



## **A Conceptual Note on Influencing Store Loyalty: Implications for Indian Retailers**

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## **A Conceptual Note on Influencing Store Loyalty: Implications for Indian Retailers**

by

**Subhashini Kaul<sup>1</sup>**

### **Abstract**

*Store loyalty is the most initial variable of interest to retailers. This paper reviews existing retail literature to identify the dimensions of store loyalty; with specific focus on its antecedents such as store image. The paper also discusses methodological issues in measuring store loyalty and image in the current Indian context.*

### **Introduction**

This Note examines the various measures of store patronage and its antecedent; store loyalty. Using store image as a critical component of store loyalty, the note draws upon the extensive work done in this area and suggests a far more comprehensive conceptual model than before. Previous models have looked at three dimensions: consumer characteristics, retail mix and the situational variables. At best models have incorporated impact of two of these parameters. The linkages with shopping experiences and the role of desired benefits have never been brought out clearly.

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## Understanding the Difference between Store Patronage and Store Loyalty: Behaviour and Attitude

### Store patronage

Store patronage is defined and measured in behavioural terms. There are five ways of looking at patronage and these are not mutually exclusive:

1. Does the consumer shop exclusively at Store X
2. Does the customer spend 'larger' % of total expenditure at Store X.
3. Does a 'larger' % of total shopping trips to similar stores happen at Store X
4. Does the customer buy a 'larger' % of quantity/items at Store X.
5. Is the consecutive trips made to Store X 'significantly' more than consecutive runs made to other similar competing stores

Loyal shoppers, as per the first definition, are so rare as to be practically negligible. One of the earliest studies in this area was by Cunningham, 1961.<sup>1</sup> This has been found to be true in subsequent studies.<sup>2</sup> Most consumers are multiple-store shoppers though differences exist across store types. As quoted in a study "Grocery Stores have fairly low loyalty in the sense of generally not satisfying...customer's total needs...(pg 401)<sup>2</sup>" Extending this, one can intuitively say that consumers would display greater patronage behaviour for furniture as compared to garments, more for garments as compared to grocery etc. In any case, exclusive shopping at a single store is rare.

In the second definition, patronage is usually measured by comparing consumer's total weekly/monthly purchase (in money terms) from the store, with the normal family consumption in a month. The third definition recognizes the multiple-store shopping behaviour and measures patronage as the proportion of trips made to a particular store given the average number of trips made in a given time period. The fourth definition, more applicable in studies related to frequently purchased, low-value items like groceries, looks at number of items purchased and not its value as an indication of patronage behaviour.

The last definition presupposes that loyalty erodes fast. It has found application in situations where competitiveness is high, promotions and deals are constantly offered to lure shoppers, and retaining a customer is difficult given the numerous alternatives. Consequently this definition is more applicable in a more competitive scenario than afforded in India at present.<sup>3</sup>

The second, third and fourth definitions of patronage are most common in patronage related studies and of would be of use in the present Indian context.

### **Store Loyalty**

Jacoby and Kyner (1973) defined it as a “behavioural response....as a function of psychological process”.

The concept of store loyalty is derived originally from the brand loyalty concept which refers to the tendency to repeat purchase the same brand. Osman in his review paper, concludes that at the store level, it refers to the *tendency* to repeat purchase at the same store [for similar or other products].<sup>1</sup> Though much work has been done there is still no clear conceptualization of what store loyalty means. It has been construed both as related to store patronage dimensions (repeat purchase over time indicates loyalty Reynolds, Darden, Martin p 76), as related to attitudes (brand loyalty is an attitude which may result in a purchase behaviour” (Tidwell and Horgan, 1992). Most often it has been taken to imply a mix of both behaviour and attitude. In their book, Ajzen and Fishbein<sup>2</sup>, provide a model of attitude comprising three elements: affect, cognitive and behavioural. According to Piron quoting from the work by Lewison, all these three components of attitude contribute to Loyalty<sup>3</sup>. Piron also refers to the model by Dick and Basu, who have conceptualized loyalty as the relationship between relative attitude and patronage behaviour. Earlier studies by Cunningham<sup>4</sup>, Enis and Gordon<sup>5</sup>, Reynolds et al.<sup>6</sup>, found that it is beneficial for a store to identify and retain its loyal customers. Enis and Gordon found that store loyal consumers spent a larger portion of their total expenditure at the store. Tate, as stated in the paper by Reynolds, Darden and Martin, 1974, found that loyalty implies an increased number of shopping trips as compared to other stores. (The

same paper also states that in food shopping, loyalty could be an important basis for segmentation.)

Studies into demographic and socio-economics found that they explain very little of the loyalty and patronage behaviour and neither are they a useful basis for segmentation.<sup>7,8,9</sup> This has led to the studies shifting focus on to other dimensions as explanatory variables.<sup>10</sup> pp 19 (Bellenger, Danny N.; Steinberg, Earle; Stanton, Wilbur W. “The Congruence of Store Image and Self image” Journal of retailing, Spring 1976, 52(1). Of the various attitudes examined, Store Image has found significant attention. It has been the focus of much research. The Journal of Retailing had an entire issue (1974-75) devoted to store image. Several studies report direct linkages between Store Image and intensity of Store Loyalty. (Kunkel and Berry-1968<sup>10</sup>, Reynolds, Darden and Martin<sup>11</sup> Korgaonkar, Lund and Price-1985<sup>12</sup>).

A consumer could display patronage behaviour and yet not be loyal. This ‘spurious’ loyalty is indistinguishable from intended loyalty in the short term and occurs due to price offers and heavy promotions. Deal prone consumers would shift to a store that offers the best price/discounts though over a short period of time they may have the same shopping patterns as loyal customers.<sup>7</sup>

Loyalty (henceforth used to mean intended loyalty) is the prime attitudinal objective that every marketer/retailer aims for with his marketing/retail mix elements. Loyalty assures a retailer of patronage, of not just constancy and longevity of his business but creates an effective competitive advantage and an entry barrier which is difficult to erode.

The concept of store Loyalty is derived from brand loyalty concept which refers to the tendency to repeat purchase the same brand. At the Store level, it refers to the tendency to repeat purchase at the same store [for similar or other products].<sup>4</sup>

Borrowing from the concepts of loyalty and commitment from the field of Organizational Behaviour, there is inherently a large affective component in loyalty. Amongst others factors, it has elements of trust as built over a period of time (repeated experiences at the store) and is relative stable over a long period of time. A loyal customer would give priority to the specific store over competition. In fact, the customer would tend to be far more forgiving of service errors of the present store and adjust any dissonances that arise from dissatisfaction; by increasing value of other attributes where the store is better, or downplaying the importance of the store's weaknesses etc. It is only a major dissonance that dislodges loyalty.<sup>5</sup> The dissonance can arise from decrease in store performance to a large extent or a large mismatch between customer changing expectations and store offerings. Dissonance will be tolerated only to a certain extent. Beyond the threshold level, loyalty erodes, usually in favour of another store.<sup>6</sup>

### **Retail Store Patronage Studies**

These can be broadly classified into three categories:

- I. Trade-Area Related: These studies focus on the Product/Market Characteristics. Convenience is the primary reason that consumers show patronage. These studies assume that convenience is the primary reason for loyalty. Most work in this area stems from a model proposed by Huff, 1964<sup>49</sup>. The Huff Model states that customer patronage is directly proportional to utility factors given by square feet and inversely proportional to disutility factors given by physical distance. The limits to enhancing loyalty is essentially seen as the limited centripetal pull of a store/shopping centre. (Applebaum, 1966<sup>50</sup>)

Location-related variables are given importance in analyzing both trade areas and retail patronage behaviour (Hubbard, 1978<sup>51</sup>). These studies most often count the benefits of locating a store in a shopping centre/mall to increase the store 'destination' traffic rather than just stay with the convenience pull. In fact, these studies determine shopping centre traffic more accurately than single store traffic. (Gautschi, 1981<sup>52</sup>)

The Huff model has subsequently been studied by introducing trade overlap areas for effects on store patronage. (Bucklin, 1971<sup>53</sup>) Generically speaking, these studies have resulted in the formation of the Theory of Gravitational Pull in the field of retailing patronage studies. Apart from distance, several other factors such as Income and social class perceptions have also been studied from the perspective of retail centre patronage decisions. (Moore and Barry, 1969<sup>54</sup>)

II. Product-related: Within a given trade area, these studies emphasize the ‘uniqueness of assortment’ as a way of influencing store loyalty and patronage. In consumer priorities, assortment and variety comes after convenience and price. (Arnold et al.1983<sup>55</sup>, Craig et al. 1984<sup>56</sup>, Louviere and Gaeth, 1987<sup>57</sup>). Given that consumers are favourably inclined to revisit a store where they have had positive shopping experiences (found something they could not find anywhere else), these studies suggest that competing stores need to differentiate themselves based on type and quality of assortment. The emphasis here is then on tailoring the environmental cues using retail mix elements to foster loyalty. One oft used strategy is to develop own store Private Labels.

Consumers have distinct perceptions of national and local brands vis-à-vis the retail private store brands. (see references **58-63**). It is observed that there are certain product categories where ‘quality believability’ of national brands is far too strong for store brands to make any impact on consumer loyalty.

In India, grocery retailer brands in product categories like honey, jam etc. are showing a much more favourable sales impact as compared to ketchup. Internationally, coffee has greater store-brand loyalty as compared to loyalty to national brands. It is too premature for an Indian retailer to explore into the territory of brand building given the limited promotional budgets at present (In grocery retailing, store brands account for less than 2% of sales value in FoodWorld and regional/local chains like Subhiksha (Chennai), Homeland (Pune) are yet to invest in private labels). But one expects that in a few years, push for greater margins and the need to retain the loyal consumer will mean more

investment in this area. Internationally, private store brands account for 20-30% of total store sales in groceries.

III. Consumer Motives and Attitudes- related: These typically measure the relationship of store loyalty with patronage behaviour on one side, and, on the other side explore into the various linkages of loyalty and:

1. Consumer Attitudes,
2. Shopping Motivations and Orientations,
3. Shopping Trip Timing Behaviour

This note examines these linkages in greater detail in the next section.

### **Store Loyalty and Store Image**

Several studies report direct linkages between Store Image and intensity of Store Loyalty. (Kunkel and Berry-1968<sup>8</sup>, Reynolds, Darden and Martin<sup>9</sup>, Korgaonkar, Lund and Price-1985<sup>10</sup>). Thus, we can conclude that more positive the Store Image the greater is the degree of loyalty.

### **Antecedents to Store Image**

#### **I Retail Mix Elements: Significance of Congruity with Self-Concept**

In a review paper, Osman<sup>11</sup>, based on his references to several other studies, proposes a model that patronage is the result of past purchasing experience and the customers' (favourable) image of the store. His model is attached as Exhibit I. He stresses that Patronage behaviour is the culmination of

1. past purchase experience and
2. the congruity of the Store Image between the retailer and the consumer.

Several studies have established the linkage between various elements of the retail mix and impact on store image and hence loyalty.<sup>12</sup> According to Kahn and Lehmann, 1991<sup>13</sup>, varied assortment, one of the retail mix elements, may be the key driving force to store choice. If retail mix elements are in congruence with the desired benefits, it results in customer loyalty. (M.Z. Osman, 1993)<sup>14</sup>

These studies indicate that Retailers adapt their retail mix according to what they perceive as important attributes to their target market and how they perceive their consumers as processing the information conveyed by the retail elements.

The aspect of congruity between the retail mix elements as designed by the retailer and the self-image/self-concept of the consumer has received much attention. Research has shown that greater the congruence between Self Image and Store Image, greater is the probability that the customer is loyal. (Pathak, Crissy and Sweitzer-1974<sup>15</sup>, McClure and Ryans-1968<sup>16</sup>, Dornoff, Ronald, and Tatham-1972<sup>17</sup>)

## **II Consumer Personal Characteristics Impact how information about retail mix elements is processed**

Based on the above interactional relationship, we can identify Consumer Characteristics as another antecedent.

Pessemier, as quoted by Black (1984)<sup>18</sup> identified three influencers of consumer patronage: Consumer Characteristics (which impacts the store choice and the shopping patterns), Competitive Environment (as determined by the competing outlets in the trade area) and Store Characteristics (as defined by the specific retail mix elements).

Studies that have incorporated individual differences have studied its impact on store image through a variety of intervening/influencing/moderating variables.

According to Bellenger, Robertson and Greenberg, 1977<sup>19</sup>, “*The Store patronized is a result of both the relative importance of various motives and the shopper’s assessment of alternative stores with respect to the various factors used in making the selection.*” This leads us to examine two aspects related to individual dispositions: one related to customer motives in shopping and the other related to information processing about the store-related aspects.

## 1. Motives in Shopping

Guttman, 1990<sup>20</sup> found a direct linkage between personal values and desired consumer benefits. He also found that past shopping experiences act as an influencer in forming these expectations about desired benefits from purchasing at a store.

Individual dispositions and personal characteristics interact with the situation (product to be bought and the context of purchase) to result in the benefits that a customer desires from a store purchase. (Hansen and Deutscher, ??????)<sup>21</sup> Several studies find that situational factors impact consumer characteristics (Miller and Ginter, 1979)<sup>22</sup> and produce significantly varying store choice and shopping trip behaviour. (Mattson-1982<sup>23</sup>, Belk-1975<sup>24</sup>) Episode specific characteristics have been found to explain as much as 12% of the variation in consumer behaviour. (Singh, 1990)<sup>25</sup>. In fact, usage context has been considered as a critical factor determining consumer preferences and satisfaction (Miller and Ginter-1979<sup>26</sup>, Belk-1976<sup>27</sup>). 26....22, 27.....24

Evaluating Store Image on purely objective criteria without accounting for individual subjectivity would lead to insufficient and maybe erroneous information to retailers. (Hirschman and Krishnan, 1981)<sup>28</sup>

Amongst various other Situational variables, the variation of Task Definition and Perceived Risk (Hisrich et al.-1972<sup>29</sup>, Mitchell-2001<sup>30</sup>, Dash, Schiffman and Berenson-1976<sup>31</sup>, Prasad-1975<sup>32</sup>) has been linked most often to personal consumer characteristics.

## 2. Information Processing about the Store: How Personal characteristics impact Store Choice and Shopping Trip Pattern

Several studies (Stone, 1954, Darden and Reynolds, 1971 and Darden and Ashton 1974) have found correlations between shopping orientations and life style, with store loyalty and preferences for stores. A study by Moschis (1976) found that shopping orientation correlates differently with the information mix elements- varying with source, source credibility, preference for a source by some consumers and usage of such information.

Several theories can be applied while studying the information processing by consumers. Information processing is related in research to both Store Choice and Shopping trip behaviour.

One set of theories assume that all evaluation criteria are considered simultaneously. This theory states that consumers do not distinguish between objective and subjective evaluation criteria. They tend to use both simultaneously when arriving at a store choice decision. (Hirschman and Krishnan, 1981<sup>33</sup>).

Another set of theories hold that the processing happens sequentially, first there are certain factors used to make a choice among clusters and then within the chosen cluster, other parameters used for decision making. (Fotheringham, 1988<sup>34</sup> Much has been discussed about the sequential pattern. It is generally agreed upon that as dimensions of comparison among stores increase and consequently the consumer has to process vast amounts of information before he can make a choice, the hierarchical process becomes more applicable. (Black, 1984<sup>35</sup>). From the Indian retailers' perspective, given the limited number of dimensions at present, the picture that emerges from a holistic analysis is more useful than an academic analysis into the sequential/simultaneous process.

Another set of theories state that consumers use a limited set of evaluative criteria when making a choice and that this varies depending on personality, context and product. To assess store perception on attributes that are meaningless to consumers could be misleading to a retailer. These theories have drawn significantly from Consumer Behaviour models of Automatic Cognitive Information processing, Threshold Model etc. (Kau and Lowell-1972<sup>36</sup>, Malhotra-1983<sup>37</sup>) for Store Choice and examine how attitude impacts behaviour. These studies have analyzed how Store Image perceptions, dependent on personal characteristics, impact store choice and shopping patterns. One such model by Kent and Gultinan, 1975 is shown in Exhibit II.

## **Consumer Personal Characteristics and Information Processing: Store Choice and Shopping Trip Patterns**

Store choice and shopping trip timing decisions tend to differ for individuals and households as a result of personal differences, household composition and activity patterns. (Popkowski, L. and Timmermans-1997<sup>38</sup>, Kim and Park-1997)<sup>39</sup>

Research also indicates that Store Choice and Shopping trip patterns are interrelated. This paragraph quoted from Kahn and Schmittlein, 1989<sup>40</sup>, best explains the interrelationships: *“Store Choice is dependent on the timing of shopping trips, as consumers may go to a smaller local store for short fill-in trips and go to a larger store for regular shopping trips.”* According to Popkowski, Sinha and Timmermans-2000<sup>41</sup>, personal differences interact with situational factors and together they determine the store choice and shopping trip behaviour.

### **Information processing and Store Choice:**

Several studies show that store choice is affected by the past experiences of the consumer. Aaker and Jones, 1971<sup>42</sup>, quote from an unpublished dissertation by Rao, (Rao, Tanniru R., “Modeling Consumer’s Purchase behaviour as a Stochastic Process” 1968) *“A consumer’s selection of a store...is not completely random. The more recent her purchase experience...and the more frequent her visits to the store, the more she is likely to repurchase that product in that store”*. This shows that past experience influence store choice and trip pattern to either change, alter or reinforce the new shopping experience.

Thus, Store Image in turn impacts both store choice and trip shopping habits. (Doyle and Fenwick-1974<sup>43</sup>, Schiffman, Dash and Dillon-1977<sup>44</sup>) Variety perceptions (a Store Image dimension) and retail mix drive satisfaction and store choice. (Hoch, Bradlow and Wansink-1999<sup>45</sup>)

### **Information processing and Shopping trip patterns:**

Several models are used to study the shopping pattern, either in isolation or in conjunction with store choice. These vary in terms of applicability and assumptions. For

e.g. the dynamic Markov model (Popkowski, Sinha and Timmermans, 2000<sup>46</sup>) and assumes that the average number of shopping trips is the same in each successive, equal-length period and that the transition matrix does not vary over time. The NBD and Dirichlet models (Kau and Ehrenberg, 1984<sup>47</sup>) combine purchase timing and store choice and assume that number of purchases made at a store is independent of previous purchases at that store. Models that have done away with these assumptions place other restrictions, primarily in terms of variables that are considered. Clearly, models that can better explain the complicated consumer mind are still evolving.

Several models like the nested logit model, the hazard model etc. have tried to capture the holistic perspective, but they are of relevance in highly competitive scenario where scramble merchandise result is stores competing with a wider variety of formats and consumer loyalty is hard to retain in the face of heavy promotions. Indian retailers would not need to look at these for the next decade or so.

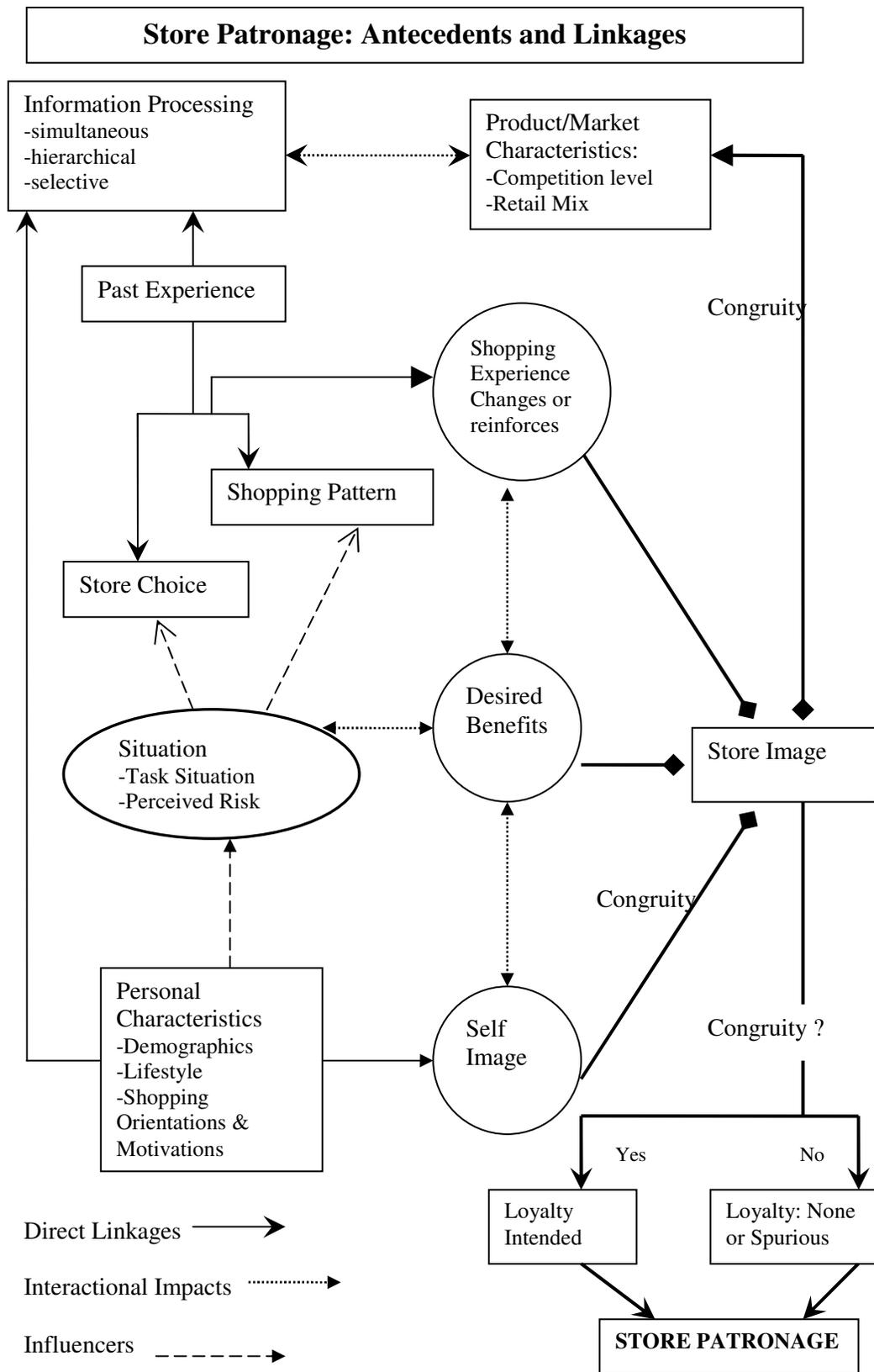
Thus we can say that Consumer Characteristics interact with Situational Variables to impact how information about the retail mix elements is processed<sup>48</sup>, resulting in store choice and trip patterns.

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Based on the Literature review, a comprehensive model on **Store Patronage: Antecedents and Linkages** is proposed. Store Patronage is directly linked with Store Loyalty which is best examined by looking at congruity between Store Image with both what the retail mix elements are and also in terms of the Consumers' Self Image. If such congruity exists, it results in Intended loyalty, else for similar patronage behaviour, it would result in spurious loyalty.

The retail mix elements are always in the larger context of the competition level and together can be taken as the product/Market Characteristics. The Self Image is a product of the Personal characteristics and both influences and is influenced by the Desired benefits.

Desired benefits are a result of the Personal Characteristics interacting with the Context or Situational variables. These benefits further define and are defined by the Shopping Experiences.

Store Choice and Shopping Trip Pattern is impacted by the Personal Characteristics that determine how the information about Product/ Market Characteristics is processed. An intervening variable is the past purchase experience.

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(Reardon, James; Miller, Chip E. "Applied Scale Development: Measurement of Store Image", *Journal of Applied Business research*, fall 1995, 11(4), pp 85- 98)

## Exhibit: Most Commonly Used Dimensions in Store Image Studies

Primary Source(s): Mueller, Wallace and Price, 1992; Patchel, 1965; Stephenson, P. Ronald, 1969.

		VIII.	VIII.	Dependability of the Store
I	Advertising by the Store		a.	Dependability of the products
a.	Informativeness of ads		b.	Quality of the products
b.	Helpfulness of ads		c.	Well-known brands
c.	Appeal of ads		d.	Level of Value
d.	Believability of ads			
e.	Frequency of ads			
II.	Physical Characteristics of the Store			Schiffman, Dash and Dillon (context of audio equipment)
a.	Cleanliness of store		a.	convenience of store location
b.	Attractiveness of store		b.	best price and/or deals
c.	Ease of finding items		c.	guarantee/warranty policies
d.	Ease of moving through the store		d.	salesmen expertise
e.	Speed of Checkout		e.	variety of merchandise to choose from
III.	Convenience of Reaching the Store			
a.	Nearness of location			Fisk (1961): 6 category framework
b.	Time required to reach the store		a.	location convenience
c.	Ease of drive		b.	merchandise suitability
d.	Convenience of other stores		c.	value for price
IV.	Your Friends and the Store		d.	sales effort and store service
a.	Known to friends		e.	congeniality of store
b.	Liked by friends		f.	post transaction satisfaction
c.	Recommended by friends			
d.	Number of friends patronizing			Kunkel and Berry (1968): 12 factor scheme
V.	Merchandise Selection		a.	Price of merchandise
a.	Degree of Selection		b.	Quality of merchandise
b.	Level of Stocks		c.	Assortment of merchandise
c.	Number of Brands		d.	Fashion of merchandise
VI.	Store Personnel		e.	sales personnel
a.	Courtesy of Personnel		f.	Locational convenience
b.	Friendliness of personnel		g.	Other convenience factors
c.	Helpfulness of personnel		h.	Service
d.	Number of personnel		i.	Sales promotion
VII.	Prices Charged by the Store		j.	Advertising
a.	Relative level of prices		k.	Store atmosphere
b.	Level of value		l.	Reputation on adjustments
c.	Number of Special prices			