Customer Loyalty Appraisal Based on Store Characteristics: An Alternative Approach

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Abstract

The universal goal of competitive retail business is to gain loyal customers. As the number of stores in the same market area is increasing, each store competes to attract customers to its outlets. The present study makes an attempt to identify factors which can correctly categorize loyal and disloyal customers of the store and to derive a statistical equation which can predict the loyal and disloyal customers of the store. Furthermore, the study identifies decisive factors which need attention to convert disloyal customers into loyal customers. The results indicate that selected factors (merchandize, frequency of sales promotion, ambience, proximity, price, quality of sales staff, and service) have the capability of predicting group membership, that is, loyal or disloyal. Furthermore, the analysis revealed that there is a significant difference in perception of the two groups about all the selected factors except merchandize quality. In addition, the statistical model arrived in the research paper is able to classify customers correctly to the extent of 81.6%. Among the decisive factors, price factor needs top most attention for the store followed by service and others. This research can be used as a guideline to identify loyal and disloyal customers of the store and to improve overall store performance by increasing the customer loyalty base.

Keywords: loyal customers, disloyal customers, loyalty factors, customer loyalty

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The current retail business scenario is witnessing an expansion from regional and national to international level retailers, increasing the intensity of competition. Retailers are expected to emerge with strategies that can retain and attract the right kind of customers. A universal goal of competitive retail business is to gain loyal customers. Converting an occasional purchase to a repeat purchase through satisfaction is the major objective of a marketing strategy. For retailers, store loyalty has become the battlefield as the number of stores in the same market area are increasing, and each store competes to attract customers to their outlets, especially when store formats are the same. Hallowell (1996) noted that it is less costly to serve loyal customers and stores with larger loyal customer base tend to be more profitable as they draw larger customer expenditures. Another similar study by Deloitte found that retailers who have taken initiation to drive customer loyalty are 88% more profitable than their competitors. As per Reichheld and Sasser Jr. (1990), an increase in customer retention of 5% approximately equates to 100% increase in profits. Increase in customer retention has two-fold effects - more profits to the store and gradual increase in customer base.

Research has also suggested that customers contribute to different levels of profitability (Peppers &Rogers,

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1995) and stores should end relationship with unprofitable customers (Jones & Sasser Jr., 1995) as all customers do not generate acceptable revenue streams (Storbacka, Strandvik, & Grönroos, 1994) for the stores. Modern retailers are switching from transaction perspective to loyalty building perspective. In-store promotions and mass advertising reward all customers equally; the loyal customers do not have an advantage. It was observed by Reichheld (1996) that marketing tools such as promotions and coupons when administered are found to be minimally effective and tend to attract wrong customers by adverse selection. Customers make decisions about where to spend their money, time, and effort daily, while for sellers, the scenario remains same - to be the preferred store of their customers. It is found that majority of the retail stores do not have a proper system of identifying loyal customers. Many retailers - from the corner drugstore to the online book store - have now started devoting a substantial amount of resources in exploring and understanding the pool of loyal and disloyal customer segments.

Such an exercise may help store retailers in identifying, recognizing, and running loyalty programs for the deserving customers. Many a times, the retailer's perception gets bewildered with sales figures and it may end up rewarding unworthy or disloyal customers. As a result, chances of ignoring loyal customers are more. Therefore, to put an end to this, a systematic approach is required, which helps in identifying the loyal customer base. In today's scenario of hyper-competition, store loyalty has become one of the primary variables of interest to retailers. It is also observed that markets are over-crowded with different products, and customers are confronted with innumerable offers. As a result, within the same market place, stores are expected to compete for the same customers. Increasing the number of customers, encouraging the existing customer to buy more in quantity and frequently are different approaches for the growth of a store's business.

Earning and keeping their loyalty towards the store has become the biggest challenge for retailers as customers could display patronage behavior but may not be loyal. Such behavior is exhibited by spurious customers. They shift their loyalty because of attractive offers/discounts and exhibit the same shopping pattern as intended loyal customers. However, such a behavior is witnessed only for a short period of time till the offer is active. Though store preference has been widely studied across the world, yet there is vast scope in research and analysis as the retail environment is vibrant and the shopper's expectations keep changing depending upon the economic conditions and lifestyle of the people. With evolving retail formats, both the retailers and shoppers are in an evaluation phase, and research has to be undertaken to correlate the distinct store characteristics and choice of the store. Moreover, in recent years, store loyalty has weakened due to increase in mobility of consumers, competitive awareness, and various choices in stores (Knox & Denison, 2000). For business survival, customer loyalty is essential and the relationship between the factors/variables influencing store choice and store loyalty remains relatively underdeveloped (Bloemer, de Ruyter, & Wetzels, 1999; Gremler & Brown, 1996).

Literature Review

➲ **Store Choice :** The Indian retailing scenario is been driven by euphoria and shopping behavior of customers is ever changing. Store choice is basically a cognitive process and involves a lot of information processing. A study conducted by Dash, Schiffman, and Berenson (1976) on audio equipment revealed that for shoppers, the type of store chosen depends on pre-purchase information the shopper carries about that store. Another study by Kline (1994) revealed that buying experience varied by products and consumers exhibited complex cognitive processes for same products at different stores. As per Baker, Levy, and Grewal (1992), shopping experience and store environment have a significant impact on store choice and patronage. Gutman (1990) found that past shopping experience has a direct linkage with desired benefits from purchasing at a store. Another dimension which has influenced store choice as stated by Dodge and Summer (1969) is consumer personality, past purchase experience, and socioeconomic background of the consumers. The study by Darden and Ashton (1974 - 1975) revealed that there is a strong correlation between shopping orientation and lifestyle with regard to preference of stores and store loyalty. Though newly opened stores are able to attract customers because of their ambience, however, retailers are finding it difficult to accomplish expected sales and profitability.

Kotler (1973) said that store ambience has a significant impact on store choice. It is observed that store choice behavior and brand choice behavior of customers exhibit many similarities, and the only difference observed is

that brand choice has no spatial dimensions, while store choice is influenced by location (Meyer & Eagle, 1982). Treblanche (1999) found that non monetary value such as recreation facilities was the major drive of store choice. Matson (1982) found that situational variables influence store choice. He discussed variables such as lack of time, shopping occasion, individual situations, and self shopping influencing store choice. Another study by Leszczyc, Sinha, and Timmermans (2000) found that store choice and shopping behavior are interrelated and depend on situational factors and personality characteristics. Kenhove, Wulf, and Walter (1999) found that store choice decision is taken based on the shopping task. The task at store can be to get ideas, repeat purchase, urgent purchases, and large quantities. Zeithaml (2000) found that perceived store service quality will influence customer behavioral intentions such as repeat purchases.

Kahn and Schmittlein (1989) found that timing of shopping trips influence store choice. For short fill-ins, local stores are preferred ; distant stores are preferred for regular shopping depending upon the time availability. Kim (1997) found that shopping timing decisions and store choice decision differs from person to person, and such differences occur on account of individual personality, activity pattern, and household composition. Hirschman and Krishnan (1981) found that consumers use both subjective and objective evaluation criteria simultaneously while choosing a store. However, another theory suggested by Black (1984) said that when dimensions of comparison are more among the stores, consumers process a lot of information before making a final choice. This information processing happens hierarchically and step by step. Doyle and Fenwick (1974) found that store image influences store choice and shopping trip habits. Hoch, Bradlow, and Wansink (1999) found that retail mix and variety perception drive store choice and satisfaction.

From the above literature review, we can infer that customers choose stores based on personal characteristics, store facilities, and situational factors, which may lead them to be loyal to a particular store.

➲ **Customer Loyalty :** The concept of customer loyalty can be understood when attitudinal and behavioural dimensions are incorporated simultaneously (Gremler & Brown, 1996). They also said that customers should possess a positive attitude or a strong desire towards the products/services offered by that store and exhibit high level of repeat purchases. This concept pinpoints three important observations or conditions : a) the customer should have the choice of choosing the service provider, b) the customer should be willing to purchase the products/services on a continuous or periodic basis , and c) more number of such service providers should be available in the same industry. Customer loyalty is more than just behaviour. It can be defined as a belief by customers that the store's products/services offered remain the best option on a continuos basis. It also means that they do not yield to competitor offers and stand by the store during difficult times as the store has been good to them in the past and addressed their issues. Stores build up customer loyalty by demonstrating superior value and differentiate themselves from competitors.

➲ **Store Loyalty :** In the retail industry, customer brand loyalty often outweighs store loyalty and this concept of store loyalty is derived from brand loyalty. Several studies have pinpointed that there is a strong correlation between store image and store loyalty (Reynolds, Darden, & Martin, 1974). Studies by Darden and Reynolds (1971) and Tidwell, Horgan, and Kenny (1992-1993) have indicated that store loyalty has been construed to be a mix of behaviour and attitude. East, Harris, Wilson, and Lomax (1995) operationalized store loyalty by emphasizing on certain percentage buying of specific products from a chosen store. According to Knox and Denison (2000), loyal shoppers spend twice at their primary stores than at other stores. Rhee and Bell (2002) believed that shoppers patronize several stores but have an affiliation with the main store that captures majority of their purchases. Loyalty is more of an attitudinal objective and assures retailers of the longevity of the business and creates an effective competitive advantage. This in turn becomes an entry barrier which is difficult for the competitor to erode. The study undertaken by Osman (1993) revealed that customers patronize a store depending upon the image of the store and give a priority visit to that store in any of their shopping events. Store image as defined by de Ruyter, Bloemer, and Peters (1997) is a complex consumer perception on different features of the store. Several authors have distinguished several store attributes (retail mix) which are part of an overall image of that store. The study by Darden and Reynolds (1971) also revealed that there exists a strong correlation between

lifestyle and shopping orientation with store loyalty.

Sirohi (1998) modeled linkages between latent constructs such as store's merchandize quality, price, service quality, competitors' perceived value, and store perceived value and estimated their effects on store loyalty intentions. The results indicated that service quality influenced merchandize quality perception while price did not. Perceived value of the competing store and focal store did not significantly influence store loyalty intentions. Doyle and Fenwick (1974) came up with five different elements: product, assortment, price, styling, and location which build a store image. Claxton and Brent-Ritchie (1979) emphasized on nature and quality of assortment stocked, while Lindquist (1974) came up with different elements such as store atmosphere, merchandize, clientele, service, comfort, physical facilities, promotion, institutional, and post transaction satisfaction. Ghosh (1990) identified eight elements which build up the store image and among them, merchandize was the most important retail mix element. The eight elements are: customer service, merchandize, location, store atmosphere, price, advertising, sales incentive programs, and personal selling. A retailer has to ensure that it delivers the right kind of products and other functional elements in line with customer expectations in order to make them store loyal. Woodside and Trappey (1992) found that consumers, through automatic cognitive processing, are able to identify store attributes such as lowest overall price or most convenient shopping store and decide which will be their primary store. This literature review highlights the factors driving customers to be store loyal.

Need for the Study

Retail business success means having more number of desirable customers who are loyal to the store. Increasing the loyal customer base, decreasing the vulnerable customers (spurious or disloyal customers), and monitoring the number of customers in the loyal customer segment should be the focus of the organization or retail stores. Loyalty customer segments based on customer descriptors and demographic profile data may be used as part of the information to manage customer loyalty. However, stores are expected to know why loyalty segment exists - why is that some customers are loyal, and some are vulnerable? So, what causes them to be loyal are some of the questions that need to be addressed.

Major gaps were found after reviewing the existing literature. First, bulk of the literature focused only on factors that influence customer loyalty towards a store (Sirohi, 1998). However, none of the studies, to the best of our knowledge, have attempted to identify those factors or subsets of variables which can appropriately classify loyal and disloyal customers of the store. Second, several studies have used measures (share of the wallet within a product category, customer retention over time, frequency of visit, number of years associated, and others) to categorize loyal and disloyal customers of the store (Grover & Srinivasan, 1992 ; Guadagni & Little, 1983). Nonetheless, these classifications are based on customer centric variables and may not explain the behavior under question as customers come from diverse backgrounds. Instead, we propose to classify loyal and disloyal customers based on customers' perceptions towards store characteristics. Third, there are no prior studies done in pinning down formative factors of the store which may be responsible for disloyal behavior or identify those crucial factors that maximize the difference between the loyal and disloyal categories of customers. Furthermore, it was observed that most of the retailers issue loyalty cards to each and every customer hoping to get lifetime value. However, many of the retailers fail to identify and recognize the loyal and disloyal customers of the store. This gave us an opportunity to undertake the present research study. The outcome of this research would help academicians and store retailers to specify, measure, control, and increase the diagnostics of analyzing store loyalty.

Objectives of the Study

(1) To identify factors which can correctly categorize loyal and disloyal customers of a store.
(2) To derive a statistical equation of selected factors which can predict the loyal and disloyal customers of a store.
(3) To identify decisive factors which can help a store to convert disloyal customers to loyal customers.

Methodology

Given the limited amount of information available on identifying loyal customers of the store, it was decided to explore the various reasons for choosing a retail store. From past literature review, the major factors which influence store loyalty were identified. Selected factors chosen for the study are merchandize quality, service, ambience, quality of sales personnel, proximity, frequency of sales promotion, and price.

These selected factors were further used to test whether any other subsets of variables exist to explain the two categories (loyal and disloyal) of customers. To know how significantly the groups varied with respect to selected factors, Wilk's Lambda and test for equality of means were carried out. For this study, multinormality assumption did not hold good as Shapiro-Wilk statistic was found to be significant at the 5% significance level. After a deliberation, discriminant analysis was selected over logistic regression, as the objective of the study was to identify those factors that maximize the difference between the two categories (loyal and disloyal) rather than predicting in which category the respondent would fall. Since the research focus is more on classifying the respondents into loyal and disloyal customers based on selected factors, only loyalty was considered for the analysis and not gender, income, or other predictors. Therefore, the equation so derived can be used to predict the loyal customers of the store. Using canonical discriminant function, the equation for the store is derived. The schematic outline of the study is given in the Figure 1.

Figure 1. Factors Discriminating Store Loyalty
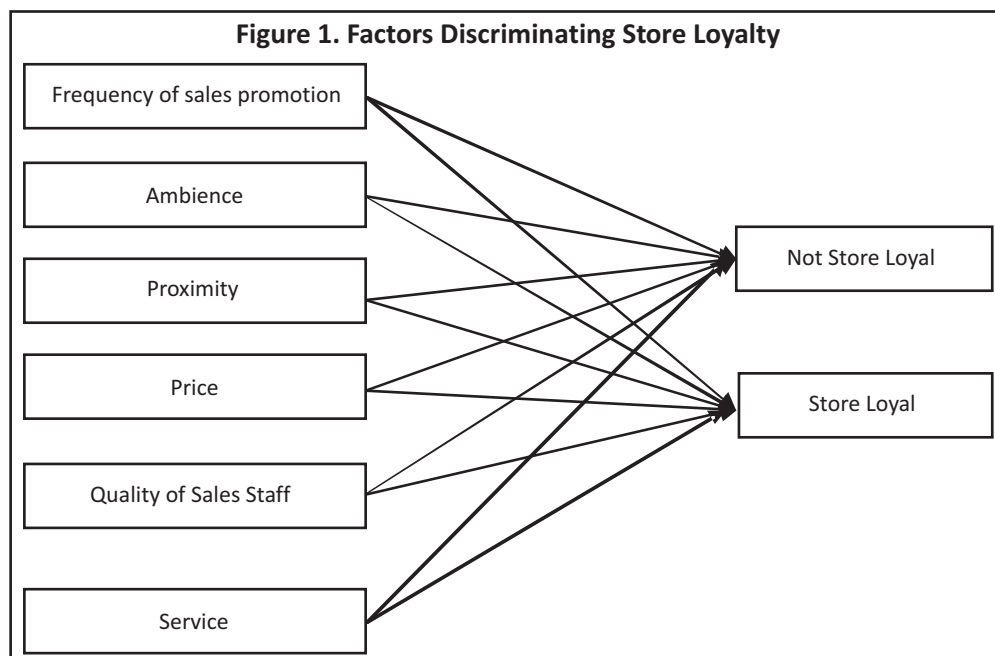
Furthermore, the findings of the study were also cross verified by ROC curves, where the probability of correct or incorrect classification of the cases based on a calculated cutoff value was plotted. The chosen store is an organized retail outlet (supermarket) which is very popular and in existence for the past 8 years. It is surrounded by other similar stores which operate on the same format (supermarket) and are located on the same lane. The store is located on New BEL Road, Bangalore. This store was selected because of its representativeness of a variety of store conditions in terms of ethnic diversity of customers, merchandize approaches, pricing strategies, and slight variation in store size. Products in the store include groceries, household merchandize, wide variety of food, and fresh vegetables. Customers of this store are from various demographic profiles. This store makes an effort in building its image and runs loyalty programs. The duration of study was for a period of three months and was conducted in January 2012. The study makes use of both primary and secondary data. A review of literature was done using secondary sources - journals, magazines, periodicals, and so forth. These earlier studies are used as a

base to identify various factors which influence store choice. The review revealed that merchandise quality, ambience, frequency of sales promotions, proximity, relative price, quality of the sales staff, and service are some of the prominent factors which influence customers to choose a particular store. Once the factors were chosen, 800 customers of the store were asked to rate their perception about the selected factors using a 5-point Likert scale ranging from *excellent* (5) to *poor* (1). The respondents were chosen randomly from the store loyalty card list.

Analysis and Results

The analysis revealed that there are no such subsets of variables other than the one considered for the study as there

Table 1. Pooled Within-Groups Matrices

		Merchandise quality	Frequency of sales promotion	Ambience	Proximity	Price	Quality of sales staff	Service
Correlation	Merchandise quality	1.000	.132	.106	.076	.136	.136	.157
	Frequency of sales promotion	.132	1.000	.345	.443	.457	.476	.463
	Ambience	.106	.345	1.000	.402	.403	.443	.435
	Proximity	.076	.443	.402	1.000	.639	.717	.616
	Price	.136	.457	.403	.639	1.000	.671	.619
	Quality of sales staff	.136	.476	.443	.717	.671	1.000	.677
	Service	.157	.463	.435	.616	.619	.677	1.000

Table 2. Tests of Equality of Group Means

	Wilks' Lambda	F	df 1	df 2	Sig.
Merchandise quality	1.000	.211	1	798	.646
Frequency of sales promotion	.989	8.613	1	798	.003
Ambience	.983	13.773	1	798	.000
Proximity	.968	26.369	1	798	.000
Price	.941	49.625	1	798	.000
Quality of sales staff	.954	38.536	1	798	.000
Service	.963	30.409	1	798	.000

Table 3. Canonical Discriminant Function Coefficients

	Function
	1
Merchandise quality	-0.068
Service	0.252
Ambience	0.111
Proximity	0.100
Price	0.744
Frequency of sales promotion	-0.134
Quality of sales staff	-0.136
Constant	-2.607

are not many strong correlations with the value of more than 0.75 (Table 1). The analysis (Wilk's Lambda and test for equality of means - refer to Tables 2 and 3) revealed significant difference between the perceptions of the two groups about all the selected factors except merchandize quality. The loyal and disloyal groups of customers did not perceive any major difference with regard to merchandize quality factor offered by the store. The other selected factors have the capability of classifying the store customers as loyal or disloyal.   These selected factors act as decisive factors in converting not loyal customers to loyal customers. The statistical equation to predict loyal and disloyal customers of the store was derived using the table values of the canonical function, which is as follows (refer to Table 4) :

Table 4. Standardized Canonical Discriminant Function Coefficients

	Function
	1
Merchandise quality	-.081
Frequency of sales promotion	-.115
Ambience	.124
Proximity	.182
Price	.791
Quality of sales staff	-.213
Service	.362

Figure 2. ROC Curve for Customer Classification
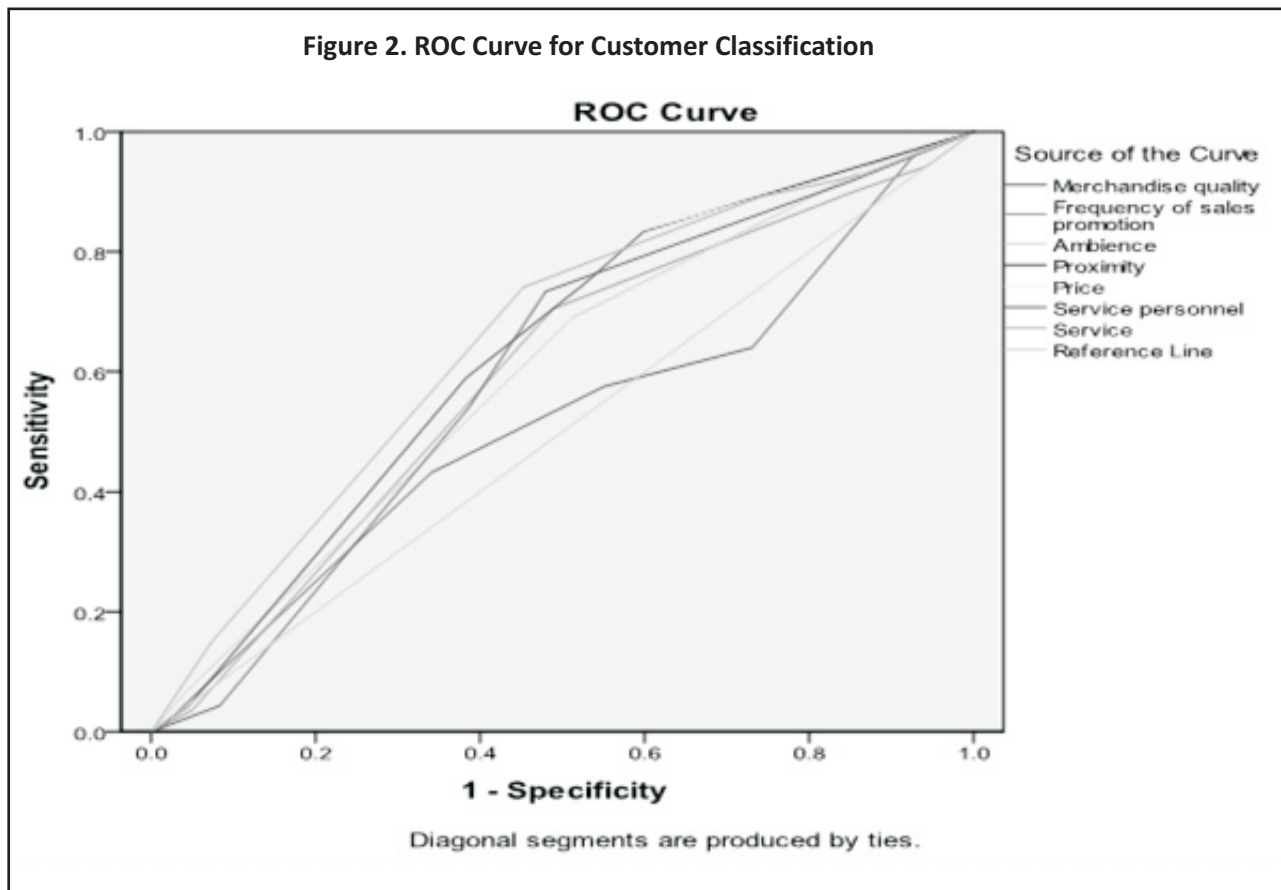
Score = -2.607+ 0.744 *Price + 0.252*Service + 0.1*Proximity - 0.136* Quality of Sales Staff + 0.111*Ambience -0.134*Frequency of Sales Promotion- 0.068*Merchandise Quality

If we put a hypothetical value of 1 for all the variables, assuming them to be very bad, then the score given by the equation is -1.557. Similarly, for the value 5, it returns 2.643. Therefore, all the negative values of the score correspond to not loyal customers and positive values of the score correspond to the loyal customers. Out of the 800 respondents who participated in the study, we were able to classify 512 as not loyal and the remaining as loyal by using the above equation. This equation is able to classify customers correctly to the extent of 81.6%. For cross validation, ROC curve analysis was carried out (Figure 2). Even the ROC curve shows that all the selected factors have the ability to correctly predict the membership of a customer with the exception of merchandise quality.

Table 5. Area Under the Curve

Test Result Variable(s)	Area	Std. Error[a]	Asymptotic Sig.[b]	Asymptotic 95% Confidence Interval	
				Lower Bound	Upper Bound
Merchandise quality	.516	.028	.542	.461	.572
Frequency of sales promotion	.594	.026	.000	.544	.645
Ambience	.597	.025	.000	.547	.647
Proximity	.629	.024	.000	.582	.676
Price	.680	.025	.000	.631	.728
Quality of sales staff	.599	.024	.000	.552	.647
Service	.653	.025	.000	.604	.702

The test result variable(s): Merchandise quality, Frequency of sales promotion, Ambience, Proximity, Price, Service personnel, Service has at least one tie between the positive actual state group and the negative actual state group. Statistics may be biased.

a. Under the non-parametric assumption

b. Null hypothesis: true area = 0.5

Classification Results[b,c]

		Status	Predicted Group Membership		Total
			Not Loyal	Loyal	
Original	Count	Not Loyal	512	56	568
		Loyal	83	149	232
	%	Not Loyal	90.1	9.9	100.0
		Loyal	35.8	64.2	100.0
Cross-validated[a]	Count	Not Loyal	493	75	568
		Loyal	72	160	232
	%	Not Loyal	86.8	13.2	100.0
		Loyal	31.0	69.0	100.0

a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.

b. 82.6% of original grouped cases correctly classified.

c. 81.6% of cross-validated grouped cases correctly classified.

The standardized canonical discriminant scores and the ROC curve analysis gave the discriminating ability of the selected factors. The factors with higher discriminant function score or larger area under the ROC curve (Table 5) should be improved or dimensions of these factors need to be worked upon to convert disloyal customers into loyal customers. The analysis revealed that price was found to be the most prominent factor followed by service, proximity, and other factors. These factors showed a wide gap in the perception between loyal and disloyal customers of the store. However, the two groups of customers had no perception difference on the merchandize quality factor.

Conclusion

In general, this study identifies the select factors of the supermarket store which can be used to predict the loyal and disloyal customers of the store. Furthermore, the study also identifies store factors which need immediate attention as some of these factors are responsible in creating maximum difference between two categories of disloyal customers. By improving the dimensions of these select factors of the store, customer loyalty towards the store can be significantly influenced. Therefore, stores with high level of customer loyalty practices would have high level of business performance as compared to their competitors.

Managerial Implications

The smaller area under the ROC curve analysis and lower discriminant function score indicate that the two groups of customers did not see any difference in merchandize quality offered by the store. This means that an improvement in terms of product quality or variety (merchandise quality) alone is not able to pull the customers towards the store. It does not mean that the store manager should be complacent, thinking that the merchandize quality delivered by the store is good. On the contrary, the store should augment its product offers and make the customers experience enrichment. There is a wide difference in perception between the two groups of customers on the *price* factor. This indicates that customers of the store are price sensitive, and they make price comparisons with competitors. The store has to ensure that prices of the product in the store are competitive. Otherwise, customers may deflect to other stores where the same product is available at a cheaper price. The pricing should be such that it delivers customer value for money. The store may also counter offer special prices to retain customers. It has been found by several research studies that *service* has a direct influence on customer loyalty. The perceptual difference on the service factor between the two groups of customers indicates that this factor needs attention. The store can concentrate on some specific dimensions of service, which can give a competitive edge to the store rather than improving marginally on several dimensions.

Some of the specific dimensions can be return or exchange of merchandize without asking any questions, minimal check out delay, home delivery, smart cartels, acceptance of credit and debit cards, on-the-spot minor servicing of the product if required, acceptance of coupons issued by corporates (like sodexo coupons). *Proximity* plays a vital role for all retail stores. Concepts such as the neighborhood retail store have mushroomed because of this factor. Our study has also revealed that customers give high prominence to the proximity factor. Adequate parking facility, good roads, surrounding areas, traffic flow, and transport facilities do influence customers in making their choice of stores. *Quality of sales personnel* plays a vital role in shaping up the store's image. The number of personnel employed, their friendly nature, and courteous behaviour to help the customers will lead the store to better growth and profitability. The sales people have to be trained properly to receive the customers with a smile and build rapport with them. Each product category should have separate designated sales personnel to assist customers in clearing all their queries, especially when product offers are initiated by the store or brands. These aspects will have a lasting and favorable impression about the store on the minds of the customers. *Ambience* refers to the internal atmosphere of the place like lighting, colour and décor schemes, and the music played in the background. The store ambience should make the shopping trip pleasant, comfortable, and enjoyable for the customers. Category wise display of goods, broader aisles, good aroma, and the upholstery at the store do impact

the five senses of the customers. The store must be kept clean and tidy and wherever possible, have attractive displays. To sustain the interest and curiosity of the customers, different items are to be promoted in different weeks. *Frequency of promotion* does impact the customer footfalls in the store and provides customers with a sense of satisfaction about their purchases.

From the above analysis, it can be said that the selected factors do help in identifying loyal customers. Therefore, correctly identified factors maximize the difference between the two categories of customers, and marketing strategies can be developed around these factors to improve the business generated. The managers can direct their limited organizational resources to improve the dimensions of these factors, which ultimately deliver satisfaction to customers, thus bringing about repeat customers, good word of mouth, and more profitability. This research can be used as a guideline to identify loyal and disloyal customers of the store and help stores in increasing the loyal customer base. Furthermore, the findings of this research can be used to improve overall store performance.

Limitations of the Study and Scope for Future Research

Many studies have been conducted that have taken into consideration the customers' characteristics to identify, classify, and target them. However, there are not many studies which try to predict customer behavior based on the stores they visit. Future studies can examine many individual characteristics such as variety seeking and environmental sensitivity (Wakefield, 1998) variables for their influence on store loyalty. The results of this research provide an encouraging start in identifying the factors of the store that can predict the loyal and disloyal customers of the store in an emerging retail market. However, the external validity of this study is in doubt, as the study was undertaken in only one store (supermarket) and in one city only. Undoubtedly, the results have to be verified for other retail formats and other cities. The present study offers several directions for future research as customer loyalty is a multidimensional concept and is very complex. It requires many measurement tools to understand it completely.

Future researches should explore other potential factors contributing to store loyalty. Some areas of interest include study of loyalty factors across product categories and comparison based on age, gender, and socioeconomic variables. Also, it would be of interest to compare customer loyalty intention between a new store and old store. Since the store chosen for this study is still in the growing stage, customer loyalty intention may not be significant. By improving some specific store characteristics, the impact on loyalty can also be studied.

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