effort to minimize halo bias, which can be common in studies using distance measures, eight additional sets of bipolar adjectives were added to the self-concept scale to bring the total number of items in the scale to nineteen. These additional scale items were taken from self-concept scales used by Malhotra (1981) as well as items used by Campbell (1990).

In order to compute the scores for self-concept/brand image congruity and self-concept/store image congruity, an absolute difference calculation was used. The absolute difference congruence has been shown to be the most predictive of consumer attitudes and behaviors in the area of consumer self-concept (Sirgy and Samli 1985). Thus, to calculate scores for self-concept/brand image congruity measures, respondent's scores from corresponding bipolar adjective items measuring one's self-concept and brand image were subtracted from each other and the absolute difference was retained. Similarly, to calculate the scores for self-concept/store image congruity measures, respondent's scores from corresponding bipolar adjective items measuring one's self-concept and store image were subtracted from each other and the absolute difference was retained.

Mathematically, self-concept/brand image congruity scores for item (i) and subject (k) ($SCBI_{ik}$) were calculated by computing the absolute difference between corresponding self-concept measures (SC_{ik}) and brand image measures (BI_{ik}) as follows :

$$SCBI_{ik} = \left| SC_{ik} - BI_{ik} \right|$$

Similarly, self-concept/store image scores for item (i) and subject (k) ($SCSI_{ik}$) were calculated by computing the absolute difference between corresponding self-concept measures (SC_{ik}) and store image measures (SI_{ik}) as follows :

$$SCSI_{ik} = \left| SC_{ik} - SI_{ik} \right|$$

Sixteen measures were used to capture the endogenous latent constructs, brand commitment, trust, and retail loyalty. All measures utilized seven-point likert scales (1 = "strongly disagree"; 7 = "strongly agree").

Six items measured brand commitment, and were adapted from a previous study investigating brand loyalty (Odin, Odin, and Valette-Florence 2001). Five items used to measure trust were previously utilized by Harris and Goode (2004). Five items used to measure retail loyalty were adapted from two previous studies investigating retail loyalty (Macintosh and Lockshin 1997; Sirohi, McLaughlin, and Wittink 1998). All measures intended for use in this study are listed in Table A.8.

Data Analysis

The data was analyzed using LISREL VIII using a covariance matrix of the eighteen indicators used to measure the latent constructs. Prior to testing the hypotheses H1a through H5 proposed in Chapter III, confirmatory factor analysis was

performed to assure proper factor loadings of the model indicators on their expected

latent variables.

Construct Validity

While results of the measurement model revealed that three of the indicators

measuring the latent exogenous variables did not sufficiently load on their expected

latent variable (two intended to measure self-concept/brand image congruity and one

intended to measure self-concept/store image congruity), and, thus, were eliminated

from further analysis, standard procedures for assessing the validity and reliability of

these two scales were not employed due to the nature of the scales in use.

In both cases, conventional methods of assessing validity and reliability of

these scales (factor analysis and assessment of internal consistency) would not be

warranted due to the fact that these scales are composed of formative indicators, and

not reflective indicators (Sirgy and Samli 1985, Diamantopoulos and Winklhofer

2001; Bollen 1989; Bagozzi 1994). While reflective indicators are assumed to be

caused by a latent variable, formative indicators are assumed to *cause* a latent

variable.

The recommended approach to assess the validity of formative scales,

especially regarding such scales wherein indicators have been removed from the

original scale (as is the case in this study), focuses on nomological aspects of validity

(Diamantopoulos and Winklhofer 2001). Support for assessing the validity of

formative scales in this manner also comes from Sirgy and Samli (1985), as they

explain:

"The validity of this measure rests primarily on the nomological testing of the model. The empirical support for the hypotheses would automatically lend nomological validity to the measure employed. In the context of this study, it can be argued the symbolic store-image measure has nomological validity" (Sirgy and Samli 1985, p. 273).

This assessment of validity relies on the existence of a statistically significant hypothesized positive relationship originating from the latent variable which is believed to be caused by the formative indicator scale and leading to a separate latent variable that is believed to cause reflective indicators. If the path coefficient of interest is found to be statistically greater than zero, then there is evidence in support of the validity of the formative scale in use (Diamantopoulos and Winklhofer 2001).

Thus, in this study, the parameters of interests are the path coefficients between each latent exogenous variable (self-concept/brand image congruity and self-concept/store image congruity) and their hypothesized endogenous latent variables (brand commitment and trust). In this study, at least one of the path coefficients of interest for each congruity construct are statistically significant in a positive manner. Thus, nomological validity of the scales believed to cause the two latent exogenous variables are supported.

Confirmatory factor analysis was used to test the validity of the measurement scales for the latent endogenous variables, brand commitment, trust, and retail loyalty. The original model included sixteen indicators to measure the three latent endogenous variables. Results of confirmatory factor analysis revealed that some of the factor loadings of these indicators were not statistically significant nor sufficiently high for structural model testing (see Table A.8 for those indicators removed from analysis). These indicators were removed from the analysis and reduced the number

of indicators per latent variable in the following manner: the number of indicators used to measure brand commitment was reduced to four from the original six; the number of indicators used to measure trust was reduced to four from the original five; and the number of indicators used to measure retail loyalty was reduced to three from the original five.

Confirmatory factor analysis showed that factor loadings of the remaining indicators for each construct were significantly significant and sufficiently high for structural model testing. However, an analysis of the squared multiple correlations suggested that one of the indicators be removed from further analysis (see Table A.8 for item removed from analysis). Squared multiple correlations in structural equation modeling is a measurement of the strength of a linear relationship (Joreskog and Sorbom 2001). The commonly accepted minimum for a squared multiple correlation is 0.50. One item in the trust measurement scale revealed a squared multiple correlation below this minimum, so it was eliminated from the model. The item was removed from the study and results of a subsequent measurement model illustrate that each of the remaining indicators meet this minimum for squared multiple correlations.

Table A.9 presents the results of The Gap measurement model for the remaining eight X indicators, including factor loadings and standard errors (S.E.) and the remaining ten Y indicators, including factor loadings, standard errors (S.E.), τ-values, squared multiple correlations, as well as scale alphas. Thus, the final model included eighteen indicators to measure the five latent constructs.

Measurement Scale Reliability

The reliability of a measure can be defined as. "…the extent to which it is free from random error components" (Judd, Smith, and Kidder 1991, p. 51). Specifically, any random error associated with a measurement scale is not expected to remain constant over repeated employment of the measurement scale, but, rather, should vary.

Reliability of a measure is commonly assessed in one of two manners. Test-retest is a reliability assessment procedure whereby the identical measurement scale is administered to the same sample during two different time periods. The duration of time between occasions should be long enough such that respondents cannot recall their previous responses but short enough to avoid meaningful alterations in changes in true scores that can be attributed to the passage of time. Due to time constraints as well as the difficulty of assembling an identical sample on two separate occasions, test-retest of reliability was not used in this study.

Internal consistency reliability is a useful means of testing the reliability of a measure. This procedure is based upon the notion that, "… random measurement errors vary not only over time but also from one question or test item within the same measure" (Judd, Smith, and Kidder 1991, p. 51). The preferred measure of internal consistency reliability is the use of Chronbach's alpha. This procedure assesses the correlation of each item in the scale with all other items in order to test whether random measurement errors do, indeed, vary from item to item. Chronbach's alpha measures will range from 0 to 1 with .70 representing the commonly accepted minimum in order to assume reliability in a measure (Hair, Anderson, Tatham, and Black 1998).

Table A.9 exhibits the Chronbach alpha coefficients for the multi-item scales used to measure each of the latent endogenous constructs in the model. The alpha reliability coefficients for brand commitment, trust, and retail loyalty scales are .92, .83, and .91 respectively. Since the alpha reliability coefficients for these scales are well above the commonly accepted minimum of .70, each is acceptable for use in this study.

Statistical Analysis Procedures for Research Hypotheses Testing

Structural equation modeling (SEM) was used to test hypotheses H1 through H5. SEM is the most appropriate multivariate technique to analyze the hypothesized model due to the fact that interest here is not only in individual relationships between constructs, but also in overall path relationships that include mediators. SEM has been shown to be extremely valuable in such instances (Kelloway 1998).

Additionally, SEM analysis has further advantages over alternative multivariate techniques. First, SEM allows for the use of confirmatory factor analysis to assess measurement issues. Researchers contend that confirmatory factor analysis is (Kelloway 1998, p. 2), "… both more rigorous and more parsimonious than the 'more traditional' techniques of exploratory factor analysis." Finally, using SEM to test latent variable models allows for the simultaneous assessment of both measurement and prediction of constructs (Kelloway 1998), an important research advantage which is not afforded through the use of alternative multivariate techniques.

Study 2

Research Design and Setting

Study 2 used the same survey-based research design as was used in the

previous study to empirically test hypotheses H6 through H9 proposed in the model

in Figure B.2. Study 2 will test the model in the context of a multi-brand retail store.

Expected differences in the model measurement and structure between the two types

of retail stores (The Gap and Macy's) is argued to be primarily due to their large

discrepancies in relative product mix and the theorized resulting impact on the

respondents' perceived levels of congruencies between self-concept/brand image and

self-concept/store image. As previously discussed, it is expected that it will be more

difficult for respondents to form a clear and distinct image of the overall store images

of multi-brand retail stores, as well as a unified perception of the images of brands

which the store carries, than would be the case in regards to brand-specific retail

stores. This expected decrease in the clarity of the perceived images of an external

object (i.e. a multi-brand retail store) is anticipated to decrease the impacts of the

congruity measures on the mediating variables, thereby altering the structure of the

model as compared to the model fitted to The Gap data.

Sample Selection

200 undergraduate and graduate students at the same university located in

Northeastern United States as Study 1 agreed to participate in the study. This sample

was comprised of respondents who were not used for the previous study, thus, the

samples represent different groups of respondents. Six surveys were considered

unusable due to incomplete data and, therefore, were removed from the sample. This

resulted in a sample size of 194 subjects, yielding a response rate of 97%. The mean age of the sample was 22 years old (49% female).

As in the previous study, the appropriateness of the sample for this research setting was assessed. The appropriateness of the sample given the research setting was investigated in various ways. Firstly, a pretest which was administered prior to sample selection provided evidence that the sample was well familiar with the retail store, Macy's. Details of this pretest are discussed in the following section.

Respondents' experience with and knowledge of Macy's was tested in the same manner as the previous study. Results concluded that 95% of the respondents had previously purchased products from Macy's and that 96% of the respondents had past shopping experience at Macy's. Respondent's knowledge of Macy's was also assessed in the identical manner as in the previous study. When asked to respond on a 7-point scale (1 = "only one brand"; 7 = "several brands") to the number of different manufacturer brands that Macy's carries in their stores, the mean response was 6.26 (S.D. = 1.08), indicating that respondents possessed knowledge of the large size of Macy's product mix (see table A.10).

Questionnaire Design and Measurements

A self-administered questionnaire was developed to measure the identical constructs as in Study 1. These constructs include: assessment of one's own self concept, perceived images of brands carried by Macy's, perceived store image of Macy's, level of brand commitment towards brands carried by Macy's, level of trust in Macy's, and level of retail loyalty towards Macy's.

A pretest was used to identify an appropriate multi-brand retail store to use as a setting for the study. A convenience sample consisting of 36 subjects who are representative of the main sample for this study was given a description of a multi-brand retail store type and asked to name five multi-brand retail stores. The pretest instrument described multi-brand retail stores as those that, "… often carry many different national and local brands." Provided with this description, the retail store that was most frequently mentioned by the sample was Macy's (see Table A.11 for frequencies of multi-brand retail stores identified in pre-test). Therefore, Macy's retail store was used as the setting for this study.

The identical six attributes used to measure store image and five attributes used to measure brand image in the Study 1 were used to measure store image in the current study. Responses obtained from each of the samples used in the pretests were subjected to a test of factor analysis and revealed that each scale is comprised of multiple factors, similar to factor analysis results in the previous study. For the store image scale, factor analysis indicated that the bipolar adjective attributes modern/traditional and trendy/original loaded on one factor, while the bipolar adjective attributes friendly/formal, classy/folksy, casual/sophisticated, and thrifty/indulgent loaded on a separate factor (see Table A.12 for factor loadings). This scale consisted of the same number of factors in the previous study.

Results of factor analysis conducted on the brand image scale revealed the presence of three factors. The bipolar adjective attributes comfortable/uncomfortable and cool/uncool loaded on one factor, rugged/delicate loaded on another factor, and excitable/calm and youthful/mature loaded on the third (see Table A.13 for factor

loadings). Similar types of multi-factor scales have commonly been used to measure image-based constructs in previous self-concept studies (Sirgy and Samli 1985). Since the identical store image and brand image attributes used in the previous study are also used to measure the latent congruity constructs in the current study, the identical self-concept scale is used in both studies, as well. Consistent with Study 1, the eight additional sets of bipolar adjectives which were added to the self-concept scale in Study 1 in an effort to minimize halo bias are also incorporated into the scale in the current study.

The manner in which scores for the two exogenous latent variables were computed in the current study mirrored the procedure used in the previous study. The absolute difference congruency model was used to compute the scores for the latent exogenous variables, self-concept/brand image congruity and self-concept/store image congruity.

The identical sixteen measures which were used in the previous study to capture the endogenous latent constructs, brand commitment, trust, and retail loyalty were utilized to measure their corresponding latent endogenous variables in the current study (see Table A.8 for complete list of measures used).

Data Analysis

The data was analyzed using LISREL VIII using a covariance matrix of the eighteen indicators used to measure the latent constructs. Prior to testing the hypotheses H6 through H9 proposed in Chapter III, confirmatory factor analysis was performed to assure proper factor loadings of the model indicators on their expected latent variables.

Construct Validity

Results of the measurement model for the current study revealed that the identical three indicators intended to measure their respective latent exogenous construct that exhibited insufficient loadings in Study 1 (two in the scale measuring self-concept/brand image congruity and one in the scale measuring self-concept/store image congruity), also failed to sufficiently load on their respective latent construct in the current study, and, thus, were eliminated from further analysis.

As discussed in the previous study, conventional methods of assessing validity and reliability of the scales measuring the two latent exogenous variables are not warranted due to the fact that these scales are formative in nature and not reflective (Sirgy and Samli 1985; Diamantopoulos and Winklhofer 2001; Bollen 1989; and Bagozzi 1994). Thus the nomological procedure to assess validity for these scales as recommended by Diamantopoulos and Winklhofer (2001) will be utilized.

Nomological validity for the scale measuring the latent endogenous variable, self-concept/brand image congruity, is established for this study on the basis that results show that a statistically significant path coefficient parameter between self-concept/brand image congruity and at least one latent endogenous variable exists in the proposed model.

While there are no hypothesized significant relationships between the latent variable, self-concept/store image congruity and any other latent endogenous variables in the model, the inclusion of this variable is conceptually important for this study in order to assess the differing effects of this congruity measure on retail loyalty mediating variables within the context of different store type settings. However, the

lack of any hypothesized relationship between this congruity variable and any other latent exogenous variable in the model requires that the assessment of nomological validity for the scale measuring this variable examine the relationship between the congruity variable in question and an alternative endogenous variable.

While the focus of this study is on the manner in which the exogenous congruity variables impact mediators of retail loyalty, and, conversely, not on their direct effects on retail loyalty, the relationship between self-concept/store image congruity and retail store loyalty can be examined in an effort to establish nomological validity for this formative scale. Therefore, a simple structural equation model was specified in such a manner (self-concept/store image congruity → retail store loyalty) to investigate whether or not self-concept/store image congruity significantly affects retail store loyalty for the purpose of establishing nomological validity for the formative scale in question.

Results indicate a good fit to the data and a statistically significant relationship between self-concept/store image congruity and retail loyalty (path coefficient τ-value = 2.37; RMSEA = .056, GFI = .96, CFI = .97, NFI = .94, RFI = .90). Therefore, the formative scale measuring self-concept/store image congruity for this study is established via nomological validity.

Confirmatory factor analysis was employed to assess the validity of the scales used to measure brand commitment, trust, and retail loyalty. The original model included the same sixteen indicators to measure the endogenous variables as did Study 1. The identical items that exhibited poor factor loadings in the previous study did so in the current study. Thus, these items were removed from further analysis and

reduced the number of indicators per construct in the same manner as was the case in the previous study, reducing the brand commitment scale to four items, the trust scale to four items, and the retail loyalty scale to three items (see Table A.8 for list of items intended for use in the current study).

Confirmatory factor analysis of the measurement model for the remaining multi-item scale items showed that factor loadings of indicators for each construct were significantly significant and sufficiently high for structural model testing. However, an analysis of the squared multiple correlations suggested that the same item in the trust scale that was eliminated in the previous study be removed from further analysis in the current study due to a value below the minimum accepted value of 0.50. Once this item was removed from the study, results of a subsequent measurement model illustrate that each of the remaining indicators meet this minimum for squared multiple correlations. Thus, the final model for the current study included the identical eight items to measure the self-congruity measures as well as the ten indicators used to measure brand commitment, trust, and retail loyalty in the previous study.

Table A.14 presents the results of the Macy's measurement model for the remaining eight X indicators, including factor loadings and standard errors (S.E.), as well as the ten Y indicators, including factor loadings, standard errors (S.E.), τ-values, squared multiple correlations, as well as scale alphas.

Measurement Scale Reliability

An internal consistency analysis was performed for each of the scales

measuring the three latent endogenous variables. Table A.14 exhibits the Chronbach

alpha coefficients for each of these multi-item scales. The alpha reliability

coefficients for brand commitment, trust, and retail store loyalty are .88, .83, and .89,

respectively. Each measurement scale alpha indicates strong internal consistency for

their respective scales, so no further items were deleted from the study.

Statistical Analysis Procedures for Research Hypotheses Testing

Structural equation modeling (SEM) was used to test hypotheses H6 through

H9, using Lisrel VIII.

CHAPTER V: RESEARCH FINDINGS

Research Findings for Study 1: The Gap

Structural equation modeling (SEM) was used to test hypotheses H1 through H5, using LISREL VIII, using a covariance matrix of the eighteen indicators used to measure the latent constructs. Construct correlations, means, and standard deviations are reported in Table A.15.

Common indices used to evaluate model fit include the chi-square fit index, the root means squared error of approximation (RMSEA), the goodness-of-fit index (GFI), the comparative fit index (CFI), the normed fit index (NFI), and the relative fit index (RFI) (Kelloway 1998).

Traditionally, an insignificant chi-square statistic is an indication of good model fit. However, since the chi-square statistic is sensitive to large sample sizes which may inflate the chi-square statistic, and given its extreme sensitivity to multivariate nonnormality, researchers have often times recommended the use of other fit indices to assess model fit (Gerbing and Anderson 1993).

RMSEA is calculated by analyzing residuals, with smaller values suggesting a better fit to the data. Researchers suggest that a RMSEA value of less than .10 represents a good fit to the data, values less than .05 a better fit to the data, and values less than .01 an excellent fit to the data (Kelloway 1998). Other researchers recommend that values RMSEA values of between .05 and .08 represent an acceptable fit to the data (Hair, Anderson, Tathem, and Black 1998). Values greater than .90 for GFI, CFI, NFI, and RFI indicate a good fit to the data (Kelloway 1998).

Model Fit and Research Hypotheses Testing

The results of the model show a good fit. Although the model could not be rejected based upon a chi-square of 161.77 ($df = 129$; $p < .05$), the other indices support a good fit to the data (see Table A.16: RMSEA = .036, GFI = .91; CFI = .99; NFI = .94, RFI = .93). Five of the six hypothesized paths are significant (83%). The only path that is not significant is H2b: self-concept/store image congruity → trust. Although self-concept/store image congruity does not effect trust, it does have a significant impact on brand commitment.

The model also reveals that the relationship between self-concept/brand image congruity and brand commitment (standardized gamma coefficient = 0.50) is stronger than the relationship between self-concept/store image congruity and brand commitment (standardized gamma coefficient = 0.23), providing support for H3a.

Due to the fact that the path between self-concept/store image congruity and trust is not significant, while the corresponding path between self-concept/brand image congruity and trust is significant (standardized gamma coefficient = 0.46) also lends support for H3b.

Since this model hypothesizes that brand commitment and trust will mediate the relationships between the self-concept/brand image congruity and retail loyalty, it is important to test the appropriateness of these mediations (Garbarino and Johnson 1999). In order to assess the validity of this proposed mediated model, it will be tested against a rival nonmediated model in which there are direct paths leading from the exogenous variables, self-concept/brand image congruity and self-concept/store image congruity to the endogenous variable, retail loyalty, and there are no paths linking any endogenous variables to any other endogenous variable. Since the

models are not nested in nature, the assessment of comparative fit will be based upon the following measures: overall fit indices, percentage of significant paths, and parsimony of the models (Garbarino and Johnson 1999).

A review of the three comparison measures indicate that the hypothesized mediated model fits the data better than the rival nonmediated model. The mediated model fits the data better based upon the overall fit indices (mediated model: RMSEA = .036, GFI = .91, CFI = .99, NFI = .94, RFI = .93; nonmediated rival model: RMSEA = .044, GFI = .91, CFI = .98, NFI = .94, RFI = .93). The models are equal in the percentage of significant paths (83%) and are equally parsimonious in structure. Therefore, the nonmediated model is rejected in favor of the mediated model (see Figure B.3). Summary results for hypotheses are reported in Table A.17.

Research Findings for Study 2: Macy's

Model Fit and Research Hypotheses Testing

Structural equation modeling (SEM) was used to test hypotheses H6 through H9, using LISREL VIII, using a covariance matrix of the eighteen indicators used to measure the latent constructs. Construct correlations, means, and standard deviations are reported in Table A.18. The estimation of the hypothesized model presents a good fit with the data (see Table A.19: RMSEA = .066; GFI = .88; CFI = .96; NFI = .91; RFI = .89). Three of the four hypothesized paths are significant (75%). The one hypothesized path that is not significant is H6: self-concept/brand image congruity →
brand commitment. Although self-concept/brand image congruity does not affect brand commitment for the Macy's model, it does significantly impact trust.

The validity of this hypothesized mediated model was tested in the same manner used to test the mediated model in the previous study. The hypothesized mediated was compared to a nonmediated model wherein paths from the two exogenous variables leading directly to the endogenous variable, retail store loyalty, were added to the model and paths between endogenous variables were dropped. Since these models are not nested, comparative fit will be based upon the same measures employed in the previous study (overall fit indices, percentage of significant paths, and parsimony of the models).

An analysis of the three comparison measures indicate that the hypothesized mediated model is superior to the nonmediated model. The mediated model fits the data better based upon the overall fit indices (mediated model: RMSEA = .066, GFI = .88, CFI = .96, NFI = .91, RFI = .89; nonmediated model: RMSEA = .07, GFI = .87, CFI = .95, NFI = .90, RFI = .89). The models are equal in percentage of significant paths (50%) and identical in parsimony. Therefore, the nonmediated model is rejected in favor of the mediated model (see Figure B.4). Summary results for hypotheses are reported in Table A.20.

CHAPTER VI: DISCUSSION AND CONCLUSIONS

Discussion

The primary focus of this study was to investigate the varying roles that two self-concept congruity constructs play in the creation of retail store loyalty. Specifically, there was interest in the manner in which the impacts of the two self-concept congruity constructs may differ within the *same model* employed to explain retail store loyalty, as well as how the effects of these two congruity constructs may vary between settings of two different retail store types.

Additionally, the study sought to provide evidence that self-concept congruity constructs can lead to significant levels of trust in the focal external entity, a linkage that is seemingly void in the marketing literature. Finally, there was interest in investigating the linkage between a consumer's commitment to the brands which a retail store carries and overall customer loyalty to those retail stores. Currently, support for such a proposed linkage is nearly absent in the marketing literature.

Self-Concept Congruity Constructs

Results from both studies show that self-concept/brand image congruity has significantly greater impacts on the mediating variables in the model than does self-concept/store image congruity regardless of retail store type.

In regards to The Gap model, self-concept/brand image congruity significantly impacted both of the mediating variables, trust and brand commitment, while results indicated that self-concept/store image congruity only positively affected brand commitment. Furthermore, as hypothesized, the strength of the relationship between

self-concept/brand image congruity and the mediating variables was stronger than the corresponding relationships between self-concept/store image congruity and the mediating variables.

Self-concept theory provides some rationale for the differential effects of the two congruity variables on brand commitment and trust, specifically as to the manner in which individuals use possessions to bolster their own self-concepts (Grubb and Grathwohl 1967; Wallendorf and Arnould 1998), and based upon the notion that consumers do have relationships with brands (Fournier 1998).

It is likely that self-concept/brand image congruity played a more significant role in the model than self-concept/store image congruity due to the likelihood that brands can be a more useful mechanism through which one is able to bolster their own self-concept to themselves as well as to communicate aspects of their self-concept to others. This is primarily based upon the fact that consumers are able to much more frequently interact with brands than with retail stores and these consumer-brand interactions can take place over a significantly longer period of time than consumer-retail store interactions.

Furthermore, the physical locations wherein consumer-brand interactions can occur differ widely from available locations for consumer-retail store interactions to take place, which can have strong implications on individual efforts to bolster and communicate their self-concepts. While consumer-retail store interactions are restricted to retail store locations, at least from a physical interaction standpoint, consumer-brand interactions can occur in nearly any location, including, and importantly, in more intimate venues such as one's bedroom, living room, office, or

amongst close friends and family. Therefore, based upon the greater frequency and extended period of time afforded to consumer-brand interactions when compared to consumer-retail store interactions as well as the extensive venues available wherein these consumer-brand interactions can occur, it is likely that brands serve as a greater mechanism through which consumers are able to bolster their own self-concept and to communicate their self-concept to others. This is a plausible theoretical rationale to explain the significantly greater impact of self-concept/brand image congruity on the mediating variables than the effects of self-concept/store image congruity on the same variable for The Gap model.

Another explanation for the differential impacts of the two congruity variables lies in the expected different levels of intensity between consumer-brand relationships and consumer-retail store relationships. Although there is evidence in the literature that both relationships can and do occur (Fournier 1998; Hartman and Spiro 2005; Fullerton 2005; Harris and Goode 2004; Macintosh and Lockshin 1997), there exists far more support for the consumer-brand relationship than for the consumer-retail store relationship. Relationship theory from the social sciences provides additional support for a stronger consumer-brand relationship than a consumer-retail store relationship. Such theory suggests that a significant number of interactions must take place between individuals and over an extended period of time in order for a relationship to strengthen (Papalia and Olds 1988). The previous discussion provided conceptual rationale for why consumers are able to interact more frequently and over a longer period of time with brands than with retail stores. Therefore, on basis of personality theory, consumers are likely to have closer relationships with brands than

with retail stores. This provides additional theoretical rationale for the greater role that self-concept/brand image serves in The Gap model than self-concept/store image.

As anticipated, the overall impact of both of the congruity constructs on the mediating constructs was diminished in Macy's model when compared to the constructs of interest in The Gap model. The basis of this rationale was due to the process through which consumers assess levels of self-concept congruities. It was anticipated that the extensive size and breadth of the product portfolio offered by Macy's would greatly inhibit consumers' ability to assess the level of similarities between their own self-concept and images associated with Macy's. Conversely, the very restrictive size and breadth of the product portfolio associated with The Gap was expected to afford consumers with a much less arduous task of assessing such image congruities.

These expectations were made due to the manner in which consumers assess self-concept congruities. In order to approximate the level of similarities between one's own self-concept and the image of an external entity, it is first necessary that a consumer process an image of the external entity in question. As previously discussed, it makes intuitive sense that the more multifaceted in nature an external entity is, then the more difficult it may be for a consumer to form a clear and unified image associated with that object. Conversely, if the nature of an external element, in and of itself, is more unidimensional and void of various internal dimensions which may give rise to conflicting image perceptions, then it may be much more likely that consumers will be able to perceive a more clear and unified image associated with that external entity.

The next step in the self-concept congruity process involves a consumer assessing the degree of similarities between one's own self-concept and that of a focal external entity. It can be argued that this task would be much less difficult, and, therefore, more likely to occur, in cases wherein the perceived image of the focal external entity is clear and unified, rather than obscure. The more obscure the image of an external element, the more difficult the assessment of similarity becomes. Therefore, due to the limited size and breadth of the product portfolio associated with The Gap, it is expected that consumer perceived images of brands which The Gap carries and the overall store image of The Gap will be significantly more clear than consumer perceived images associated with Macy's, due to its extensive size and breadth of its product portfolio. The anticipated effect of the expected differences in the clarity of consumer perceived images associated with each retail store was that the overall impact of the self-concept congruity constructs associated with Macy's would be greatly diminished when compared to the effects of the same constructs associated with The Gap.

Since, as previously discussed the importance of self-concept/brand image congruity is theorized to be greater in the minds of consumers than that of self-concept/store image, it is not surprising that the former congruity construct had some significant impact to the Macy's model – though less than hypothesized, while the latter was entirely insignificant in the model, as hypothesized. Self-concept/brand image congruity was found to significantly impact trust, but such was not the case in regards to brand commitment.

An additional, and somewhat unrelated to the above theoretical rationale of the diminished overall effects of the congruity constructs as they apply to the Macy's model, is also provided. While there exists ample evidence in the literature that self-concept congruity leads to positive outcomes towards the focal entity, the results of these studies suggest that an additional variable may moderate the effects of the congruity construct. The potential moderating variable affecting the strength of the impact of self-concept congruity proposed is "the importance of such congruity in the minds of the individual as it relates to an endogenous variable".

To elaborate, the strength of the impact caused by the perception on the part of an individual that the image of an external entity is highly similar to one's own self-concept may be moderated by the importance of such congruity as it relates to the anticipated outcome. Therefore, it may be likely that in the case of The Gap, self-concept congruity may be present *and that such congruity is an important factor in the minds of consumers in regards to their level of loyalty towards The Gap*.

In the case of Macy's, it is possible that even if such self-concept congruity is present in the minds of consumers, *such congruity may not be an important factor in their intended level of loyalty towards Macy's*. It is entirely possible that other factors, such as product choice and shopping convenience, are more important to consumers in the case of Macy's, than is their perceived level of congruity between one's own self-concept and images associated with Macy's.

This would suggest that importance of congruity moderates the effects of self-concept congruity in the following manner:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_1 X_2$$

Where:

Y = dependent variable
X_1 = self-concept congruity
X_2 = importance of self-concept congruity
X_1X_2 = interaction of self-concept congruity and importance of congruity

The study also proposed a linkage between the congruity variables and trust, with the expectation that greater levels of congruity between one's own self-concept and the image of an external entity would lead to increased levels of trust towards that entity, a supposition that has not been empirically supported in the marketing literature thus far. Results from The Gap model verifies this relationship in the case of self-concept/brand image congruity, but not for the self-concept/store image congruity. Although both congruity constructs have been expected to significantly impact trust, the results are not surprising when considering the theoretical differences between the perceived importance of the consumer-brand link and that of the consumer-store link. These results support the notion that brands are better able to strengthen one's self-concept than are retail stores and that consumers may tend to have stronger relationships with brands than with retail stores

Theoretical evidence suggesting these outcomes lies in the fact that trust can be viewed as a favorable outcome to self-concept congruities and that trust has shown to serve as an important mediator in a buyer-seller relationship. Since the results of The Gap model reveal that trust is a favorable outcome of self-concept/brand image congruity and that trust mediates the self-concept/brand image – retail store loyalty relationship, while neither is the case for self-concept/store image congruity, it is

highly probable that the consumer-brand linkage is more valued than the consumer-retail store linkage among consumers.

Additional support for the greater emphasis consumers may place on consumer-brand relationships than in the case of consumer-retail store relationships come from results of Macy's model. Although the effects of both congruity variables were expected to be diminished when compared to The Gap setting, trust remained both an outcome of self-concept/brand image congruity and served as a mediator in the self-concept/brand image – retail store relationship. Neither outcome was established in the case of self-concept/store image congruity. Thus, these results suggest that the consumer-brand relationship is robust enough to have significant effects in cases of both brand-specific retail store settings as well as in multi-brand retail store settings.

It was proposed in the study that consumer's commitment to brands which a retail store carries will act as a mediator in the self-concept congruity – retail store loyalty relationship for each of the self-concept congruity constructs. Results from the Gap model support this expectation. Importantly, support for this hypothesis also adds empirical evidence to the literature that there is a significant relationship between a consumer's commitment to the brands which a retail store carries and customer loyalty to that retail store, a finding that has scant support in the marketing literature.

However, the mediation of brand commitment in the self-concept/brand image relationship could not be confirmed in the case of Macy's model due to the fact that self-concept/brand image was not found to significantly effect brand commitment.

However, it is theoretically important to note that consumer commitment to brands which Macy's carries did significantly impact customer loyalty towards the retail store, Macy's, as was the case for The Gap model As expected, the significant differences in the size and breadth of the product portfolios associated with each retail store did not significantly affect the relationship between consumer commitment to the respective brands of each retail store and loyalty attitudes and behaviors towards each retail store. The robustness of this relationship should provide considerable empirical support for the relationship between brand commitment and retail store loyalty.

Finally, it was hypothesized that trust would serve as a mediator between the relationships of each congruity construct and retail store loyalty for The Gap model. Further, trust was hypothesized to serve as a mediator between the self-concept/brand image congruity – retail store loyalty relationship in Macy's model. Results from The Gap model show empirical support that trust does mediate the self-concept/brand image – retail store loyalty relationship, but no such support was found for the same mediation in the self-concept/store image – retail store loyalty relationship. Further, results of the Macy's model reveal that trust does serve as a mediating construct in the self-concept/brand image – retail store loyalty relationship.

These results serve to further the notion that consumers do have relationship with brands as trust is confirmed both as a favorable outcome of self-concept/brand image congruity and as a mediator in the self-concept/brand image congruity – retail store loyalty relationship in both models.

There is also limited support that consumers do have relationships with retail stores, although to a seemingly less degree than with brands. This is supported by the fact that it was confirmed that trust served in the same manner in regards to self-concept/store image congruity as it did in regards to self-concept/brand image congruity in the case of The Gap model, however, neither was the case in Macy's model. This may suggest that it is more likely for consumers to have relationships with brand-specific retail stores than with multi-brand retail stores.

Managerial Implications

Results of this study can have significant managerial implications, as they can serve as valuable insights in efforts to increase customer loyalty for both brand-specific and multi brand retail stores. Self-concept congruities serve as important drivers to retail loyalty, primarily based upon their significant impact on the mediating variables brand commitment and trust. This was especially the case in regards to the brand-specific retail store, The Gap.

Since the product portfolio of these types of retail stores is dominated by a single brand, managers of these retail stores have a unique and powerful opportunity to increase retail store loyalty through the effects of self-concept congruities. Managers of brand-specific retail stores can seek to enhance the positive effects of such congruities through continued efforts to better match the images of their brands to the self-images held by their consumers. In order to accomplish this matching enhancement, it is increasingly important that brand-specific retail store managers are intimately aware of the collective self-concepts of their target market. Fortunately, it is likely that members within such a target market may have significant overlap in

meaningful aspects of their individual self-concepts due to the inherent similarities among these consumers which form the basis of this market segment.

Furthermore, managers have the opportunity of repositioning the images of their brands to better match the self-images of their target market through minor product modification and/or via the use of advertising content and appeal that is congruent with the self-concepts of their consumers.

Although self-concept congruities seem to serve a lesser role in the creation of retail store loyalty for multi-brand stores, results of this study do suggest that self-concept/brand image congruity does lead to trust in such stores. Therefore, managers of these types of retail stores can focus on matching the images of their brands to those of the self-image of their consumers in an effort to increase this trust. It is also evident, however, that other antecedents, such as brand commitment and those not incorporated in this study (e.g. product choice, convenience) may play a greater role in creating retail loyalty for multi-brand stores than in brand-specific stores.

Contributions of the Study

The major contributions of this study are associated with a greater understanding of the differing roles that self-concept congruities serve in the creation of retail store loyalty among different types of retail stores. Results provide further evidence of the role that self-concept congruity variables play on customer loyalty issues via their direct impacts on mediating variables.

Moreover, the design of this study allowed for the simultaneous investigation of the differential impacts of self-concept/brand image congruity and self-

concept/store image congruity on important constructs that mediate the self-concept congruities – retail store loyalty relationships within the context of each store type, as well as an overall assessment of the variant contribution of these congruity constructs between two different retail store types

It was found that within the context of each store type, self-concept/brand image congruity had a significantly greater impact on the mediating variables than did the self-concept/store image congruity. Furthermore, we can conclude that the strength of the effects of each congruity variability were greatly diminished in a multi-brand retail store setting as compared to a brand-specific retail store setting.

Finally, results provide evidence that self-concept congruity constructs can lead to the formation of trust in the focal external entity, and that consumer commitment to brands that a retail store carries positively affects customer loyalty to the retail store. These findings are evidenced in both retail store settings, and can provide meaningful additions to the marketing literature, as support for each of the linkages is mostly void in the current literature.

Limitations

While results of this study provide meaningful insight into the creation of retail store loyalty, no study is without limitations. The current study attempted to assess the impact of self-concept congruity constructs in the context of two different retail store settings. However, the context of this study was restricted to only one specific named retail store for each setting. Therefore, care should be taken in the generalizing of these results to other retail stores, specifically retail stores that carry significantly different types of products and brands than the two used in this study.

Sample-related issues should warrant further caution. The sample for this study was comprised of undergraduate and graduate students attending a Northeastern United States university, so generalizability may be limited to populations which are similar in nature to the demographic and socioeconomic exhibited in the sample.

Directions for Future Research

In order to provide further evidence as to the validity of the findings which resulted from this study, replicated studies are recommended. Further, similar studies that utilize a random sample of comprised of consumers, in general, and one that is not limited to student respondents would add to the generalizability of these findings, as would studies that investigate the impact of these constructs in retail stores which differ significantly form the two used in this study.

Additional studies investigating the formation of self-concept congruity constructs is also warranted. Results of this study revealed that the impact of the congruity constructs utilized herein differed significantly between retail store settings. Theoretical explanation provided in the discussion section proposed that the diminished effects of the congruity constructs in the Macy's study, as compared to The Gap study, may have been due to the increased difficulty in consumers' ability to assess the level of perceived similarities between one's own self-image and those of external images that are perceived to be obscure.

Finally, future research is recommended to investigate the potential moderating effect of the importance of congruity between one's own self-image and that of an external entity on the effects of such congruity.

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Appendix A – Tables

Table A.1 Prior Empirical Research Investigating Consumer Retail Loyalty*

Author(s)	Antecedents	Mediators	Major Findings
Rothberg (1971-1972)	socioeconomic status, purchasing activities	None	Antecedents have low degree of association with vendor type loyalty.
Bellenger, Steinberg, and Stanton (1976)*	customer demographics, store image/self-image congruity	None	Demographic variables show little relationship with store loyalty, while the congruity variable is positively related to store loyalty.
Stern, Bush and Hair (1977)*	self-image/store image congruity	None	Evidence supports the proposition that consumers shop at stores whose images are similar to their own images.
Sirgy and Samli (1985)*	symbolic store image/self-concept congruity, area loyalty, socioeconomic status	functional store image, shopping complex loyalty	Store loyalty is influenced by functional store image evaluation and shopping complex loyalty. Functional store image evaluation is influenced by self-image/store image congruity, and shopping complex loyalty is influenced by area loyalty and socioeconomic status.

Table A.1 (*continued*)

Author(s)	Antecedents	Mediators	Major Findings
Sirgy, Johar, Samli, and Claiborne (1991)*	symbolic store image/self-concept congruity	functional store image congruity, store loyalty	Symbolic store image/self-concept congruity positively influences both functional store image congruity and store loyalty, with functional store image congruity mediating the relationship between symbolic store image/self-concept congruity and store loyalty
Dodds, Monroe, and Grewal (1991)	brand perception, store perception, price perception	perceived quality, perceived sacrifices, perceived value	Brand and store information combine with price to provide small to moderate positive effects on buying intentions.
Macintosh and Lockshin (1997)	salesperson trust, store satisfaction, store trust	salesperson commitment, store attitude, purchase intention	The mediating variables mediate the relationships between the primary antecedents and % if store business.
Bloemer and de Ruyter (1997)	store image	satisfaction	Store image positively affects store loyalty and is partially mediated by satisfaction.

Table A.1 (*continued*)

Author(s)	Antecedents	Mediators	Major Findings
Sirohi, McLaughlin, and Wittink (1998)	merchandise quality, service quality, competitor perceived value	perceived value	Service quality is positively related to merchandise quality and store loyalty; perceived value is positively related to store loyalty; perceived value of competitor is negatively related to store loyalty.
Gedenk and Neslin (1999)	retail price, promotions	None	In the long term, price promotions provide negative purchase event feedback and less favorable feeback than non-price promotions.
Jens and Lal (2000)	presence of store brand	None	Stores that carry high/acceptable quality store brands can lead to store loyalty.
Reynolds and Arnold (2000)	retail satisfaction, loyalty to salesperson	None	Retail satisfaction and loyalty to the salesperson are positively related to store loyalty. (Note: store loyalty and salesperson loyalty are also positively related to positive word of mouth, competitive resistance, and shares of purchases.)

Table A.1 (*continued*)

Author(s)	Antecedents	Mediators	Major Findings
Magi (2003)	customer satisfaction, loyalty cards	None	Customer satisfaction is positively related to store loyalty, customers who belong to the loyalty-card program of chain stores exhibit store loyalty to those stores, but not towards their primary stores.
Wong and Sohal (2003)	service quality	None	Four of the five SERVQUAL dimensions positively influenced store loyalty.
Wallace, Giese, and Johnson (2004)	use of multiple channels	satisfaction	Satisfaction mediates the positive relationship between the use of multiple channels and store loyalty.

Table A.1 (*continued*)

Author(s)	Antecedents	Mediators	Major Findings
Harris and Goode (2004)	service quality, perceived value, satisfaction	trust	Trust mediates the relationships between perceived value and loyalty in two groups, while trust mediates the positive relationship between service quality and loyalty in only one group. Service quality leads to trust in one group, and trust leads to satisfaction in one group. Satisfaction leads to loyalty in one group.

*Denotes research incorporating self-concept congruities as antecedents to retail loyalty.

Table A.2 Respondent's Experience and Knowledge of The Gap

Item	Frequency	Percent
Have you ever bought products from The Gap?		
Yes	160	83.3
No	32	16.7
		100.00
How often do you shop at The Gap?		
Never	34	17.7
Once every few years	84	43.8
A few times per year	60	31.3
About once per month	11	5.7
More than once per month	3	1.6
		100.00

	Mean	S.D.
Approximately how many different manufacturer brand names does The Gap stores carry at their stores?*	2.13	1.66

*Item used seven-point Likert scale (1 = "only one brand"; 7 = "several brands")

Table A.3 Pre-test 1 - Frequencies of Responses to Brand-Specific Retail Stores*

Retail Store	Frequency
Gap	12
Express	8
Abercrombie and Fitch	8
Victoria Secret	7
American Eagle	7
Apple	7
The Limited	6
Sony	4
Nike	2
Bebe	2
Bath and Body Works	2
Coach	2

*Note: Retail stores which were only identified once in the pretest are not listed. Respondents were asked to identify five retail stores that, "concentrate on carrying primarily one (or very few) brands."

Table A.4 Pre-test 2 - Frequencies of Responses to Store Image Attributes*

Attribute	Frequency
Modern	8
Classy	8
Trendy	7
Thrifty	7
Friendly	6
Casual	5
Classic	3
All-American	3
Athletic	3
Cheery	3
Feminine	3
Young	3
Traditional	3
Stylish	3
Sporty	2
Preppy	2
Popular	2
Laid Back	2
Neat	2

*Note: Those attributes which were only identified once in the pretest are not listed. Respondents were asked to provide as many attributes that they could think of in five minutes that may serve as personality traits of particular retail stores.

Table A.5 Pre-test 3 - Frequencies of Responses to Brand Image Attributes*

Attribute	Frequency
Cool	8
Rugged	6
Mature	5
Comfortable	5
Excitable	5
Athletic	3
Hip	3
Fun	2
Punk	2
Sexy	2
Young	2
Preppy	2
Urban	2
Plain	2
Elegant	2

*Note: Those attributes which were only identified once in the pretest are not listed. Respondents were asked to provide as many attributes that they could think of in five minutes that may serve as personality traits of particular brands of products.

Table A.6 Factor Analysis for Store Image Attribute - The Gap

Items	Factor Loadings	
	Factor 1	Factor 2
modern/traditional	**.668**	.284
friendly/formal	**.468**	.280
classy/folksy	**.663**	-.411
trendy/original	**.711**	-.005
casual/sophisticated	-.046	**.870**
thrifty/indulgent	.161	**.540**
Eigenvalues	1.67	1.35

Table A.7 Factor Analysis for Brand Image Attributes - The Gap

Items	Factor Loadings	
	Factor 1	Factor 2
rugged/delicate	**.641**	.054
excitable/calm	**.842**	.081
youthful/mature	**.611**	-.013
comfortable/uncomfortable	-.144	**.863**
cool/uncool	-.264	**.816**
Eigenvalues	1.70	1.30

Table A.8 Measurement Items

Construct   **Measurement Item**

Exogenous Constructs[a]

Self-Concept/Brand Image Congruity
X_1 comfortable/uncomfortable
X_2 cool/uncool
X_3 excitable/rugged
                   rugged/delicate[b]
                   youthful/mature[b]

Self-Concept/Store Image Congruity
X_4 modern/traditional
X_5 classy/folksy
X_6 casual/sophisticated
X_7 thrifty/indulgent
X_8 trendy/original
                   friendly/formal[b]

Endogenous Constructs[c]

Brand Commitment
Y_1 I've been buying brands from The Gap for a long time.
Y_2 I always buy brands from The Gap.
Y_3 During my last purchases, I've always bought brands from The Gap.
Y_4 Usually I buy the brands that The Gap carries.
                   Even if the prices of the brands The Gap carries that I am used to strongly increases, I'll still buy those brands at The Gap.[b]
                   Even when I hear negative information about the brands that The Gap carries that I usually buy, I still stick to those brands at The Gap.[b]

Table A.8 (*continued*)

Trust

Y_5 There are no limits to how far The Gap will go to solve a service problem a I may have.

Y_6 The Gap is genuinely committed to my satisfaction.

Y_7 Most of what The Gap says about its products are true.

I think some of the Gap's claims about its service are exaggerated.[b]

If The Gap makes a claim or promise about its products, it's probably true.[d]

Retail Store Loyalty

Y_8 I am committed to maintaining my purchasing at The Gap.

Y_9 The Gap is a store that I like.

Y_{10} I am likely to recommend The Gap to a friend.

I feel that The Gap is good.[b]

I plan to maintain my general shopping habits at The Gap.[b]

---

[a]Exogenous constructs computed by utilizing absolute distance calculations based upon the differences between subject's responses to how one views one's own self-concept and how one views the images of brands/store.

[b]Item dropped due to insignificant factor loading on expected construct.

[c]All items for the endogenous constructs used a seven point Likert scale (1 = "strongly disagree"; 7 = "strongly agree").

[d]Item dropped due to SMC value below accepted minimum of 0.50.

Note: The identical survey for Macy's replaced "The Gap" with "Macy's".

Table A.9 Results for Measurement Model - The Gap

Items[a]	Factor Loadings (λ)	S.E.	τ-Value	SMC	Alpha
ξ_1 (self-concept/brand image congruity)					---
X_1	1.00	---	---	---	
X_2	2.43	0.69	3.51	---	
X_3	0.91	0.35	2.64	---	
ξ_2 (self-concept/store image congruity)					---
X_4	1.00	---	---	---	
X_5	0.89	0.21	4.30	---	
X_6	0.98	0.23	4.26	---	
X_7	0.48	0.18	2.73	---	
X_8	0.70	0.19	3.65	---	
η_1 (brand commitment)*					0.92
Y_1	1.00	---	---	0.73	
Y_2	0.79	0.05	16.25	0.78	
Y_3	0.76	0.05	14.17	0.67	
Y_4	0.82	0.05	16.94	0.81	
η_2 (trust)*					0.83
Y_5	1.00	---	---	0.62	
Y_6	1.17	0.11	10.87	0.75	
Y_7	0.89	0.09	9.55	0.50	
η_3 (retail store loyalty)*					0.91
Y_8	1.00	---	---	0.71	
Y_9	1.22	0.07	16.32	0.83	
Y_{10}	1.11	0.07	14.94	0.74	

*Seven point Likert scale (1 = "strongly disagree"; 7 = "strongly agree")

Table A.10 Respondent's Experience and Knowledge of Macy's

Item	Frequency	Percent
Have you ever bought products from Macy's?		
Yes	185	95.4
No	9	4.6
		100.00
How often do you shop at Macy's?		
Never	8	4.1
Once every few years	46	23.7
A few times per year	101	52.1
About once per month	33	17.0
More than once per month	6	3.1
		100.00

	Mean	S.D.
Approximately how many different manufacturer brand names does Macy's carry at their stores?*	6.26	1.08

*Item used seven-point Likert scale (1 = "only one brand"; 7 = "several brands")

Table A.11 Frequencies of Responses to Multi-Brand Retail Stores*

Retail Store	Frequency
Macy's	15
Walmart	11
Sears	9
Target	9
Kohls	9
Best Buy	6
Staples	6
Lord & Taylor	6
Sports Authority	3
Lowes	2
JC Penney	2

*Note: Retail stores which were only identified once in the pretest are not listed.

Table A.12 Factor Analysis for Store Image Attributes - Macy's

Items	Factor Loadings	
	Factor 1	Factor 2
friendly/formal	**.631**	.479
classy/folksy	**-.640**	.289
casual/sophisticated	**.823**	.041
thrifty/indulgent	**.815**	-.089
modern/traditional	.096	**.816**
trendy/original	-.264	**.637**
Eigenvalues	2.23	1.40

Table A.13 Factor Analysis for Brand Image Attributes - Macy's

Items	Factor Loadings		
	Factor 1	Factor 2	Factor 3
comfortable/uncomfortable	-.165	**.871**	.259
cool/uncool	.466	**.756**	-.165
rugged/delicate	.046	.096	**.907**
excitable/calm	**.878**	.050	-.039
youthful/mature	**.648**	.014	.471
Eigenvalues	1.78	1.12	1.02

Table A.14 Results for Measurement Model - Macy's

Items[a]	Factor Loadings (λ)	S.E.	τ-Value	SMC	Alpha
ξ_1 (self-concept/brand image congruity)					---
X_1	1.00	---	---	---	
X_2	3.48	1.62	2.14	---	
X_3	1.72	0.80	2.14	---	
ξ_2 (self-concept/store image congruity)					---
X_4	1.00	---	---	---	
X_5	0.78	0.21	3.64	---	
X_6	0.95	0.24	3.90	---	
X_7	1.40	0.33	4.20	---	
X_8	0.96	0.25	3.82	---	
η_1 (brand commitment)*					0.88
Y_1	1.00	---	---	0.72	
Y_2	0.82	0.06	13.85	0.71	
Y_3	0.76	0.06	12.83	0.63	
Y_4	0.73	0.06	11.50	0.54	
η_2 (trust)*					0.83
Y_5	1.00	---	---	0.53	
Y_6	1.15	0.11	10.71	0.81	
Y_7	0.92	0.09	9.85	0.57	
η_3 (retail store loyalty)*					0.89
Y_8	1.00	---	---	0.64	
Y_9	1.16	0.08	13.76	0.77	
Y_{10}	1.18	0.09	13.64	0.76	

*Seven point Likert scale (1 = "strongly disagree"; 7 = "strongly agree")

Table A.15 Construct Correlations, Means, Standard Deviations, and Alphas - The Gap

	(1)	(2)	(3)	(4)	(5)	Mean	S.D.	Alpha
(1) SCBI	1.00					5.20	1.02	---
(2) SCSI	0.15*	1.00				5.38	0.88	---
(3) BC	0.34**	0.22**	1.00			2.19	1.39	0.92
(4) Trust	0.30**	0.11	0.26**	1.00		3.86	1.06	0.83
(5) Retail Loyalty	0.32**	0.19**	0.74**	0.43**	1.00	3.25	1.44	0.91

*Correlation is significant at $p < 0.05$
** Correlation is significant at $p < 0.01$
Note: SCBI = self-concept/brand image congruity
         SCSI = self-concept/store image congruity
         BC = brand commitment

Table A.16 Test of Model Fit - The Gap

Chi-Square (degrees of freedom)	161.77 (129) $p < 0.05$
Goodness-of-fit index (GFI)	.91
Comparative fit index (CFI)	.99
Normed fit index (NFI)	.94
Relative fit index (RFI)	.93
Root mean square error of approximation (RMSEA)	.036

Table A.17 Summary Results for Hypotheses Testing - The Gap

Hypothesis	Relationship/Comparison	Results
H1a	SCBI congruity → brand commitment	Supported
H1b	SCBI congruity → trust	Supported
H2a	SCSI congruity → brand commitment	Supported
H2b	SCSI congruity → trust	Not Supported
H3a	Strength of H1a > strength of H2a	Supported
H3b	Strength of H1b > strength of H2b	Supported
H4	Brand commitment → retail store loyalty	Supported
H5	Trust → retail store loyalty	Supported

Table A.18 Construct Correlations, Means, Standard Deviations, and Alphas - Macy's

	(1)	(2)	(3)	(4)	(5)	Mean	S.D.	Alpha
(1) SCBI	1.00					5.52	0.82	---
(2) SCSI	0.33**	1.00				5.42	0.86	---
(3) BC	0.12	0.17*	1.00			2.87	1.50	0.88
(4) Trust	0.24**	0.05	0.26**	1.00		3.92	1.10	0.83
(5) Retail Loyalty	0.31**	0.17*	0.64**	0.51**	1.00	3.79	1.42	0.89

*Correlation is significant at $p < 0.05$
** Correlation is significant at $p < 0.01$
Note: SCBI = self-concept/brand image congruity
        SCSI = self-concept/store image congruity
        BC = brand commitment

Table A.19 Test of Model Fit – Macy's

Chi-Square (degrees of freedom)	236.89 (129) $p < 0.01$
Goodness-of-fit index (GFI)	.88
Comparative fit index (CFI)	.96
Normed fit index (NFI)	.91
Relative fit index (RFI)	.89
Root mean square error of approximation (RMSEA)	.066

Table A.20 Summary Results for Hypotheses Testing - Macy's

Hypothesis	Relationship/Comparison	Results
H6	SCBI congruity → brand commitment	Not Supported
H7	SCBI congruity → trust	Supported
H8	Brand commitment → retail store loyalty	Supported
H9	Trust → retail store loyalty	Supported

Appendix B – Figures
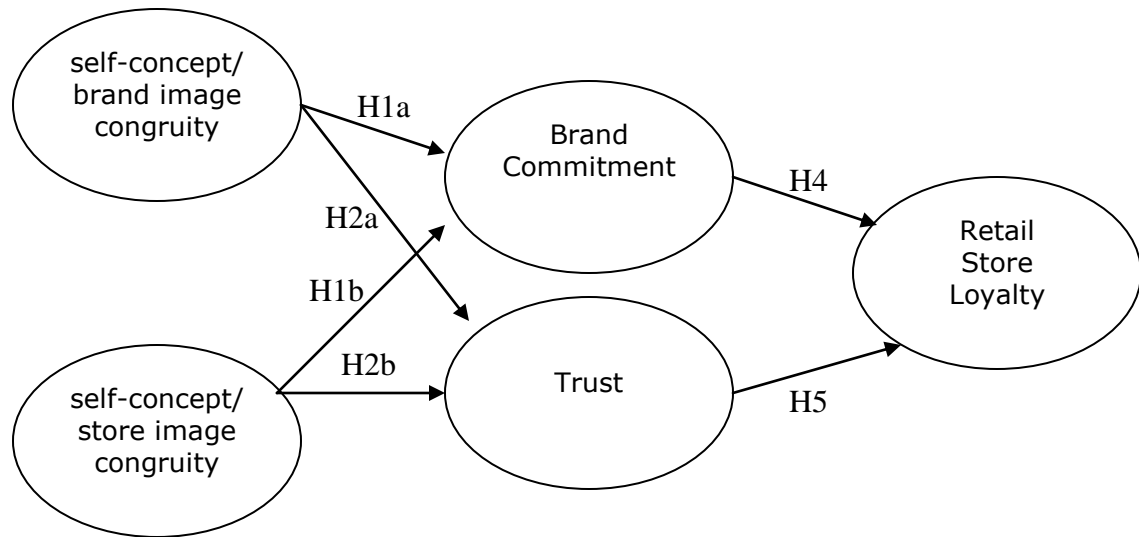
Note:
H3a: H1a > H1b
H3b: H2a > H2b

Figure B.1 Conceptual Model for a Brand-Specific Retail Store
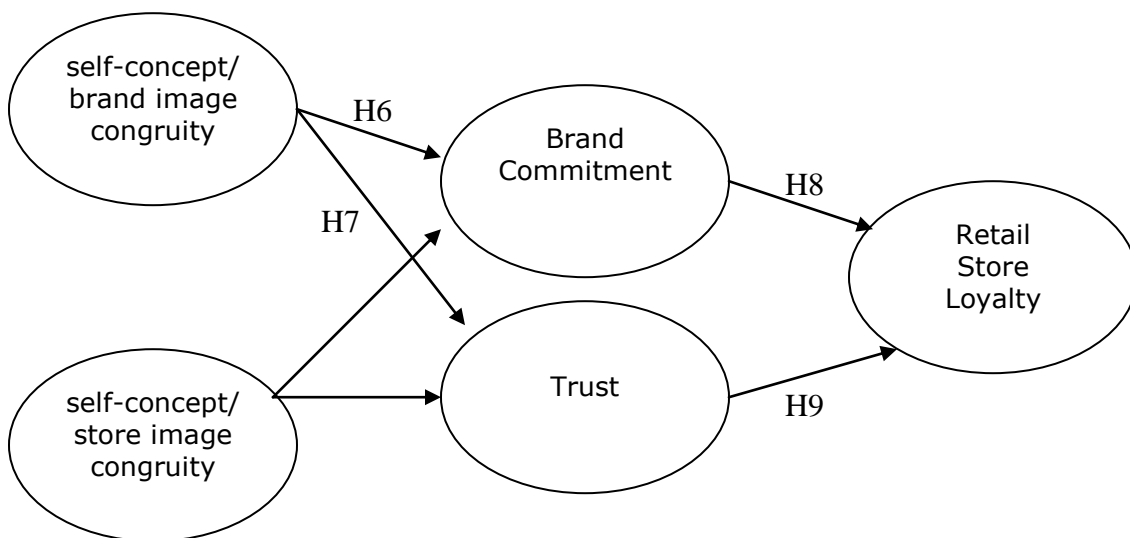
Figure B.2 Conceptual Model for a Multi-Brand Retail Store
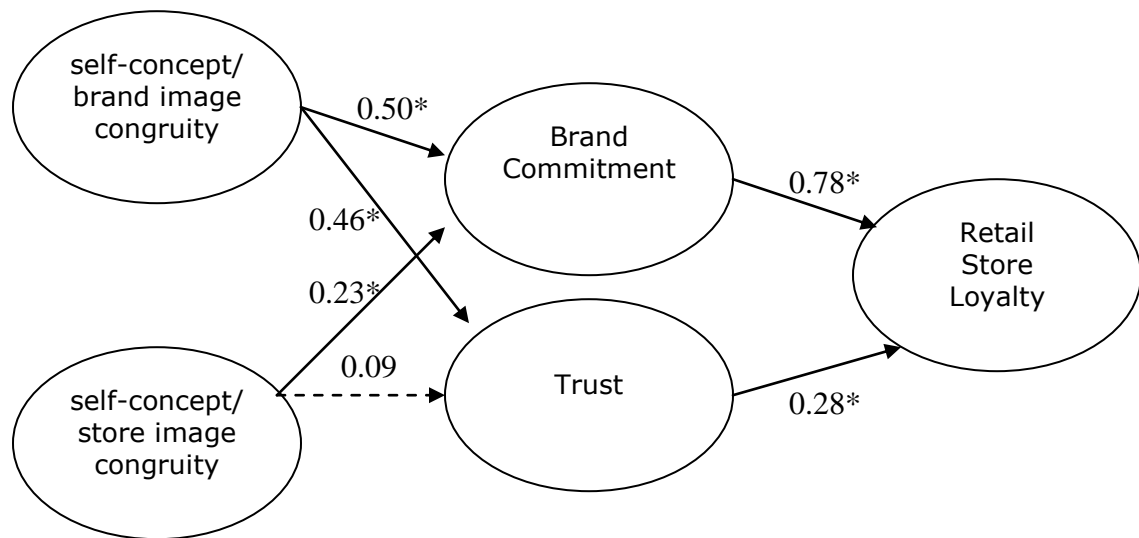
Note:
1. * significant at $p < 0.05$
2. All coefficients are standardized.
3. Dashed path denotes insignificant path.

Figure B.3 Empirical Findings for a Brand-Specific Retail Store
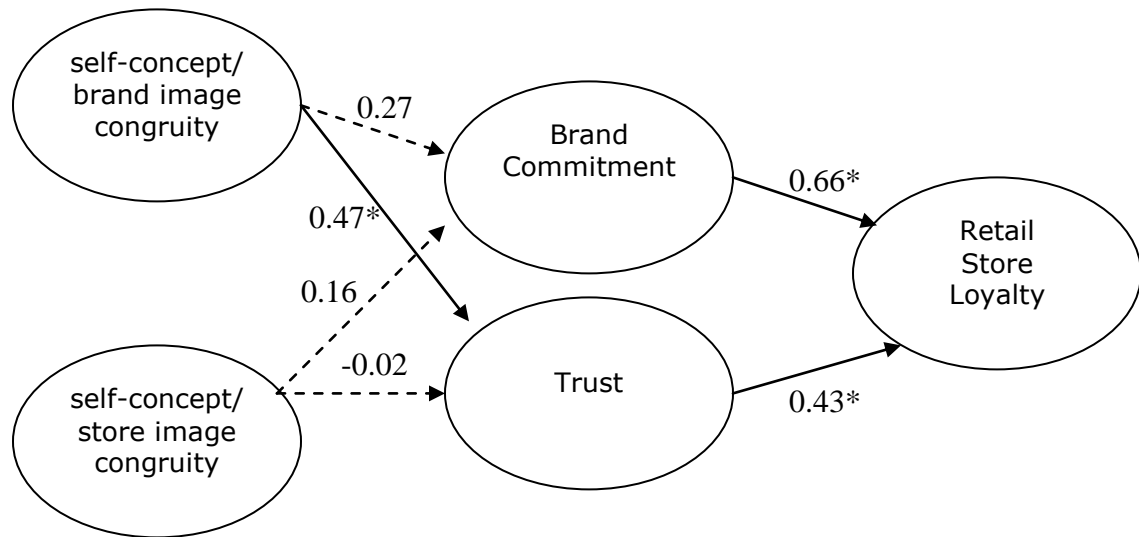
Note:
1. * significant at $p < 0.05$
2. All coefficients are standardized
3. Dashed paths denote insignificant paths

Figure B.4 Empirical Findings for a Multi-Brand Retail Store

Appendix C – Survey Instrument

For the following sets of adjectives, please *circle the number* that best describes your view of yourself, and then for each set of adjectives please circle the number that best describes how confident you are of your assessment of yourself.

1. **I feel that I am:**

   predictable   1   2   3   4   5   6   7 unpredictable

2. **My confidence in the above assessment of myself is:**

   not at all confident   1   2   3   4   5   very confident

   ----

3. **I feel that I am:**

   cool   1   2   3   4   5   6   7   uncool

4. **My confidence in the above assessment of myself is:**

   not at all confident   1   2   3   4   5   very confident

   ----

5. **I feel that I am:**

   excitable   1   2   3   4   5   6   7   calm

6. **My confidence in the above assessment of myself is:**

   not at all confident   1   2   3   4   5   very confident

   ----

7. I feel that I am:

silly   1   2   3   4   5   6   7   serious

8. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

9. I feel that I am:

tactful   1   2   3   4   5   6   7   candid

10. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

11. I feel that I am:

unconventional 1   2   3   4   5   6   7 conventional

12. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

13. I feel that I am:

trendy   1   2   3   4   5   6   7   original

14. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

15. I feel that I am:

modern   1   2   3   4   5   6   7   traditional

16. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

17. I feel that I am:

gentle   1   2   3   4   5   6   7   boisterous

18. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

19. I feel that I am:

friendly   1   2   3   4   5   6   7   formal

20. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

21. I feel that I am:

thrifty   1   2   3   4   5   6   7   indulgent

22. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

23. I feel that I am:

deliberate   1   2   3   4   5   6   7   spontaneous

24. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

25. I feel that I am:

rugged   1   2   3   4   5   6   7   delicate

26. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

27. I feel that I am:

classy   1   2   3   4   5   6   7   folksy

28. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

29. I feel that I am:

competitive   1   2   3   4   5   6   7   cooperative

30. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

31. I feel that I am:

cautious   1   2   3   4   5   6   7   risky

32. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

33. I feel that I am:

casual   1   2   3   4   5   6   7   sophisticated

34. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

35. I feel that I am:

youthful   1   2   3   4   5   6   7   mature

36. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

----

37. I feel that I am:

comfortable   1   2   3   4   5   6   7   uncomfortable

38. My confidence in the above assessment of myself is:

not at all confident   1   2   3   4   5   very confident

GAP

Imagine that you have realized that you have a need for particular types of products, and that a friend has recommended that you shop at one of The Gap retail stores because The Gap carries those types of products. Therefore, you decide to begin your shopping at one of The Gap retail stores, but are not certain whether your will actually make any purchases there or continue your shopping at a different retail store other than The Gap.

Take a moment to imagine yourself at one of The Gap retail stores. Picture in your mind the types of products that they carry, the layout of the store, the appearance and behaviors of the employees, even the feel and smell of The Gap retail stores. Consider any and all of your previous experiences with The Gap retail stores.

Please respond to the following questions by CIRCLING the number that most reflects your attitudes and behaviors towards The Gap retail stores. Kindly be sure to respond to each question.

39. Even if the prices of the brands that The Gap carries that I am used to strongly increases, I'll still buy those brands at The Gap.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

40. Even when I hear negative information about the brands that The Gap carries that I usually buy, I still stick to those brands and The Gap.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

41. I've been buying brands from The Gap for a long time.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

42. I always buy brands from The Gap.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

43. During my last purchases, I've always bought brands from The Gap.

	1	2	3	4	5	6	7
strongly disagree							strongly agree

44. Usually I buy the brands that The Gap carries.

	1	2	3	4	5	6	7
strongly disagree							strongly agree

In this section several adjectives are listed that may be descriptive of the individual product **BRANDS** that The Gap carries. Please circle the number for each set of adjectives that you feel most describes the product **BRANDS** that The Gap carries.

45. I feel the brands that The Gap carries are:

comfortable   1   2   3   4   5   6   7   uncomfortable

46. I feel the brands that The Gap carries are:

cool   1   2   3   4   5   6   7   uncool

47. I feel the brands that The Gap carries are:

rugged   1   2   3   4   5   6   7   delicate

48. I feel the brands that The Gap carries are:

excitable   1   2   3   4   5   6   7   calm

49. I feel the brands that The Gap carries are:

youthful   1   2   3   4   5   6   7   mature

Please recall that a friend has recommended that you begin your shopping at one of The Gap retail stores and imagine all aspects of The Gap retail stores. Please respond to the following questions by CIRCLING the number that most reflects your attitudes and behaviors towards The Gap retail stores.

50. There are no limits to how far The Gap will go to solve a service problem I may have.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

51. The Gap is genuinely committed to my satisfaction.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

52. Most of what The Gap says about its products are true.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

53. I think some of The Gap's claims about its service are exaggerated.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

54. If The Gap makes a claim or promise about its product, it's probably true.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

55. I feel that The Gap is good.

	1	2	3	4	5	6	7	
strongly disagree								strongly agree

56. I am committed to maintaining my purchasing at The Gap.

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| strongly disagree | | | | | | | strongly agree |

57. The Gap is a store that I like.

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| strongly disagree | | | | | | | strongly agree |

58. I plan to maintain my general shopping habits at The Gap.

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| strongly disagree | | | | | | | strongly agree |

59. I am likely to recommend The Gap to a friend.

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| strongly disagree | | | | | | | strongly agree |

In this section several adjectives are listed that may be descriptive of the overall **STORE IMAGE** of The Gap. Please circle the number for each set of adjectives that you feel most describes the overall **STORE IMAGE** of The Gap.

60. I feel that the store image of The Gap is:

    modern   1   2   3   4   5   6   7   traditional

61. I feel that the store image of The Gap is:

    friendly   1   2   3   4   5   6   7   formal

62. I feel that the store image of The Gap is:

    classy   1   2   3   4   5   6   7   folksy

63. I feel that the store image of The Gap is:

    casual   1   2   3   4   5   6   7   sophisticated

64. I feel that the store image of The Gap is:

    thrifty   1   2   3   4   5   6   7   indulgent

65. I feel that the store image of The Gap is:

    trendy   1   2   3   4   5   6   7   original

66. Have you ever bought products from The Gap?

(please circle one)   Yes   No

67. How often do you shop at The Gap?

a. never
b. once every few years
c. a few times per year
d. about once per month
e. more than once per month

68. What is your age in years?

_____

69. What is your gender?

(please circle one)   Female   Male

70. The number of different manufacturer brand names that The Gap stores carry at their stores is

                1   2   3   4   5   6   7
only one brand   several brands

71. Approximately how many different manufacturer brand names do The Gap stores carry at their stores?

_____

*Note: The identical survey instrument was used to measure respondent's in Study 2, wherein "The Gap" was replaced by "Macy's".

Vita

Joseph F. Rocereto was born in Philadelphia, PA on November 4, 1967. After graduating from Haddonfield Memorial High School in Haddonfield, NJ, Joseph received his B.A. in Political Science from Dickinson College in Carlisle, PA. He later earned his M.B.A. from Drexel University, before continuing his education at the Ph.D. level at Drexel University.

Joseph had taught at Drexel University as an Adjunct Instructor prior to commencing his Ph.D. work and currently is Assistant Professor in the Department of Management and Marketing at Monmouth University in West Long Branch, NJ. His professional employment includes positions with Andersen Consulting as well as personal selling in the business-to-consumer market and the business-to-business market. He currently resides in Haddonfield, NJ.