

9-2022

Investigating Consumer Concept in a Niche Retail Market

Gary R. Holmes

University of North Texas at Dallas, gary.holmes@untdallas.edu

Clinton Amos

Weber State University, clintonamos@weber.edu

Grace Lixuan Zhang

Weber State University, lixuanzhang@weber.edu

Follow this and additional works at: <https://digitalcommons.georgiasouthern.edu/jamt>



Part of the [Marketing Commons](#)

Recommended Citation

Holmes, Gary R., Amos Clinton, and Zhang, Grace Lixuan (2022). Investigating consumer concept in a niche retail market. *Journal of Applied Marketing Theory*, 9(1), 1-17. ISSN: 2151-3236.

This article is brought to you for free and open access by the Journals at Digital Commons@Georgia Southern. It has been accepted for inclusion in *Journal of Applied Marketing Theory* by an authorized administrator of Digital Commons@Georgia Southern. For more information, please contact digitalcommons@georgiasouthern.edu.



Investigating Consumer Self-Concept in a Niche Retail Market

Gary R. Holmes
Clinton Amos
Lixuan Zhang

AUTHOR INFORMATION

Gary Holmes
University of North Texas at Dallas
gary.holmes@untdallas.edu

Clinton Amos
Weber State University
clintonamos@weber.edu

Lixuan Zhang
Weber State University
lixuanzhang@weber.edu

ABSTRACT

This paper examines the relationship between self-concept, store image, service quality, loyalty, and share of wallet in a high-end niche retail market. Data was obtained from a high-end outdoor retail store customer email database. Partial Least Squares (PLS) was used to assess the psychometric properties of the measurement model and to test the hypotheses. A significant positive relationship was found between actual self-concept and store image; store image and loyalty; service quality and loyalty; and loyalty and share of wallet. This research suggests service quality perceptions, and particularly store image will enhance loyalty and increase share of wallet. The concurrent examination of the constructs in a niche retail context provides unique insights into the importance of self-concept, store image, and service quality as drivers of loyalty and share of wallet. Store image was the most substantial driver of loyalty behavior, followed by self-concept and service quality perceptions, respectively.

Keywords: *Consumer experience, consumer research, consumer culture, consumer identity, branding, loyalty*

INTRODUCTION

Market saturation and advances in technology such as cost-effective mass customization have resulted in the proliferation of niche markets (Dalgic & Leeuw, 2006; Brynjolfsson et al., 2006). Since mature markets have continued to evolve to ever-narrower markets of desire to meet ever-narrower idiosyncratic individual self-identities (Lindsay, 2007), many expect niche markets to be central for long-term success in today's dynamic global marketplace. The importance of niche markets is evident in the marketplace as prominent PepsiCo CEO, Indra Nooyi, declared in 2010 that niche brands were the future (Kowitt, 2010) and Forbes, in a 2013 article, expounded upon the continual decline of traditional mega brands (Lewis, 2013). A 2010 McKinsey Quarterly report highlighted the impact of the growing global middle class and predicted that middle class consumer spending would reach \$20 trillion by 2020 and that the growth in more affluent consumers would create opportunities for niches (Court & Narasimhan, 2010).

This growing shift to niche strategies has created a need for context specific research to address issues faced by today's marketing manager and to determine whether longstanding marketing concepts are pertinent in these narrow markets (Toften & Hammervoll, 2009). Regarding the context of retailing and the ability of retailers to serve the desires of individual self-identities, streams of research regarding consumer self-concept, store image, service quality, loyalty, and share of wallet have been prominent in research. However, to the best of our knowledge, these concepts have not been concurrently empirically examined in a niche market context. This paper addresses this gap by examining the relationship between self-concept, store image, service quality, loyalty, and share of wallet in a high-end niche retail market. This research meets the growing need to investigate concepts relevant to meeting the desires of idiosyncratic individual self-identities in niche markets.

The remainder of this paper is organized as follows. A literature review of the pertinent concepts will provide a general overview to this study. Hypotheses will be developed about the relationships between the concepts followed by the methodology and results. A discussion of findings, implications, limitations, and future research will conclude this manuscript.

SELF-CONCEPT

Self-concept has a longstanding history in marketing research as the marketing orientation emerged and an effort to understand consumers led to a focus on self-theory and symbolism (e.g., Grubb & Grathwohl, 1967; Guzmán et al., 2017). Self-concept is a fairly complex construct that marketing researchers have described as a composite of several dimensions (Sirgy, 1982). It has particular relevance to service industries as consumption of services is closely connected to lifestyles and culture since symbolic associations drive much service consumption behavior (Ibrahim & Najjar, 2008). While early research articulated self-concept in a simplistic manner, Rosenberg's (1979) early definition of self-concept as merely reflecting the totality of the individual's thoughts and feelings having reference to himself as an object was later deemed as insufficient (Sirgy et al., 2000). Over time, self-concept has been explored as not only a multi-dimensional construct but as having a hierarchy of multi-dimensional constructs within the self-concept umbrella (e.g., Astakhova et al., 2017; Marsh & Hocevar, 1985; Sirgy et al., 2000). Sirgy (1985) described three aspects of self-concept: 1) *self-image value*, the degree of value placed on self-image, 2) *self-image belief*, the belief strength associated with self-concept, and 3) *situational self-image*, an individual's perception of self in connection with a specific situation.

A search of the marketing literature reveals that consumer behavior researchers tend to use a conceptualization of self-concept organized around a set of four specific dimensions (Hosany & Martin, 2012). The first dimension, *actual self-concept*, is how individuals describe themselves without the influence of other factors (Grubb & Stern, 1971). The descriptive aspect of self-concept as defined by Joyce and Yates (2007) is how a person would label himself or herself. Joyce and Yates (2007) demarcated actual self-concept as also having an evaluative dimension. The evaluative dimension is the part of self-concept a person perceives about their level of ability and knowledge. Finally, Sirgy (1982) describes this type of self-concept as also being a function of behavioral effects. Thus, a person will typically engage in activities that reflect a person's actual self-concept.

The second dimension, *ideal self-concept*, is the image one desires to become (Astakhova et al., 2017; Belch & Landon, 1977). The third dimension, *social self-concept*, is the image an individual perceives that others hold of him or her (Sirgy, 1985). Finally, the fourth dimension, *ideal social self-concept*, is how an individual would like to be perceived by others (Hughes & Guerrero, 1971).

Further, researchers often examine self-concept as well as the effects of *congruence*, defined as the match among one or more dimensions of a consumer's self-concept to symbolic images encountered in the process of obtaining goods in the marketplace (e.g., Aguirre-Rodriguez et al., 2012; Sirgy et al., 2000; Sirgy & Su, 2000). Self-concept congruency has been explored in relation to a variety of variables such as brand ownership (Birdwell, 1968), brand attitudes (Ibrahim & Najjar, 2008) product preference (e.g., Jamal, 2004; Malhotra, 1988; Hong & Zinkham, 1995; Sirgy et al., 1997; Yu et al., 2013), purchase intention (e.g., Landon, 1974; Belch & Landon, 1977; Ericksen, 1996; Kwak & Kang, 2009; Phau & Lo, 2004), satisfaction (Ekinci & Riley, 2003; He & Mukherjee, 2007), shopper well-being (El Hedhli et al., 2016), loyalty (Han & Back, 2008; He & Mukherjee, 2007) and aspects of tourism (Ahn et al., 2013; Hosany & Martin, 2012). The term *self-congruity* was ultimately used as a descriptive label for the fit between store image and one's self-concept (e.g., Das, 2014; Das & Khatwani, 2018; Sirgy & Su, 2000).

Self-congruity exists because consumers attempt to seek stores and products that help develop and support their actual self-concept (Koo et al., 2014; Sirgy et al., 2000; Sirgy & Su, 2000). A strong and well-developed actual self-concept could mean consumers not only will support this concept, but also place demands upon on the activities of acquiring goods congruent to this established actual self-concept (Breazeale & Ponder, 2013; Jamal & Al-Marri, 2007). Thus, for loyal customers who purchase products repeatedly at a store, an adequate level of congruence must be assumed, otherwise consumers would look elsewhere to sustain the actual self-concept (Sirgy, 1982; Wallace & Chernatony, 2017).

Because of the assumed role of congruence, the actual self-concept explored in this present study is to understand how strongly a consumer feels he or she is a particular consumer type and how this relates to a niche market retailer that attempts to hold a high-level image for this particular concept category. For example, if one describes himself or herself as an active outdoor enthusiast, then how does this self-concept affect the customer's perception of a store as well as his/her patronage behavior? Other studies have looked at a few of these congruency issues (*e.g.*, Haj-Salem et al., 2016; He & Hukherjee, 2007; Kwak & Kang, 2009; Netermeyer et al., 2012) as they relate to self-concept but to our knowledge these relationships have not been concurrently investigated in a niche market context where congruence has been established. Given that divergent perspectives exist regarding the measurement of self-congruity through either discrepancy scores or through a direct measure (*e.g.*, Hosany & Martin, 2012; Sirgy et al., 1997), the aim of this research was not to explore congruence for repeat buyers, but to examine self-concept and store image as distinct constructs for the purpose of investigating these in a niche market setting.

HYPOTHESES DEVELOPMENT

Store Image

Store image as defined by Bloemer and Ruyter (1998) is the totality of consumers' perception of a store based on multiple salient attributes. The store image concept has roots in the retailing literature and was developed in part by Martineau (1958) and Mazursky and Jacoby (1986). The diagnostic store attributes consist of two primary categories: functional and psychological. The functional attributes consist of tangible and observable items such as the type and perceived quality of the store's merchandise, cleanliness of the store, and the store location. Psychological attributes are those attributes that are more abstract and not directly observable such as ambience, brand image, and characteristics that reinforce the self-concept of people shopping at the store.

Store image has been explored in relationship to several factors such as product perception (D'Astous & Gargouri, 2001), satisfaction (Bloemer & Ruyter, 1998), and loyalty (D'Astous & Levesque, 2003). The effect of self-concept on store image evaluations and corresponding outcomes has been well documented in the literature (*e.g.*, Chebat et al., 2006; O'Cass & Grace, 2008; Sung & Huddleston, 2018) with loyalty often considered the single most important concept for service firms (Sirgy & Coskun, 1985). Oliver (1999) provided a comprehensive definition of loyalty as "a deeply held commitment to rebuy or repatronize a preferred product or 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 (p. 34)." Regarding the effects of self-concept and store image, Sirgy (1985) found that self-concept indirectly affected loyalty through store image evaluation. The important sequential relationship between self-concept, store image, and loyalty has been alluded to in another research (*e.g.*, Das, 2014; Kwak & Kang, 2009; Kressmann et al., 2006; Sirgy, 1985; Sirgy et al., 2000).

In accordance, a consumer will continue to visit a retail store and resist other stores that may not clearly display an image that rises to the same level of desirability. In general, research overwhelming supports greater loyalty as an outcome of store image evaluations in relation to one's self concept (*e.g.*, Das, 2014; Kwak & Kang, 2009; Kressmann et al., 2006; Sirgy, 1985; Sirgy et al., 2000). However, in the context of location-based mobile services, Pura (2005) did not find a significant direct relationship between a product's ability to enhance one's self-concept and commitment to a brand, suggesting that the relationship might be affected by contextual factors. In the context of a niche outdoor gear retailer, it is anticipated that identification as an outdoor enthusiast positively affects store image evaluations of a niche outdoor retailer which in turn enhances loyalty. In accordance, the following is proposed.

H1: There is a positive association between actual self-concept and store image.

H2: There is a positive association between store image and loyalty.

Service Quality

Service quality has been widely researched in the marketing field. Parasuraman et al. (1988) are credited for early foundational research on the topic. They later defined service quality as beliefs about service delivery that function as standards or reference points against which performance is judged. The Gaps model (Zeithaml et al., 1996) posits that consumers form expectations about a service and evaluate how closely the perceived actual service compares to these expectations. These gaps are negative if the actual perceived service is lower than expectations and they are positive if the opposite occurs. Consumers use these positive and negative gaps between expectation and actual perceived service to develop an assessment of service quality provided by a business. However, the role service quality plays are context-specific for specialty firms appealing to niche markets. Such firms will often have high customer interaction/ customization, increasing the need to meet high customer service expectations (Onkvisit & Shaw, 1987).

Few marketing studies have explored the relationship between self-concept and service quality perceptions despite calls for such research (Ibrahim & Najjar, 2008). Donthu and Yoo (1998) explored the influence of the consumer cultural identity on service quality expectations. They found that most cultural aspects of consumer self-concept have varying effects, but factors such as individualism put pressure on consumers to demand a higher level of service quality.

While not explicitly exploring self-concept's direct effects on service quality evaluations, Ekinci and Riley (2003) did investigate actual and ideal self-concept in a service context. Their results show that actual self-congruence with the service firm enhanced perceptions of service quality. In the context of hairstyling service, Yim et al. (2007) further investigated self-concept and service evaluations and found a positive relationship between self-concept and service evaluations. The greater the perceived match between one's self-concept and the hairstyling service firm, the more likely an individual was to be satisfied with the provided customer service. Finally, Haj-Salem et al. (2016) investigated self-concept as it relates to service quality evaluation of malls and found a positive relationship. Based on these findings, it is anticipated that a positive relationship exists between one's identification as a niche enthusiast and perceptions of service quality of the specialty niche retailer. In accordance, the following is proposed:

H3: There is a positive association between self-concept and perceived service quality for established customers.

Past research exploring the relationship between self-concept, service quality, and loyalty established a conceptual framework that can be expanded upon. Yim et al. (2007) found that high self-image enhanced customer service evaluations of a focal service which in turn was positively related to customer commitment. In particular, Yim et al. (2007) insinuate that cohesion between self-concept and store image may create a halo effect when evaluating service quality, potentially further fostering commitment. Other research has noted a relationship between self-image, service image, and continuance intention (Kwak and Kang, 2009). These findings along with the abundance of research supporting the relationship between service quality and loyalty (e.g., Bloemer et al., 1999; Jamal & Anastasiadou, 2009; Oliver, 1999; Zeithaml et al., 1996) suggest that for a niche outdoor specialty retailer, there will be a positive relationship between service quality and loyalty. Hence, the following is proposed:

H4: There is a positive association between service quality and loyalty.

Share of Wallet

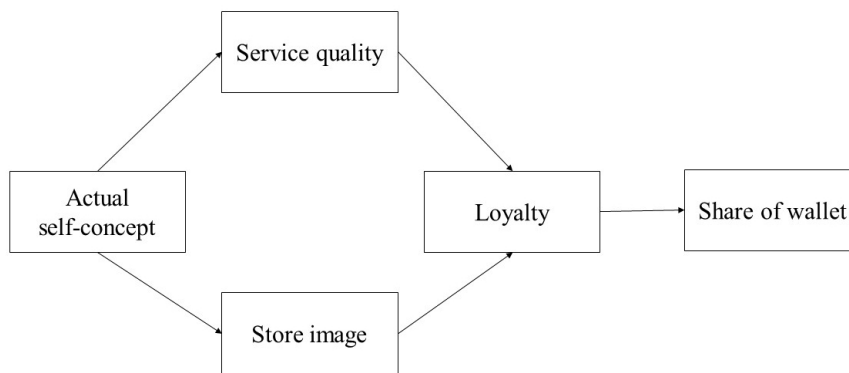
Much of the research used for exploring the impact of self-concept culminates in an observation of behavioral intentions such as intention to return to the store (e.g., Das & Khatwani, 2018, Gutman & Mills, 1982; Ekinci et al., 2008), purchase intention (e.g., Ericksen, 1996; Kwak & Kang, 2009; Landon, 1974), and switching intention (e.g., Brocato et al., 2015). Purchase intention has long been a staple of marketing research even with the knowledge that while purchase intentions provide a convenient surrogate for actual behavior, issues exist regarding predictive validity (Spears & Singh, 2004). Some have argued that an examination of actual purchase behavior demonstrated by observing share of wallet is a more optimal way to measure future loyalty behavior (e.g., Kressmann et al., 2007; Kim & Lee, 2010; Perkins-Munn et al., 2005). Share of wallet is defined as the percentage of money allocated to purchase items associated within a particular category going specifically to an individual store or brand (Coolil et al., 2007). Share of wallet is not without some issues as it has been argued it is not always an adequate indicator of customer satisfaction (Magi, 2003) and it may not detect temporal effects that may occur in cross-sectional studies (Bolton et al., 2004).

However, an abundance of marketing research highlights shares of wallet as an end result of loyalty (e.g., Bowman & Narayandas, 2004; Cooil et al., 2007; Toufaily et al., 2013). Using the loyalty phases proposed by Oliver (1997, 1999) [cognitive (favorable brand knowledge), emotional (initial brand liking), conative (repeated episodes of positive affect towards a brand), and action (readiness to act and willingness to overcome obstacles to purchase a brand)], past research indicates that measuring loyalty intentions captures conative loyalty while share of wallet is a proxy for action loyalty (Han et al., 2011; Kim & Lee, 2010). Further, Cooil et al. (2007) make a strong case for the relationships among self-concept, loyalty and share of wallet. It is anticipated in the niche sporting goods retailer context a substantial relationship exists between self-reported loyalty and share of wallet. In accordance, the following is proposed:

H5: There is a positive association between loyalty and share of wallet.

Figure 1 depicts the research model proposed in the study.

Figure 1. Proposed Research Model



METHOD

A niche outdoor retail store in the Midwestern US that sells a variety of items pertaining to backpacking, camping, mountain climbing allowed the researchers access to 1000 established customers with a history of repeat purchases, contained in their email database. The store is exclusive to the outdoor enthusiast niche category and does not sell unrelated items. Niche stores are defined as stores who use a marketing strategy that employs product differentiation to appeal to a specific group of customers (Toften & Hammervoll, 2009). Niche stores are also characterized by: 1) focusing on a smaller market segment, 2) focusing on customer needs, and 3) charging premium prices (Toften & Hammervoll, 2009). After investigation by the researchers and other independent university faculty, they concluded this store meets the definition of a niche retail store and exhibits sufficient descriptive characteristics.

Some of the niche characteristics also overlap as characteristics for a high-end retail establishment. The two niche characteristics of focusing on customer needs and charging premium pricing also imply high-end (Nickson et al, 2017). High quality products, knowledgeable salespeople, and highly involved consumers further demonstrate additional aspects of high-end retail stores (Nickson et al, 2017; Hwang & Han, 2014). The retail store used in this study sells only higher quality products and has a knowledgeable and a well-trained sales force. Conversations with the manager and the sales force revealed that customers exhibit high involvement during shopping activities. Thus, it is concluded the retail store used in this study is a high-end niche retail store.

A survey was developed to obtain the data for this research as well as other data requested by the retailer. The survey instrument was developed in conjunction with the store manager to ensure all the concepts were accurate and to obtain data important to management. To maintain confidentiality, the email database remained in possession of the store

and customers' contact information was never transferred to the researchers. The survey was posted on Survey Monkey and hard copies were available in the store to access walk-in traffic that may not have been in the email database. Only six hardcopy questionnaires were completed in the store. These were collected at the time of purchase; the store employee retained the survey and gave the customer a discount. The hardcopy surveys were collected at the end of the data collection period. Two of the hardcopy surveys were incomplete and not included in the entire data file. The four complete hardcopy questionnaire data was added into the complete data file by hand. Emails were sent to the database and to incentivize responses, a code was given at the end of the survey for respondents to record and give to store personnel during the next shopping trip to receive a 15% discount on their purchase. A second reminder email was sent two weeks after the first to those who had yet to respond. The store manager would not allow a third contact. The first email resulted in 203 responses and the second email resulted in an additional 48 responses for a grand total of 251 responses. Prior to analysis, four responses were removed due to incomplete data leaving a final sample of 247 completed surveys.

Most items recorded responses in a Likert-style format and included self-concept, store image, service quality, and loyalty. The actual self-concept construct was recorded with the following Likert-style items: "it is my lifestyle to participate in outdoor activities"; "I would rather participate in outdoor activities than other types of activities"; "I consider myself an outdoor enthusiast"; and "I am knowledgeable about at least one type of outdoor gear". Similar items were developed by Sirgy et al. (1997) and used with modified wording for Chebat et al. (2006). The item wording was modified in this study from Chebat et al. (2006) to address the specific retail store and customers in this study. The self-concept data collected in this study yielded a Cronbach's Alpha of .89.

The actual self-concept measured in this manuscript explores only one part of the whole self-concept of the individual, namely the element that is congruent with the store and the products offered. The item "I consider myself an outdoor enthusiast" is a descriptive aspect of self-concept as described by Joyce and Yates (2007). Joyce and Yates defined self-concept as also having an evaluative dimension captured by the item "I am knowledgeable about ... outdoor activities." The items "it is my lifestyle to participate in outdoor activities," and "I would rather participate in outdoor activities..." measure the behavioral effects element of self-concept articulated by Sirgy (1982). In addition to our research, the store manager provided input from a practical application perspective, so that the self-concept construct would demonstrate sufficient content validity.

The store image construct was recorded with the following Likert-style items: "[store name] has high quality merchandise"; "[store name] has a good variety of outdoor gear"; "[store name] has the best brands of outdoor gear"; "consumers who are knowledgeable about outdoor gear shop here"; "[store name] is the best outdoor store in [location]". Store Image items were taken directly from Grewal et al. (1998) who found the scale to have a composite reliability of .98. Wording modifications from Grewal's established scale were necessary to fit the current study. The store image data collected in this study yielded a Cronbach's Alpha of .80.

The service quality construct was recorded with the following Likert-style items: "[store name] employees provide personal, individualized attention"; "[store name] employees offer overall excellent service"; "[store name] employees are courteous at all times"; "[store name] employees provide prompt service"; "[store name] employees offer accurate and dependable service". Similar items were developed by Parasuraman et al. (1988) but they were later modified for use in a retail setting by Dabholkar et al. (1996). Items used in this study employed slight wording modifications of the items used in the Dabholkar et al. (1996) study. The service quality data collected in this study yielded a Cronbach's Alpha of .96.

The loyalty construct was recorded with the following Likert-style items: "I am willing to go the extra mile to remain a customer of [store name]"; "I feel loyal towards [store name]"; and "I would keep buying from [store name] even if it was inconvenient". Loyalty construct items were taken from Reynolds and Beatty (1999), but the wording was modified for the current study. The loyalty data collected in this study yielded a Cronbach's Alpha of .95. Share of wallet data was obtained by asking the respondents to estimate the percentage of total spent annually on outdoor gear in the store. Other data were captured such as merchandise preference, competitor preferences, and demographic information such as age, gender, occupation, and income. Table 1 lists the demographic information of the respondents.

Table 1. Respondents' Information

Variable	Number of respondents	Percentage of total respondents
Gender		
Male	130	52.6%
Female	96	38.9%
Missing	21	8.5%
Age	44.32 (avg) (Min:18, Max:82, Median:45)	
Amount spent annually on outdoor gear	\$1,167.43 (avg) (Min:\$50, Max:\$10,000, Median:\$500)	
Percentage of total spent on outdoor gear at the store	41.91% (avg) (Min:1%, Max:100%, Median:34%)	
Income		
Less than \$20,000	11	4.5%
\$20,000 to \$45,000	20	8.1%
\$45,001 to \$75,000	57	23.1%
\$75,001 to \$100,000	42	17.0%
\$100,001 to \$150,000	46	18.6%
\$151,000 to \$250,000	25	10.1%
More than \$250,000	25	10.1%
Missing	21	8.5%
Education		
High school graduates	41	16.6%
Bachelor's degree	112	45.3%
Master's degree	52	21.1%
Doctor's degree	21	8.5%
Missing	21	8.5%

Data Analysis

Partial Least Squares (PLS), specifically SmartPLS 2.0 (Ringle et al., 2005), was used to assess the psychometric properties of the measurement model and to test the hypotheses. Utilizing a component-based approach, PLS is designed to not only explain the variance, *i.e.* to examine the significance of the relationships and variance explained, such as in linear regression, but also to simultaneously model the structural paths and measurement paths (Gefen et al., 2000). PLS was chosen for two reasons. First, it is good at explaining complex relationships as it avoids two problems: inadmissible solution and factor indeterminacy (Fornell & Bookstein, 1982). Second, it is appropriate for exploratory studies in the early stages of theoretical development (Fornell & Bookstein, 1982).

Perceptual measures provide the potential for common method variance. In order to minimize this potential, the measurement of dependent variable precedes the measurement of the independent variables in the questionnaire. Podsakoff et al. (2003) proposed measurement of the dependent variable prior to measurement of the independent variable as a possible solution for controlling common method variance. In addition, in order to empirically test for potential common method variance, Harman's one-factor test was performed by using all items in a principal component factor analysis (Podsakoff et al., 2003). A substantial amount of common method variance is present when a single factor emerges from the factor analysis, or one-factor accounts for the majority of the covariance among measures. In our data, four factors emerged from the factor analysis. Therefore, the data do not indicate evidence of common method bias.

Assessment of Measurement Model

The adequacy of the measurement model was demonstrated through measures of convergent and discriminant validity. Convergent validity is assessed by examining composite reliability of constructs and average variance extracted (AVE) (see Table 2). The data shows that the constructs demonstrate satisfactory internal reliability. The composite reliabilities range from 0.90 to 0.98, exceeding the recommended value of 0.70 (Gefen et al., 2000). The AVEs are above 0.5 as recommended by Fornell and Larcker (1981).

Table 2. Reliability and Discriminant Validity of the Constructs

	Average Variance Explained	Composite Reliability	Cronbach Alpha	Actual self-concept	Store image	Service quality	Loyalty
Actual self-concept	0.79	0.94	0.91	0.89			
Store image	0.65	0.90	0.85	0.14*	0.80		
Service quality	0.93	0.98	0.94	0.14*	0.60**	0.96	
Loyalty	0.90	0.96	0.89	0.08	0.61**	0.64**	0.95

* $p < 0.05$ ** $p < 0.01$ Numbers in bold are square roots of average variance extracted.

Discriminant validity was assessed by two criteria: 1) each item should have a higher loading on its hypothesized construct than on other constructs and 2) the square root of each construct's AVE should be higher than its correlation with other constructs. Table 3 shows the factor and cross-loading results from the principal component factor analysis. All items have much higher self-loadings than cross-loadings. We also compared the square root of the AVE of each construct with its correlations. As Table 2 indicates, the AVE's square root is greater than the construct inter-correlations.

Table 3: Factor Loadings and Cross-Loadings

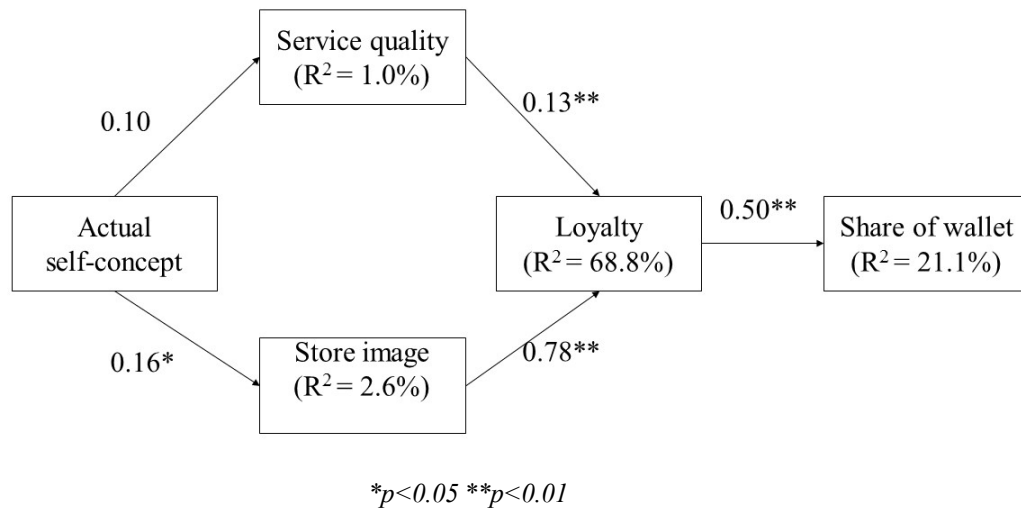
Items	Service quality	Actual self-concept	Loyalty	Store image
Employees provide personal, individualized attention	0.87	0.05	0.01	-0.01
...offers excellent overall service	0.85	-0.01	0.07	0.04
...employees are courteous at all times	0.85	-0.03	0.06	-0.05
...employees provide prompt assistance	0.84	0.02	0.00	0.02
...offers accurate and dependable service	0.81	-0.05	-0.02	0.13
It is my lifestyle to participate in outdoor activities	0.01	0.92	0.03	-0.07
I would rather participate in outdoor activities...	-0.01	0.90	0.03	-0.03
I consider myself an outdoor enthusiast	-0.00	0.82	0.01	-0.01
I am knowledgeable about outdoor gear...	-0.01	0.76	-0.06	0.13
I am willing to "go the extra mile" to remain a customer of ...	0.05	0.00	0.85	0.01
I feel loyal towards...	0.04	0.01	0.84	0.07
I would keep buying from [store] even if it was inconvenient	-0.10	-0.04	0.80	0.07
...has high quality merchandise	0.09	0.04	-0.18	0.88
...has a good variety of outdoor gear	0.01	0.02	0.07	0.71
...has the best brands of outdoor gear	-0.10	0.02	0.18	0.71
Consumers who are knowledgeable about outdoor gear shop here.	0.05	0.00	-0.01	0.65
...is the best outdoor store...	0.10	-0.06	0.19	0.63
% of variance explained	40.46%	15.08%	6.01%	6.41%
Factor mean	4.14	4.13	3.44	0.95
Factor standard deviation	0.75	0.82	0.95	0.68

Assessment of Structural Model

With an adequate measurement model, the hypotheses were tested by examining the structural model. The PLS algorithm and the bootstrapping re-sampling methods were used with the 247 cases, and 1000 re-samples were used

to estimate the model. Figure 2 shows the results which demonstrate the following effects. First, in support of H1, there is a positive relationship between self-concept and store image ($\beta = 0.16, p < 0.05$). H2 is also supported by the results, store image is positively related with loyalty ($\beta = 0.78, p < 0.01$). However, we did not find evidence that actual self-concept is significantly related to service quality perceptions ($\beta = 0.10, p > 0.05$). Hence, support was not found for H3. In support of both H4 and H5, as hypothesized, service quality is positively related with loyalty ($\beta = 0.13, p < 0.01$) and loyalty is positively related with share of wallet ($\beta = 0.50, p < 0.01$). The tested model accounts for 2.6% of variance in store image, 1% of variance in service quality, 68.8% of the variance in loyalty and 21.1% of variance in share of wallet.

Figure 2. Model Results



DISCUSSION

This research uniquely examines self-concept, store image, service quality, loyalty, and share of wallet in the context of high-end niche retail. In summary of the findings, a significant positive relationship was found between actual self-concept and store image (H1); store image and loyalty (H2); service quality and loyalty (H4); and loyalty and share of wallet (H5). While the relationship was positive, a significant relationship was not found between self-concept and service quality (H3). In sum, this study contributes to explaining how self-concept, store image, service quality and loyalty affect share of wallet.

The most surprising outcome of this research is the lack of a significant relationship between consumers' self-concept and service quality. Given the findings of past research (Ekinici & Riley, 2003; Haj-Salem et al., 2016; Yim et al., 2007), it was anticipated that the effect would follow-suit in a niche retail context. Three explanations may account for the inability of this study to find such an association. First, it is plausible that consumers who frequent high-end specialty stores assume service quality will be higher than other non-niche stores who may offer similar but lower-quality products and disconfirmation may be driven primarily by product quality evaluations (Rust and Oliver, 1993) in a high-end retail context. This perception may persist as long as high-quality products are present and not offset by egregious service failures. Second, the service quality measure used for this study may have been somewhat limited as it was a broad measure of service quality perceptions. An investigation into more specific dimensions of service quality may provide further insight into how self-concept affects service quality judgments. For instance, employing the ServQual scale (e.g., Parasuraman et al., 1988) may provide specific insights into whether self-concept affects judgments for specific dimensions of service quality.

Finally, the actual process of measuring service quality may have primed a more critical mindset, possibly reducing variance when measuring service quality (Ofir & Simonson, 2007). However, an examination of the data revealed that this is the least likely explanation since a negativity bias was not evident. A more plausible explanation from

psychology literature might come from confirmation bias, which posits that individuals seek information that confirms their beliefs (Nickerson, 1998). It is possible that respondents evaluated the service quality consistently high due to the desire to reinforce that shopping at said retailer was a good decision.

Despite the insignificant relationship between self-concept and perceived service quality, this study found a significant positive relationship between service quality and loyalty. Past marketing studies (*e.g.*, Bloemer et al., 1999; Jamal & Anastasiadou, 2009; Zeithaml et al., 1996) have shown this to be a strong relationship as it is understood if customers find a store and its products to be of high quality, coupled with good service from its employees, then these customers will likely continue to patronize the store in the future. This study reinforces this relationship in a niche-retail context. It seems reasonable to conclude that loyalty and share of wallet can be enhanced by improving customer service perceptions. However, the magnitude of this relationship was the smallest of all significant relationships. The relative weak relationship between service quality and loyalty suggests that other factors may play a more critical role or that boundary conditions may exist in regard to the relationship between service quality and loyalty in a niche retail context. In the context of a high-end niche sporting goods retailer, store image seemed to serve as a more profound driver of loyalty.

Consumers' actual self-concept was shown to hold a clear positive association with store image in the high-end niche category. Improving the fit between a target market's self-concept and store image should prove beneficial to a niche retail firm's success (*e.g.*, Sirgy et al., 2000; Mazursky & Jacoby, 1986; Hu & Jasper, 2007). The self-concept and store image relationship, as well as a minimum level of self-congruency was also demonstrated by store preference data collected for the high-end niche store used in this study. Respondents overwhelmingly indicated they preferred the store from which the sample was taken and other similar high-end stores while simultaneously rejecting other non-niche stores that offered outdoor products.

It seems clear the higher the actual self-concept consumers hold in a niche category the more likely it is they will seek out what they perceive to be a high-end store within the same goods category. The importance of this finding is augmented by the significant relationships between store image and loyalty. The self-concept and store image relationship was the most substantial in magnitude of all construct relationships examined in this study. While the relationship between store image and loyalty has been established in past research (*e.g.*, Bloemer & Ruyter, 1998; Hirschman, 1981; Lessig, 1973), this research highlights its importance for niche retail organizations. Further, in this study one's self-concept proved as a substantial input into store image evaluations that had a profound effect on loyalty. However, the magnitude of the self-concept store image relationship suggests other store image inputs may be as critical at fueling conative loyalty.

Finally, loyalty was shown to have a strong positive association with share of wallet. This finding reinforces the relationship between loyalty and share of wallet (*e.g.*, Bowman & Narayandas, 2004; Cooil et al., 2007; Toufaily et al., 2013). Consumers who exhibit conative loyalty to a particular high-end niche store appear to spend a larger share of money allocated to a particular lifestyle category if the store is perceived to be exemplary in that product category. Given the model specifications, this research suggests that improvements in fit with constituent self-concept, service quality perceptions, and particularly store image will enhance loyalty and increase share of wallet. In sum, the concurrent examination of the constructs in a niche retail context provides unique insights into the importance of self-concept, store image, and service quality as drivers of loyalty and share of wallet.

APPLICATION FOR PRACTITIONERS

This study has profound implications for businesses and managers who desire to garner loyalty and increase share of wallet among consumers. In particular, service quality, self-concept, and store image were all found to be significant drivers of conative loyalty. However, the magnitude of the effects of these constructs on loyalty varied. For the high-end niche sporting goods retailer featured in this study, store image was the most substantial driver of loyalty behavior, followed by self-concept and service quality perceptions, respectively. Further, boundary conditions likely exist regarding these results and suggest that marketing managers should develop a deep understanding of importance of each as it relates to loyalty.

For niche retailers with positioning similar to the retailer featured in this study, a better understanding of the factors influencing store image perceptions would likely provide the most insightful information that would aid at further enhancing loyalty. In particular, for predictive purposes managers should focus on developing an understanding of and actively management store image. Improving the functional and psychological elements feeding store image

perceptions should have considerable pay-off as an appropriate store image should not only enhance loyalty and reduce the number of viable competitors who are either non-niche or who do not effectively demonstrate a niche image.

An investigation into the key atmospherics which reinforce consistency with the customer's self-concept should also pay dividends. Understanding how environmental elements and merchandise align with self-concept evaluations should aid a marketing manager in enhancing perceptions. For example, careful evaluations of current brands and future brands for alignment with customer self-concepts should likely be a regular activity. In an attempt to attract customers who see themselves as a high level connoisseur of a particular lifestyle, stores should stock high end products with a décor that sends a clear message this establishment is where like-minded consumers shop, reinforcing the connoisseur's self-concept. In addition, an understanding of self-concept and store image can aid not only in designing environmental elements and merchandising but also in designing marketing messages targeting current and future customers. By attracting customers who hold a high actual self-concept in a particular lifestyle and product category, high end niche retail stores should expect satisfied and loyal customers who tend to spend more money at their stores rather than competitors who do not demonstrate high quality image and service.

Finally, service quality enhancements can be used to augment store image effect on loyalty. Managers should develop an understanding and modify key elements that feed service quality perceptions for their particular niche retail firm. For instance, managers may want to have highly trained staff primarily not only for attracting new customers but for retaining the current group of loyal customers. Making such improvements should not only improve conative loyalty but also lead to greater share of wallet.

LIMITATIONS AND IMPLICATIONS FOR FUTURE RESEARCH

While this research has many merits, it is not without limitations. The sample was a convenience sample drawn from the customer database of a single retail organization. While the sample drawn fits the goals of this research, it may limit the generalizability of the results in other contexts. In addition, the data was cross-sectional and was limited to scaled responses. Longitudinal data and qualitative responses may provide additional insights. Also, the methodology used here was appropriate for the sample size, but it would be beneficial to collect larger samples to be used for future comparison. The sample used in this study holds quality data but the store manager's desire not to "wear out" customers with repeated inquiries for data collection restricted the sample size and possibly contributed to non-response error. However, the relatively sizable group of second wave respondents should have reduced this potential error.

The service quality measure used for this study may not capture all of the pertinent service quality dimensions pertinent to a particular retail organization. Multi-dimensional tailored service quality measures may provide fruitful results and provide additional insights. Further, more exploration into the connection of actual self-concept and service quality is warranted. Since past research has shown an association between self-concept and service quality, this discrepancy needs to be examined to understand why conflicting results have been found. Do those who hold a lower self-concept still expect higher quality service or are they more forgiving leaving room for acceptable lesser service quality? What level of service is acceptable for those who hold a high-level self-concept? Researchers need to explore these issues for greater clarification.

REFERENCES

- Aguirre-Rodriguez, A., Bosnjak, M., & Sirgy, M. J. (2012). Moderators of the self-congruity effect on consumer decision-making: A meta-analysis. *Journal of Business Research*, 65(8), 1179-1188.
- Ahn, Taehong, Ekinci Y., & Li G. (2013). Self-congruence, functional congruence, and destination. *Journal of Business Research*, 66(6), 719-23.

- Astakhova, M., Swimberghe, K. R., & Wooldridge, B. R. (2017). Actual and ideal-self congruence and dual brand passion. *Journal of Consumer Marketing*, 34(7), 664-672.
- Belch, G.E. & Landon, E. L. (1977). Discriminant validity of a product-anchored self-concept measure. *Journal of Marketing Research*, 14(2), 252–256.
- Birdwell, A.E. (1968). A study of the influence of image congruence on consumer choice. *Journal of Business Research*, 41(1), 76–88.
- Bloemer, J., Ruyter, K., & Wetzels, M. (1999). Linking perceived service quality and service loyalty: A multi-dimensional perspective. *European Journal of Marketing*, 33(11/12), 1082-1106.
- Bloemer, J. & Ruyter, K. (1998). On the relationship between store image, store satisfaction, and store loyalty. *European Journal of Marketing*, 32(5/6), 499-513.
- Bolton, R. N., Lemon, K. N., & Verhoef, P. C. (2004). The theoretical underpinnings of customer asset management: A framework and propositions for future research. *Journal of the Academy of Marketing Science*, 32(3), 271-292.
- Bowman, D. & Narayandas, D. (2004). Linking customer management effort to customer profitability in business markets. *Journal of Marketing Research*, 41(4), 433-447.
- Breazeale, M. & Ponder, N. (2013). Get the picture? The visual servicescapes and self-image congruity. *Journal of Business Research*, 66(7), 839-846.
- Brocato, D. E., Baker, J., & Voorhees, C. M. (2015). Creating consumer attachment in retail service firms through sense of place. *Journal of the Academy of Marketing Science*, 43(2), 200-220.
- Brynjolfsson, E., Hu, J. Y., & Smith, M. D. (2006). From niches to riches: Anatomy of the long tail. *Sloan Management Review*, 47(4), 67-71.
- Chebat, J. C., Sirgy, M.J. & St. James, V. (2006). Upscale image transfer from malls to stores: A self-image congruence explanation. *Journal of Business Research*, 59(12), 1288-1296.
- Cooil, B., Keiningham, T. L., Aksoy, L., & Hsu, M. (2007). A longitudinal analysis of customer satisfaction and share of wallet: Investigating the moderating effect of customer characteristics. *Journal of Marketing*, 71(1), 67-83.
- Court, D. & Narasimhan, L. (2010). Capturing the world's emerging middle class. *McKinsey Quarterly*, Retrieved May 30, 2016 available at: <http://www.mckinsey.com/industries/retail/our-insights/capturing-the-worlds-emerging-middle-class>
- D'Astous A., & Gargouri E. (2001). Consumer evaluations of brand imitations. *European Journal of Marketing*, 35(1/2), 153–60.
- D'Astous A., & Levesque M. (2003). A scale for measuring store personality. *Psychology and Marketing*, 20(5), 455–62.
- Dabholkar, P. A., Thorpe, D.I., & Rentz, J.O., (1996). A measure of service quality for retail stores: Scale development and validation. *Journal of the Academy of Marketing Science*, 24(1), 3-6.
- Dalgic, T. & Leeuw, M. (2006). Niche marketing revisited: Concepts, applications and some European cases.
- Dalgic, T. (Ed.) *Handbook of Niche Marketing: Principles and Practice*. Haworth Press: New York, NY. 3-24.
- Das, G., (2014). Impacts of retail brand personality and self-congruity on store loyalty: The moderating role of gender. *Journal of Retailing and Consumer Services*, 21(2), 130-138.

- Das, G., & Khatwani, G. (2018). E-Tailer personality and behavioral intentions: The application of self-congruity theory. *Journal of Strategic Marketing*, 26(4), 283-297.
- Donthu, N., & Yoo, B. (1998). Cultural influences on service quality expectations. *Journal of Service Research*, 1(2), 178-186.
- Ekinci Y., Riley M. (2003). An investigation of self-concept: Actual and ideal self-congruence compared in the context of service evaluation. *Journal of Retailing and Consumer Services*, 10(4), 201–14.
- Ekinci, Y., Dawes, P. L., & Massey, G. R. (2008). An extended model of the antecedents and consequences of consumer satisfaction for hospitality services. *European Journal of Marketing*, 42(1/2), 35-68.
- El Hedhli, K., Zourrig, H., & Chebat, J. C., (2016). Shopping well-being: Is it just a matter of pleasure or doing the task? The role of shopper's gender and self-congruity. *Journal of Retailing and Consumer Services*, 31(1), 1-13.
- Ericksen, M. K. (1996). Using self-congruence and ideal congruence to predict purchase intention: A European perspective. *Journal of Euro-Marketing*, 6(1), 41–56.
- Fornell, C., & Bookstein, F. L. (1982). Two structural equation models: LISREL and PLS applied to customer exit-voice theory. *Journal of Marketing Research*, 19(11), 440-452.
- Fornell, C., & Larcker, D. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.
- Gefen, D., Straub, D. W. & Boudreau, M-C. (2000). Structural equation modeling and regression: Guidelines for research practice. *Communications of the Association for Information Systems*, 4(7), 2-75.
- Grewal, D., Monroe, K. B., & Krishnan, R. (1998). The effects of price-comparison advertising on buyers' perceptions of acquisition value, transaction value, and behavioral intentions. *Journal of Marketing*, 62(2), 46-59.
- Grubb, E. L. & Grathwohl, H. L. (1967). Consumer self-concept, symbolism, and market behavior: A theoretical approach. *Journal of Marketing*, 31(4), 22-27.
- Grubb E. L., & Stern B. L. (1971). Self-Concept and significant others. *Journal of Marketing Research*, 8(3), 382–385.
- Gutman, J. & Mills, M.L. (1982). Fashion lifestyle, self-concept, shopping orientation, and store patronage: An integrative analysis. *Journal of Retailing*, 58(2), 64-86.
- Guzmán, F., Paswan, A. K., & Fabrize, R. O. (2017). Crossing the border: Changes in self and brands. *Journal of Consumer Marketing*, 34(4), 306-318.
- Haj-Salem, N., Chebat, J., Michon, R., & Oliveira, S., (2016). Why male and female shoppers do not see mall loyalty through the same lens? The mediating role of self-congruity. *Journal of Business Research*, 69(3), 1219-1227.
- Han H., & Back K-J. (2008). Relationships among image congruence, consumption emotions, and customer loyalty in the lodging industry. *Journal of Hospitality Tourism Research*, 32(4), 467–490.
- Han, H., Kim, Y., & Kim, E. (2011). Cognitive, affective, conative, and action loyalty. *International Journal of Hospitality Management*, 30(4), 1008-1019.
- He H., & Mukherjee A. (2007). I am, ergo I shop: Does store image congruity explain shopping behavior of Chinese consumers? *Journal of Marketing Management*, 23(5/6), 443–60.
- Hirschman, E. C. (1981). Retail research and theory. in Enis, B.M. and Roering, K.J. (Eds), *Review of Marketing*, American Marketing Association, Chicago, IL, 120-133.

- Hong J. W., & Zinkhan G. M. (1995). Self-Concept and advertising effectiveness: The influences of congruency, conspicuousness and response modes. *Psychology and Marketing*, 12(1) 53–77.
- Hosany, S., & Martin, D., (2012). Self-Image congruence in consumer behavior. *Journal of Business Research*, 65(5), 685–691.
- Hwang, J., & Han, H., (2014). Examining strategies for maximizing and utilizing brand prestige in the luxury cruise industry. *Tourism Management* 40, 244-259.
- Hu, H., & Jasper, C. R. (2007). A cross-cultural examination of the effects of social perception styles on store image formation. *Journal of Business Research* 60(3), 222-230.
- Hughes GD, Guerrero J. L. (1971). Automobile self-congruity models reexamined. *Journal of Marketing Research*, 8(1), 125–127.
- Ibrahim, H. & Najjar, F. (2008). Assessing the effects of self-congruity, attitudes and customer satisfaction on customer behavioural intentions in retail environment. *Marketing Intelligence & Planning*, 26(2), 207-227.
- Jamal, A. & Anastasiadou, K. (2009). Investigating the effects of service quality dimensions and expertise on loyalty. *European Journal of Marketing*, 43(3/4), 398-420.
- Jamal, A. (2004). Retail banking and customer behavior: A study of self-concept, satisfaction and technology usage. *International Review of Retail, Distribution and Consumer Research*, 14(3), 357-379.
- Jamal A., & Al-Marri, M. (2007). Exploring the effect of self-image congruence and brand preference on satisfaction: The role of expertise. *Journal of Marketing Management* 23(7/8), 613–629.
- Joyce, T. B. & Yates, S. M. (2007). A Rasch analysis of the academic self-concept questionnaire. *International Education Journal*, 8(2), 470-484.
- Kim, Hye-Young and Lee, M-Y. (2010). Emotional loyalty and share of wallet: A contingency approach. *Journal of Retailing and Consumer Services*, 17(5), 333-339.
- Koo, W., Cho, E., & Kim, Y. K. (2014). Actual and ideal self-congruity affecting consumers' emotional and behavioral responses toward an online store. *Computers in Human Behavior*, 36, 147-153.
- Kowitz, B. (2010). PepsiCo's Indra Nooyi: Niche brands are the future", *Fortune*.
<http://fortune.com/2010/10/05/pepsicos-indra-nooyi-niche-brands-are-the-future/> (Accessed May 19, 2016).
- Kressmann F., Sirgy J. M., Herrmann A., Huber F., Huber S., & Lee, D-J. (2006). Direct and indirect effects of self-image congruence on brand loyalty. *Journal of Business Research*, 59(9), 955–64.
- Kwak D.H., & Kang J-H. (2009). Symbolic purchase in sport: The roles of self-image congruence and perceived quality. *Management Decisions*, 47(1), 85–99.
- Landon E. L. (1974). Self-concept, ideal self-concept and consumer purchase intentions. *Journal of Consumer Research*, 1(2), 44–51.
- Lessig, V. P. (1973). Consumer store images and store loyalties. *Journal of Marketing*, 37(4), 72-74.
- Lewis, R. (2013). The death of mega brands", *Forbes*. Available at:
<http://www.forbes.com/sites/robinlewis/2013/12/20/the-death-of-mega-brands-part-2/#502e8f85765d> (Accessed May 19th, 2016).
- Lindsay, M. (2007). Today's niche market is all about narrow, not small. *Advertising Age*. available at:
<http://adage.com/article/cmo-strategy/today-s-niche-marketing-narrow-small/117005/> (Accessed on May 19th, 2016).

- Magi, A. W. (2003). Share of wallet in retailing: The effects of customer satisfaction, loyalty cards and shopper characteristics. *Journal of Retailing*, 79(2), 97-106.
- Malhotra N. K. (1988). Self-concept and product choice: An integrated perspective. *Journal of Economic Psychology*, 9(1), 1-28.
- Marsh, H. W. & Hocevar, D. (1985). Application of confirmatory factor analysis to the study of self-concept: First and higher order factor models and their invariance across groups. *Psychological Bulletin*, 97(3), 562-582.
- Martineau P. (1958). The personality of the retail store. *Harvard Business Review*, 36, 47–55.
- Mazursky, D. & Jacoby, J. (1986). Exploring the development of store images. *Journal of Retailing*, 62(2), 145-65.
- Netermeyer, R. G., Heilman, C. M., & Maxham III, J. G. (2012). Identification with the retail organization and the customer-perceived employee similarity: Effects on customer spending. *Journal of Applied Psychology*, 97(5), 1049-1058.
- Nickerson, R. S. (1998). Confirmation bias: A ubiquitous phenomenon in many guises. *Review of General Psychology*, 2(2), 175-220.
- Nickson, D., R. Price, H. Baxer-Reid, & S. Hurrell, (2017). Skill requirements in retail work: The case of high-end fashion retailing. *Work, Employment and Society*, 31(4), 692-708.
- O’Cass, A. & Grace, D. (2008). Understanding the role of retail store service in light of self-image-store image congruence. *Psychology and Marketing*, 25(6), 521-537.
- Ofir, C., & Simonson I., (2007). The effect of stating expectations on customer satisfaction and shopping experience. *Journal of Marketing Research*, 44(1), 164-74.
- Oliver, R. L. (1997). *Satisfaction: A behavioral perspective on the customer*. McGraw-Hill, New York, NY.
- Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(1), 33-44.
- Onkvisit, S. & Shaw, J., (1987). Self-Concept and image congruence: Some research and managerial implications. *Journal of Consumer Marketing*, 4(1), 3 – 23.
- Parasuraman, A., Zeithaml, V.A., & Berry, L. L., (1988). SERVQUAL a multiple-item scale for measuring consumer perception of service quality. *Journal of Retailing*, 64(1), 12-40.
- Phau, I. & Lo, C., (2004). Profiling fashion innovators: A study of self-concept, impulse buying and internet purchase intent. *Journal of Fashion Marketing and Management: An International Journal*, 8(4), 399 – 411.
- Perkins-Munn, T., Aksoy, L., Keiningham, T. L., & Estrin, D. (2005). Actual purchase as a proxy for share of wallet. *Journal of Service Research*, 7(3), 245-56.
- Podsakoff, P. M., MacKenzie, S. B., Lee, J. Y. & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology*, 88(5), 879-903.
- Pura, M., (2005). Linking perceived value and loyalty in location-based mobile services. *Managing Service Quality: An International Journal*, 15(6), 509-538.
- Reynolds, K. E. & Beatty, S. E., (1999). A relationship customer typology. *Journal of Retailing*, 75(4), 509-23.
- Ringle, C. M., Wende, S., & Will, A. (2005). *SmartPLS 2.0 M3*. Available at <http://www.smartpls.de> (Accessed May 12, 2016).

- Rosenberg, M. (1979). *Conceiving the Self*. Basic Books, New York, NY.
- Rust, R. T., & Oliver, R.L. eds. (1993). *Service quality: New directions in theory and practice*. Sage Publications, Thousand Oaks, CA.
- Sirgy, M. J., (1982). Self-Concept in consumer behavior: A critical review. *Journal of Consumer Research*, 9(3), 287-300.
- Sirgy M. J. (1985). Self-Image/Product-Image congruity and consumer decision-making. *International Journal Management*, 2(4), 49–63.
- Sirgy, M. J. & Coskun, S. A., (1985). A path analytic model of store loyalty involving self-concept, store image, geographic loyalty, and socioeconomic status. *Journal of the Academy of Marketing Science*, 13(3), 265-91.
- Sirgy M. J., Grewal D, Mangleburg T. F., Park J-O., Chon K-S., & Claiborne C. B., (1997). Assessing the predictive validity of two methods of measuring self-image congruence. *Journal of the Academy of Marketing Science*, 25(3), 229–41.
- Sirgy M. J., & Su C. (2000). Destination image, self-congruity and travel behavior: Toward an integrative model. *Journal of Travel Research*, 38(4), 340–52.
- Sirgy, M. J., Grewal, D., & Mangleburg, T., (2000). Retail environment, self-congruity, and retail patronage: An integrative model and a research agenda. *Journal of Business Research*, 49(2), 127-38.
- Spears, N. & Singh, S. N., (2004). Measuring attitude toward the brand and purchase intentions. *Journal of Current Issues and Research in Advertising*, 26(2), 53-66.
- Sung, E., & Huddleston, P. (2017). Department vs. discount retail store patronage: Effects of self-image congruence. *Journal of Consumer Marketing*, 35(1), 64-78.
- Toften, K. & Hammervoll, T., (2009). Niche firms and marketing strategy: An exploratory study of internationally oriented niche firms. *European Journal of Marketing*, 43(11/12), 1378 – 1391.
- Toufaily, E., Ricard, L., & Perrien, J., (2013). Customer loyalty to a commercial website: Descriptive meta-analysis of the empirical literature and proposal of an integrative model. *Journal of Business Research*, 66(9), 1436-1447.
- Wallace, E., Buil, I., & de Chernatony, L. (2017). Consumers' self-congruence with a "liked" brand: Cognitive network influence and brand outcomes. *European Journal of Marketing*, 51(2), 367-390.
- Yim, C. K., Chan, K. W. & Hung, K., (2007). Multiple reference effects in service evaluations: Role of alternate attractiveness and self-image congruity. *Journal of Retailing*, 83(1), 147-57.
- Yu, C. C., Lin, P. J., & Chen, C. S. (2013). How brand image, country of origin, and self-congruity influence internet users' purchase intention. *Social Behavior and Personality: An International Journal*, 41(4), 599-611.
- Zeithaml, V. A., Berry, L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 31-46.

ABOUT THE AUTHORS

Gary R. Holmes (Ph.D., University of North Texas at Dallas) Dr. Holmes is an Associate Professor of Business Marketing and Chair of the Supply Chain and Marketing Management Department in the University of North Texas at Dallas School of Business. He has nine years' experience in bank services marketing. His research has appeared in *International Journal of Advertising*, *Journal of Current Issues and Research in Advertising*, *Journal of Product and Brand Management*, *Journal of Promotion Management*, *Journal of Retailing and Consumer Services*, and *Journal of Marketing Channels* among others.

Clinton Amos (Ph.D., Weber State University) Dr. Amos is a Professor of Marketing, Goddard School of Business, Weber State University. His research broadly focuses on marketing communication and consumer response and has been published in the *Journal of Advertising*, *Journal of Consumer Affairs*, *Journal of Business Ethics*, *Journal of Business Research*, *European Journal of Marketing*, *International Journal of Advertising*, *Journal of Retailing & Consumer Services*, *Journal of Consumer Behaviour*, *Journal of Product & Brand Management*, *CyberPsychology & Behavior*, and *Journal of Marketing Communications*, among others.

Lixuan Zhang (Ph.D., Weber State University) Dr. Zhang is an Associate Professor of Management Information Systems, Goddard School of Business, Weber State University. Her current research mainly focuses on consumers' perception of algorithms used in everyday life. Her research has been published in the *International Journal of Electronic Commerce*, *Cornell Hospitality Quarterly*, *Computers in Human Behavior*, *CyberPsychology, Behavior and Social Networking*, *Journal of Service Marketing*, *Technology in Society*, and *Journal of Marketing Communications*, among others.