

The Antecedents of Customer Loyalty : Attitudinal and Behavioral Perspectives Based on Oliver's Loyalty Model

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Abstract

Purpose : Customer loyalty is picking up significant enthusiasm from scholastics and business experts on the grounds that both are intrigued by knowing the main thrusts that enhance an organization's competitiveness. Regardless of the imperativeness of customer loyalty, there is still an absence of exhaustive work to investigate how a customer develops loyalty to a specific retailing outlet. The primary objective of this paper was to investigate the antecedents of customer loyalty from both attitudinal and behavioral points of view based on Oliver's Loyalty model.

Design/Methodology/Approach : The study setting is on retail-shopping in India, which concentrates on the departmental stores. The information was gathered from selected departmental stores within the National Capital Region (NCR), India. The instrument utilized as a part of the study was a self-administered survey. With respect to the factual examination, structural equation modeling was used to test the theory/hypothesis.

Findings : The study unveiled that the antecedents of cognitive loyalty are the components of store image. They are : store atmosphere, facilities, merchandise, service quality, and transparency in transaction. There are three strategic tools that rule the attitudinal perspective, in particular, store picture, customer satisfaction, and loyalty program. The study concluded that the Indian departmental stores' customer loyalty level is evolving in stages. Hence, the establishment of attitude-behavior relationship has a great meaning to the retailers due to its predictive power, particularly in marketing strategy formulation.

Originality/Value : In the Indian context, this is the first time customer loyalty has been studied from the perspective of Oliver's four stage loyalty model.

Key words: Customer loyalty, Indian retail-shopping, store image.

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There are multiple antecedents/drivers that contribute to customer loyalty. The paper focuses on Oliver's four-stage loyalty model and includes selected antecedents/drivers which have an important role in customer loyalty from both an attitudinal and behavioral perspective. Moreover, studies in this regard have been conducted mainly in U.S. and Europe. Thus, it is important to establish the relevant antecedents/drivers that contribute to customer loyalty in the Indian context. Customer loyalty is an important issue among top executives. It was highlighted in the surveys conducted by The Conference Board (a non-profit organization in U.S.) on CEOs

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from a few regions (Asia, Europe, United States, and others). The reports showed that customer loyalty/retention was ranked as the top 10 challenges faced by the CEOs. In the year 2013, customer loyalty/retention was ranked fourth in global ranking, while it was ranked second in Asia. The report disclosed that when there is an economic downturn, and when markets are shrinking, customer loyalty/retention is more important than other elements. The top five elements are (a) excellence in execution, (b) consistent execution of strategy by top management, (c) sustained and steady top-line growth, (d) customer loyalty/retention, and (e) speed, flexibility, and adaptability to change.

↳ **Customer Loyalty has Multiple and Diverse Drivers :** Oliver (1999) highlighted that as the market becomes more competitive, the managements' efforts shifts from satisfying customers to retaining customers. This is because many satisfied or very satisfied customers still switch to competitors (Reichheld, 1994). Moreover, satisfied customers are not necessarily loyal to a particular store or brand, and dissatisfied customers do not always switch to competitors (Reichheld, Markey, & Hopton, 2000 ; Rowley & Dawes, 2000). Thus, understanding the drivers of customer satisfaction and loyalty is one of the critical issues in retail management (Pritchard, Mark, & Howard, 1999).

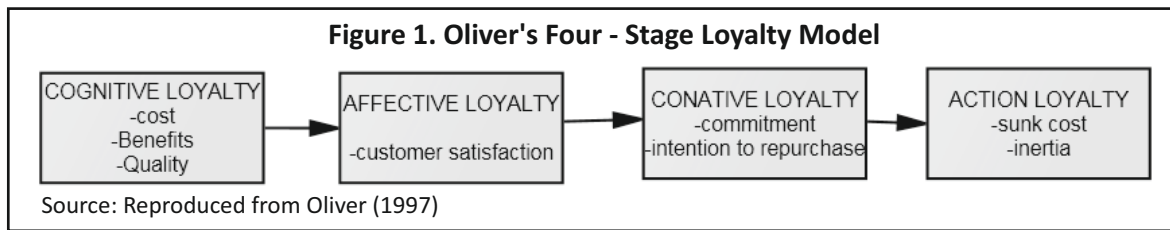
Narayandas (2005) revealed that more than 80% of firms were using satisfaction scores to measure customer loyalty. The author argued that the measurement was inappropriate due to very little correlation between satisfaction and loyalty in the business context. Likewise, from an academic perspective, there is no agreement of which dimension is suitable for a retail-shopping setting. Few studies are based on an attitudinal perspective (e.g., Jinfeng & Zhilong, 2009; Koo, 2003), while some studies are based on behavioral perspective (e.g., Brown, 2004; East, Hammond, Harris, & Lomax, 2000 ; Gendall, Hoskyn, Hoek, & East, 2000). Likewise, few studies are based on both attitudinal and behavioral perspectives (e.g., Bloomer & Odekerken-Schroder, 2002 ; Binninger, 2008; Solvang, 2007).

Customer loyalty in the retailing context is a complex issue (Binninger, 2008 ; Evanschitzky & Wunderlich, 2006). The debate about whether a high degree of satisfaction, complete satisfaction, or delight as opposed to mere satisfaction leads to customer loyalty still continues (Agustin & Singh, 2005; Little & Marandi, 2003). Thus, one simple yet difficult question to answer in the retailing business is : How customer loyalty can help the retailers to improve their long-term profitability in a highly competitive retailing environment ?

Corporate executives are interested to know the driving forces of customer loyalty because they enhance the company's competitiveness. Despite the importance of customer loyalty, according to Pan and Xie (2008), there is still a lack of comprehensive work to assess the general findings across academic studies. The extant literature provides a foundation for the study of customer loyalty from both attitudinal and behavioral aspects. However, existing research is not clear enough in explaining the complex relationships for the problems faced in the local retailers due to (a) the attitude-behavior perspective of Oliver four-stage loyalty model's underpinning theory, which has not been established in the Indian retail-shopping setting ; and (b) the drivers of both attitudinal and behavioral dimensions of loyalty are diverse.

This paper is concerned with customer loyalty to a store, brand, and service. Thus, it is customer oriented. By understanding both functional and psychological aspects from a consumer perspective, it would allow the retailers to learn and enhance their operations in order to achieve a sustainable competitive advantage. Therefore, the objectives of the study are:

- (1) To determine whether customer loyalty in the Indian retail-shopping setting evolves in four stages (cognitive, affective, conative, and action).
- (2) To determine the antecedents of customer loyalty from the attitudinal perspective (cognitive, affective, and conative).



Literature Review

↳ **Theoretical Underpinning of Oliver's Four-Stage Loyalty Model** : Oliver's four-stage loyalty model (Oliver, 1997) consists of four components, namely, cognitive loyalty, affective loyalty, conative loyalty, and action loyalty. The first three components are identified as attitudinal loyalty, while the last component of action loyalty is identified as behavioral loyalty. The main concept of the model is that loyalty has four levels, and it evolves in stages. It is shown in the Figure 1.

The *first stage* is cognitive loyalty. Cognitive loyalty is the information base where consumers look for costs, benefits, and quality during their purchasing decision process. Consumers may switch from one retailer to another, which can offer better prices and benefits. In other words, the loyalty is based on the value proposition from the components of store image. The first stage of Oliver's four-stage loyalty model is the basis for the next three loyalty stages.

The *second stage* is affective loyalty. It includes both liking and experiencing satisfaction. The result of satisfaction and dissatisfaction has a direct influence on attitude change. Oliver (1997) argued that satisfaction is a function of disconfirmation, performance, and expectations. The result of satisfaction or dissatisfaction is a major influence on the consumers' revised attitude, which is also influenced by the prior attitude. It is called the cycle of satisfaction. In other words, the revised attitude affects the intentions to perform a purchase from the firm.

The *third stage* is conative loyalty. It is deeper than the previous two stages. Once the consumer perceives the value in cognitive stage, and obtains satisfaction in affective stage, then it emerges into commitment to repurchase. At this stage, the consumer not only has an intention to patronize, but would also encourage relatives, friends, and colleagues to shop at certain favorable stores. Eventually, this repurchase intention is converted to action.

The *last stage* is action loyalty. It is the habit and routinized response behavior. The consumer in this category particularly ignores the competitors' offerings because they will not engage in searching and evaluating other products or services. In addition, they will not pay attention to the competitors' marketing activity.

Oliver's four-stage loyalty model has been empirically tested in few studies. All these studies were mainly in U.S. and Europe. From the findings of retail setting studies, it was observed that the antecedent of cognitive loyalty is represented by the store image dimensions (Evanschitzky & Wunderlich, 2006; Harris & Goode, 2004; Omar & Sawmong, 2007; Sawmong & Omar, 2004; Sivadas & Baker-Prewitt, 2000), while the antecedent of affective loyalty was represented by satisfaction (Sawmong & Omar, 2004; Sivadas & Baker-Prewitt, 2000). Likewise, the antecedent of conative loyalty is represented by repurchase intentions/loyalty program (Omar & Sawmong, 2007; Sawmong & Omar, 2004; Sivadas & Baker-Prewitt, 2000).

As postulated in Oliver's four-stage loyalty model, the last stage is action loyalty. It is the result of the transition from attitudinal level of conative loyalty to behavioral level of action loyalty. Thus, the antecedent of action loyalty is conative loyalty. The positive relationship between conative loyalty and action loyalty is supported by previous studies (Back & Parks, 2003; Evanschitzky & Wunderlich, 2006; Harris & Goode, 2004; Sivadas & Baker-Prewitt, 2000). East, Gendall, Hammond, and Lomax (2005) highlighted that the study of loyalty should take into consideration of the both congruence and interaction in attitude-behavior relationship. Thus, the hypotheses to determine the relationships between Oliver's four-stage loyalty model are:

- ✍ **Hypothesis 1 :** Cognitive loyalty has a positive effect on affective loyalty.
- ✍ **Hypothesis 2 :** Affective loyalty has a positive effect on conative loyalty.
- ✍ **Hypothesis 3 :** Conative loyalty has a positive effect on action loyalty.

Antecedents of Cognitive Loyalty

(1) Store Atmosphere and Cognitive Loyalty : Kotler (1973) argued that atmospherics is the effort of the retailer to design an environment in order to produce specific emotional effects that increase purchases. The author highlighted that atmosphere can affect purchase behavior through attention-creating medium, message-creating medium, and affect-creating medium.

The previous empirical studies (e.g., Bloemer & Odekerken-Schroder, 2002; Chang & Tu, 2005; Jinfeng & Zhilong, 2009) in relation to store image revealed that store atmosphere has a positive effect on cognitive loyalty. While other researchers (e.g., Kotler, 1973; Sit, Merrilees, & Birch, 2003; Sherman, Mathur, & Smith, 1997) acknowledged that a conducive store atmosphere has an impact on the consumers' perceptions of value and their store patronage intentions. Thus, the hypothesis is:

- ✍ **Hypothesis 4:** Store atmosphere is positively related to cognitive loyalty.

(2) Convenience and Cognitive Loyalty : The issue of non-monetary cost is central to the convenience concept. It is related to time and energy expenditure or effort. Time saving by the consumer means reallocating time across activities to achieve greater efficiency, while the consumer's energy expenditure or effort will influence perceived convenience (e.g., opening hours, location, and parking) and satisfaction (Berry, Seiders, and Grewal, 2002). Convenience in the retail setting can be explained from various perspectives. They are retail convenience (Kelly, 1958), shopping convenience (Seiders, Berry, & Gresham, 2000), and service convenience (Berry, Seiders, & Grewel, 2002).

The previous empirical studies (e.g., Bloemer & Odekerken-Schroder, 2002; Brown, 2004; Chang & Tu, 2005; Gendall et al., 2000; Jinfeng & Zhilong, 2009; Koo, 2003) in relation to store image revealed that convenience has a positive effect on cognitive loyalty. While other researchers (e.g., Seiders, Berry, & Gresham, 2000; Seiders, Voss, Grewel, & Godfrey, 2005) disclosed that shopping convenience provided by retailers is important to store patronage. Thus, the hypothesis is:

- ✍ **Hypothesis 5:** Convenience is positively related to cognitive loyalty.

(3) Facilities and Cognitive Loyalty : Facilities refer to the provisions made to ease the shopping process and the infrastructure that enhances the consumer's comfort while shopping. According to researchers, consumers tend to view a store with good facilities in a favourable light. Consumers' shopping orientations determine their preference for facilities, therefore, facilities contribute to differentiating a retailer from its competition. Also, it was found that facilities have a positive effect on cognitive loyalty. Hence, the hypothesis is :

- ✍ **Hypothesis 6:** Facilities are positively related to cognitive loyalty.

(4) Merchandise and Cognitive Loyalty : Merchandise quality/product quality is defined as the consumers' judgment of the excellence of the product or service (Zeithaml, 1988). Grewal (1995) argued that firms that focus on the consumers' expectations of product quality will increase customer satisfaction and subsequently lead to loyalty. The author emphasized the importance of increasing the consumers' expectations of product quality, because the consumers will trade-off the product quality expectations with selling price in determining their expectations of value.

The previous empirical studies (e.g., Koo, 2003) in relation to store image revealed that merchandise/product quality has a positive effect on cognitive loyalty ; while other researchers (e.g., Grewal, 1995; Sweeney, Soutar, & Johnson, 1996) acknowledged that the consumers' perceptions of the product quality and quality of a store related to customer loyalty. Thus, the hypothesis is:

✎ **Hypothesis 7:** Merchandise is positively related to cognitive loyalty.

(5) Perceived Value and Cognitive Loyalty : Zeithaml (1988) defined perceived value as the consumers' overall assessment of the utility of a product based on perceptions of what is received and what is given. The author identified four diverse meanings of value, namely, (a) value is low price; (b) value is what I want in a product; (c) value is the quality I get for the price; and (d) value is what I get for what I give. In addition, the author highlighted that customers who perceived "value for money" were more satisfied than customers who did not perceive "value for money".

Moore and Carpenter's (2006) empirical findings revealed that price cues affected consumer format choice. Price consciousness and sale proneness had positive effects on patronage of retail formats that implemented low cost strategies, while prestige sensitivity and price/quality had positive effects on patronage of retail formats that implemented higher price strategies.

Previous empirical studies (e.g., Brown, 2004 ; Gendall et al., 2000 ; Jinfeng & Zhilong, 2009 ; Koo, 2003) in relation to store image revealed that perceived value has a positive effect on cognitive loyalty ; while other researchers (e.g., Baker, Parasuraman, Grewal, & Voss, 2002; Moore & Carpenter, 2006; Sweeney & Soutar, 2001; Varki & Colgate, 2001; Woodruff, 1997; Yavas, 2003) acknowledged that the perceived value had a strong influence on customer loyalty. Thus, the hypothesis is:

✎ **Hypothesis 8 :** Perceived value is positively related to cognitive loyalty.

(6) Service Quality and Cognitive Loyalty : Parasuraman, Zeithaml, and Berry (1985) argued that consumers' perceptions of service quality are along a continuum ranging from ideal quality to totally unacceptable quality, depending on whether the customers perceived the service they receive as meeting, falling short of, or exceeding their expectations. Similarly, Oliver (1980) argued that service quality is about consumers' prior expectations about the performance of a firm, and this attitude affects their intentions to purchase.

The empirical findings from the previous studies (e.g., Brown, 2004 ; Chang & Tu, 2005 ; Jinfeng & Zhilong, 2009; Koo, 2003; Solvang, 2007) in relation to store image revealed that service quality had a positive effect on cognitive loyalty. While other researchers (e.g., Abu, 2004, Cronin & Taylor, 1992; Osman & Ismail, 1989; Magi & Julander, 1996) acknowledged that service quality is the contributing factor for customer loyalty. Thus, the hypothesis is:

✎ **Hypothesis 9:** Service quality is positively related to cognitive loyalty.

(7) Promotion Activity and Cognitive Loyalty : Promotion has become more important in today's highly competitive retail environment due to multiple-store patronage. The marketing literature has acknowledged grocery store-switching as evidence of opportunistic cherry picking behavior. The consumers' switching behavior is to benefit from temporary promotional offers (Gijsbrechts, Campo, & Nisol, 2008). In addition, shoppers who choose a store on the basis of price promotions may switch stores frequently (Mulhern & Padgett, 1995).

Previous empirical studies (e.g., Chang & Tu, 2005) in relation to store image revealed that promotion activity has a positive effect on cognitive loyalty. While other researchers (e.g., Gijsbrechts, Campo, & Nisol, 2008; Walters, 1988; Wakefield & Baker, 1998) highlighted that promotion allows retailers to gain more customers as

compared to retailers that do not participate in promotional activity. Thus, the hypothesis is:

✎ **Hypothesis 10:** Promotion activity is positively related to cognitive loyalty.

(8) Antecedent to Affective Loyalty : Oliver's model classifies affective loyalty as both liking and experiencing satisfaction. The result of satisfaction and dissatisfaction has a direct influence on attitude change (Oliver, 1997). If transaction satisfaction exists over time, then it will emerge into cumulative satisfaction (Anderson, Fornell, & Lehmann, 1994; Oliver, 1997; Omar & Sawmong, 2007), and develop into affective loyalty. The past studies on Oliver's model reveal that customer satisfaction (Back & Parks, 2003) is deployed as an antecedent for affective loyalty. Consistent with Oliver's model, the variable that has a positive effect on affective loyalty is customer satisfaction. It is elaborated in the preceding paragraphs.

(9) Customer Satisfaction and Affective Loyalty : Oliver (1997) defined satisfaction as consumers' fulfillment response. It is a judgment that a product or service (either itself or its feature) provides a pleasurable level of consumption related fulfillment. The levels of fulfillment can be under- or over-fulfillment. The author argued that satisfaction does not influence repurchase behavior; it only has an effect on the emotional phase of loyalty. It is, therefore, a necessary but insufficient condition of behavioral loyalty.

Meanwhile, many empirical studies have consistently identified that there is a positive relationship between satisfaction and loyalty. The link between satisfaction and loyalty can either be a direct effect or known as antecedent (e.g., Binninger, 2008; Hennig-Thurau, Gwinner, & Gremler, 2002; Solvang, 2007), or an indirect effect or known as the mediator/moderator (e.g., Bloemer & Odekerken-Schroder, 2002; Brown, 2004; Caruana, 2002; Cronin, Brady, & Hult, 2000; Chang & Tu, 2005). In addition, the previous studies (Sawmong & Omar, 2004; Sivadas & Baker-Prewitt, 2000) on Oliver's model disclosed that customer satisfaction has a positive relationship with affective loyalty. Thus, the hypothesis is:

✎ **Hypothesis 11:** Customer satisfaction is positively related to affective loyalty.

(10) Antecedents to Conative Loyalty : Conative loyalty is developed when a customer demonstrates a high level of satisfaction, which is the commitment to repurchase/behavioral intention (Solvang, 2007).

As for switching costs dimension, there are two antecedents that are related to switching costs, namely, loyalty program and retailer brand equity. Solvang (2007) highlighted that a loyalty program has the ability to increase the barrier of switching by means of switching costs; while Evanschitzky and Wunderlich's (2006) empirical findings stated that customers who are committed to loyalty programs lead to conative loyalty. Similarly, Corstjens and Lal (2000) highlighted that retailer brand can play a role in increasing store-switching costs, which leads to greater store differentiation and higher profits for retailers. The antecedents to cognitive loyalty are elaborated in the preceding paragraphs.

(11) Loyalty Program and Conative Loyalty : The critical success factors of a customer loyalty program are its benefits. The benefits must be able to have the right combination of hard (financial) and soft (non-financial) benefits, and these benefits must have a high-perceived value for its members (Butscher, 2002). O'Brien and Jones (1995) highlighted that a loyalty program should be perceived as valuable by the customers. The authors suggested five elements that determine the value of the loyalty program, they are (a) cash value of redemption rewards; (b) the range of choice of these rewards; (c) the aspirational value of rewards; (d) the perceived likelihood of achieving rewards; and (e) the scheme's ease of use.

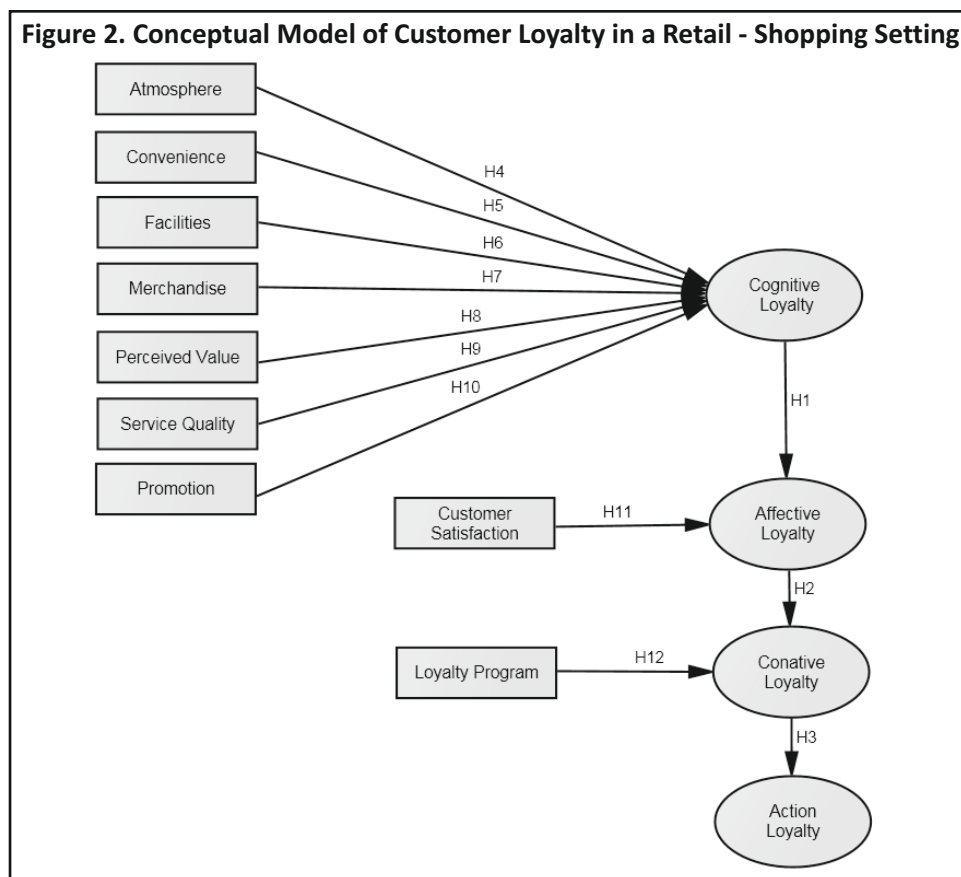
The extant literature in retailing reveals that the majority of the correlation between loyalty program and customer loyalty falls between moderate and no correlation in developed countries, such as U.S. and Europe.

Turner and Wilson (2006) highlighted that loyalty cards will have less impact on the store loyalty once they reach maturity stage.

However, the studies by Nordhoff, Pauwels, and Odekerken-Schroder (2004) and Sharp and Sharp (1997) revealed that in countries such as Singapore and Australia, there is a positive correlation between loyalty program and customer loyalty. This indicates that these countries, which are still at the early adopting stage, have a huge potential for the loyalty program to be implemented in order to achieve higher customer retention. Based on these arguments, therefore, it is interesting to find out whether the loyalty program has any significant impact on customer loyalty in the Indian retail-shopping context.

✎ **Hypothesis 12:** Loyalty program is positively related to conative loyalty.

(12) The Development of the Proposed Conceptual Model : The proposed conceptual model adapts Oliver's four - stage loyalty model (1997) as a backbone of the conceptual model. It consists of four constructs namely, cognitive loyalty, affective loyalty, conative loyalty, and action loyalty, which serve as endogenous variables. The cognitive loyalty is fundamental to customer loyalty and it is the basis for the next three loyalty stages of affective loyalty, conative loyalty, and action loyalty. The first three stages are attitudinal aspects, while the last stage (action loyalty) is the behavioral aspect of customer loyalty. As postulated in Oliver's model, the components of the store image occur at the cognitive level, and they have been empirically tested (Evanschitzky & Wunderlich, 2006; Harris & Goode, 2004; Omar & Sawmong, 2007; Sawmong & Omar, 2004; Sivadas & Baker-Prewitt, 2000). The last is to assign the antecedents of respective loyalties based on the hypotheses stated in the previous sections.



The antecedents for cognitive loyalty are the components of store image, namely, perceived value, service quality, convenience, product quality, product selection, store atmosphere, and promotion activity. The antecedent for affective loyalty is customer satisfaction. Likewise, the antecedents for conative loyalty are customer commitment, loyalty program, and retail brand equity. Thus, the conceptual model of customer loyalty in the retail setting is shown in the Figure 2.

Research Methodology

(1) Sample and Data Collection : In this study, the target population is the departmental store customers in NCR region of India. The respondents in the age group between 18- 60 years visited malls at least once a month, and residents of Delhi NCR for more than 1 year should have done some purchasing during the visit. All the shoppers visiting department stores (Westside, Lifestyle, Pantaloons, and Shoppers Stop) either in standalone stores or 'malls' form the population of the study (Table 1).

Table 1. Demographic Analysis

Demographic Characteristics	Measures	Frequency	Valid Percentage	Cumulative Percentage(%)
Biological Gender (n = 269)	Male	138	51.4	51.4
	Female	131	48.6	100.0
	Total	269	100.0	
Age (n = 269)	(15-25) yr	61	22.8	22.8
	(26-35) yr	86	31.9	54.7
	(36-45) yr	81	30.1	84.8
	Above 46 yr	41	15.2	100.0
	Total	269	100.0	
Occupation (n = 269)	Self-employed/Business	127	47.1	47.1
	Salaried	142	52.9	100.0
	Total	269	100.0	
Geographic Region (n = 269)	Delhi	75	28.0	28.0
	Noida	61	22.8	50.8
	Gurgaon	62	23.0	73.8
	Ghaziabad	70	26.2	100.0
	Total	269	100.0	
Education (n = 269)	Non Graduate	63	23.4	23.4
	Graduate	73	27.3	50.6
	Post Graduate	70	26.2	76.8
	PG+	62	23.2	100.0
	Total	269	100.0	
Departmental Retail Store (n = 269)	Pantaloons	83	30.8	30.8
	Shopper Stop	83	30.8	61.6
	Westside	52	19.3	80.9
	Spencer	51	19.1	100.0
	Total	269	100.0	

Prior to data collection, we contacted each mall manager or executive to request for permission to collect data using the mall intercept method. Every fifth shopper who passed by the collection location was asked to participate in the study. The instrument used for data collection is self-administered questionnaires. Data collection exercises were conducted from 11am to 5pm on Saturday and Sunday during the months of October and November in 2013. Kelloway (1998) suggested that a sample size of at least 200 observations would be the appropriate minimum for structural equation modeling. The questionnaire was administered to 269 respondents comprising of frequent customers of consumer electronics in Indian National Capital Region (NCR) (Table 1). The selection of the respondents was done on a convenience basis. On the basis of responses received, confirmatory factor analysis (CFA) and path analysis (SEM) were conducted using AMOS.

The Table 1 presents the frequencies and percentages of the respondents - customers divided according to gender, age, occupation, and education. Specifically, the final sample consisted of 138 men (51.4%) and 131 women (48.6%). The respondents have been categorized into five age ranges. All the age categories present an almost balanced distribution. The majority of the sample was salaried (52.8%) and relative to the educational level, slightly more than half of the sample were graduates or postgraduates (76.8%).

(2) The Development of the Instrument : The measurement scales of respective constructs in this study are adapted from previous studies that have been validated to be reliable. Modifications were made in the wording of the items/questions in order to meet the consistency among constructs. Additional items/questions were added in a few constructs in order to reflect the local retail-shopping context.

Table 2. Summary of the Original Measurement Scales and their Reliability

Construct	Measurement Scale	No. of Items	Original		Adapted	
			Scale	Reliability	No. of Items	Scale
Atmosphere	Chowdhury, Reardon, & Srivastava (1998)	11	7-point Likert	0.84	4	5-point Likert
Convenience	Dabholkar, Thorpe, & Rentz (1996)	28	5-point Likert	0.51 to 0.70	4	5-point Likert
Facilities	Kent (2007)	5	7-point Likert	0.81	4	5-point Likert
Perceived Value	Chowdhury, Reardon, & Srivastava (1998)	5	7-point Likert	0.88	4	5-point Likert
Merchandise	Chowdhury, Reardon, & Srivastava (1998)	5	7-point Likert	0.84	4	5-point Likert
Promotion	Laroche, Prons, Zgolli, Cervellon, & Kim (2003)	4	9-point Likert	0.76 to 0.85	4	5-point Likert
Service Quality	Chowdhury, Reardon, & Srivastava (1998)	28	5-point Likert	0.51 to 0.70	4	5-point Likert
	Dabholkar, Thorpe, & Rentz (1996)					
Loyalty Program	Morgan & Hunt (1994); Burnham, Frels, & Mahajan (2003)	4	7-point Likert	0.77	4	5-point Likert
Customer Satisfaction	Bloemer & Odekerken-Schroder (2002)	5	9-point Likert	0.92	4	5-point Likert
Cognitive Loyalty	Westbrook (1981)	15	5-point Likert	0.68 to 0.87	4	5-point Likert
Affective Loyalty	Oliver (1997)	5	5-point Likert	0.63 to 0.83	4	5-point Likert
Conative Loyalty	Zeithaml, Berry, & Parasuraman (1996)	6	5-point Likert	0.66 to 0.85	4	5-point Likert
Action Loyalty	Evanschitzky & Wunderlich (2006)	4	5-point Likert	0.71 to 0.80	4	5-point Likert

The instrument consists of 13 measurement scales with nine in exogenous variables (store atmosphere, convenience, facilities, merchandise, perceived value, service quality, promotion, customer satisfaction, loyalty program) and four in endogenous variables (cognitive loyalty, affective loyalty, conative loyalty, and action

Table 3. Reliability of the Final Construct with their Variables and Codes

Factors	Variables	Alpha
Atmosphere (Atmos)	Fashionability of store interior (Atmos1)	0.861
	Style of décor in store (Atmos2)	
	Music in store (Atmos3)	
	Colors used in store (Atmos4)	
Convenience (Conv)	Time it takes to travel to store (Conve1)	0.863
	Accessibility of store (Conve2)	
	Parking space (Conve3)	
	shopping ease (Conve4)	
Facilities (Facil)	Position/Width of aisles in store (Facil1)	0.823
	Number of trial rooms (Facil2)	
	Accessibility of merchandise rails (Facil3)	
	Baggage Counter (Facil4)	
Perceived Value (Value)	Charge reasonable prices (Value1)	0.799
	The prices are low compared to the competitors (Value2)	
	The price - quality relation (Value3)	
	Department store offers very competitive pricing (Value4)	
Merchandise (Merc)	Varieties of merchandise categories (Merch1)	0.810
	Quality of merchandise in store (Merch2)	
	Availability of designer label merchandise (Merch3)	
	Carry the latest fashions and styles (Merch4)	
Promotion (Prom)	I use the store circular/flier advertisements to decide which store I will shop at (Promo1).	0.823
	Prior to shopping, I will check all the fliers for promotional activities (Promo2).	
	I value "Lowest price offers" tagline as advertised by the store (Promo3).	
	Store advertisements have motivated me to shop more often (Promo4).	
Service Quality (Serv)	Friendliness of sales personnel (Servi1)	0.790
	Courteousness of sales personnel (Servi2)	
	Return and exchange (Servi3)	
	Prompt service (Servi4)	
Loyalty Program (Prog)	I am committed to loyalty programs that are offered by the store (Prog1).	0.907
	Loyalty programs offered by the store are very important to me (Prog2).	
	Switching to other store would mean losing points that I have accumulated (Prog3).	
	I will lose benefits of being a long-term customer if I leave the department store (Prog4).	
Customer Satisfaction (Satis)	Department store offers meet my expectations (Satis1).	0.805
	I believe that I did the right thing when I chose to shop at Department store (Satis2).	
	I am satisfied with price/quality ratio (value for money) of Department store (Satis3).	
	I am satisfied with the service I get from the store (Satis4).	

Cognitive Loyalty (Cog)	Department store provides good value when compared to other retailers (Cog1)	0.743
	Department store provides a good service to their customers (Cog2).	
	Department store has a wide range of products to meet customer demands (Cog3).	
	Department stores have a good store atmosphere (Cog4).	
Affective Loyalty (Aff)	I have a positive attitude toward the Department store (Aff1).	0.815
	I like Department stores' offerings (Aff2).	
	I like the features of Department store services and offers (Aff3).	
	I like the performance and services of the Department store (Aff4).	
Conative Loyalty (Con)	I will say positive things about Department stores to other people (Con1).	0.792
	I will recommend Department store to someone who seeks advice (Con2).	
	I will encourage friends to go to Department store (Con3).	
	I consider Department store as my first choice to shop (Con4).	
Action Loyalty (Act)	I encouraged my relatives, friends, and colleagues to shop at Department store (Act1).	0.821
	I said positive things about Department store to other people (Act2).	
	I shopped at Department store frequently (Act3).	
	I obtained loyalty card(s) from Department store (Act4).	

Table 4. Validity Estimates

Construct	(CR)	(AVE)	(MSV)	(ASV)	Convergent Validity	Discriminant Validity
Atmosphere	0.861	0.556	0.457	0.257	Yes	Yes
Convenience	0.863	0.567	0.345	0.198	Yes	Yes
Facilities	0.823	0.540	0.416	0.234	Yes	Yes
Perceived Value	0.799	0.502	0.416	0.187	Yes	Yes
Merchandise	0.810	0.518	0.231	0.144	Yes	Yes
Promotion	0.823	0.545	0.353	0.165	Yes	Yes
Service	0.790	0.556	0.482	0.318	Yes	Yes
Trans	0.827	0.552	0.256	0.179	Yes	Yes
Program	0.907	0.710	0.415	0.231	Yes	Yes
Satisfaction	0.805	0.522	0.482	0.296	Yes	Yes
Cognitive Loyalty	0.743	0.493	0.426	0.243	Yes (almost)	Yes
Affective Loyalty	0.815	0.532	0.356	0.214	Yes	Yes
Conative Loyalty	0.792	0.517	0.241	0.127	Yes	Yes
Action Loyalty	0.821	0.571	0.323	0.164	Yes	Yes

loyalty). The summary of the original measurement scales and their reliability are shown in the Table 2. Before testing the hypotheses, the scales were tested for validity and reliability using Cronbach's alpha (Nunnally, Bernstein, & Berge, 1967).

(3) Reliability Analysis : All constructs were found to be reliable as their individual CR values are greater than the floor estimate of 0.7 (Nunnally, 1978) (Table 3).

(4) Validity Analysis : Towards establishing validity of independent constructs and the overall measurement

model, confirmatory factor analysis (CFA) was carried out. Validity measures are mainly of three types, that is, content validity, convergent validity, and discriminant validity.

(i) Content Validity : The content validity of a construct can be defined as the degree to which the measure spans the domain of the construct's theoretical definition (Rungtusanatham, Forza, Filippini, & Anderson, 1998). For the purpose of this study, content validity of the instrument was established in consultation with academicians and professional domain experts.

(ii) Convergent Validity : Convergent validity refers to the degree to which multiple methods of measuring a variable provide the same results (O'Leary-Kelly & Vokurka, 1998). Convergent validity can be established with the help of construct reliability (*CR*) based on Cronbach's alpha and average variance explained (*AVE*). The following criteria must be satisfied towards ensuring convergent validity: $CR > 0.7$, $CR > AVE$, and $AVE > 0.5$ (Hair, Ringle, & Sarstedt, 2010). The alpha value of all the constructs is higher than 0.7. *AVE* of all individual constructs was found to be greater than 0.5. Furthermore, in case of all individual constructs, the *CR* (alpha) statistic is significantly greater than their respective *AVE* statistic (Table 4). Thus, all individual constructs satisfy all pre-requisites of convergent validity.

(iii) Discriminant Validity : Discriminant validity is the degree to which the measures of different latent variables are unique. Discriminant validity is ensured if a measure does not correlate very highly with other measures from which it is supposed to differ (O'Leary-Kelly & Vokurka, 1998). Discriminant validity is established on the basis of *AVE* and maximum shared variance (*MSV*). Criteria for ensuring discriminant validity are $MSV < AVE$ and $ASV < AVE$ (Hair et al., 2011). Within the present study, *MSV* and *ASV* for each of the individual constructs have been determined (Table 4). The discriminant validity statistics for the individual constructs were determined using Microsoft Excel based validity concerns toolkit developed by Prof. Gakingston.

(5) Assumptions in the Conduct of SEM Analysis : A critically important assumption in the conduct of SEM analysis in general, and in the use of AMOS in particular (Arbuckle, 2007) is that the data are multivariate normal and multivariate outliers should be checked. This requirement is rooted in large sample theory from which the SEM methodology was spawned. West et al. (1995) and Kline (2005) considered rescaled beta values equal to or greater than 7 to be indicative of early departure from normality. Using this value of 7 as guide, a review of kurtosis values reveals no item to be substantially kurtotic.

Outliers represent cases whose scores are substantially different from all the others in a particular set of data. A univariate outlier has an extreme score on a single variable ; whereas, a multivariate outlier has extreme scores on two or more variables (Kline, 2005). A common approach to the detection of multivariate outliers is the computation of the squared Mahalanobis distance (D^2) for each case. This statistic measures the distance in standard deviation units between a set of scores for one case and the sample means for all variables (centroids). Typically, an outlying case will have D^2 value that stands distinctively apart from all other D^2 values. A review of these values reported shows minimal evidence of serious multivariate outliers.

Data Analysis, Results, and Findings

(1) Model Fit Estimation – Measurement Model : Upon satisfaction of reliability and validity of individual constructs as well as the overall measurement model, the study proceeded to determine fitness of the overall measurement model (Figure 3) based on model fit indices generated as a part of AMOS output. Model fit is assessed on the basis of $CMIN/df$, p -value, comparative fit index (CFI), goodness of fit index (GFI), adjusted goodness of fit index (AGFI), root mean square error of approximation (RMSEA) and P close. Model fit indices

Figure 3. A Measurement Model

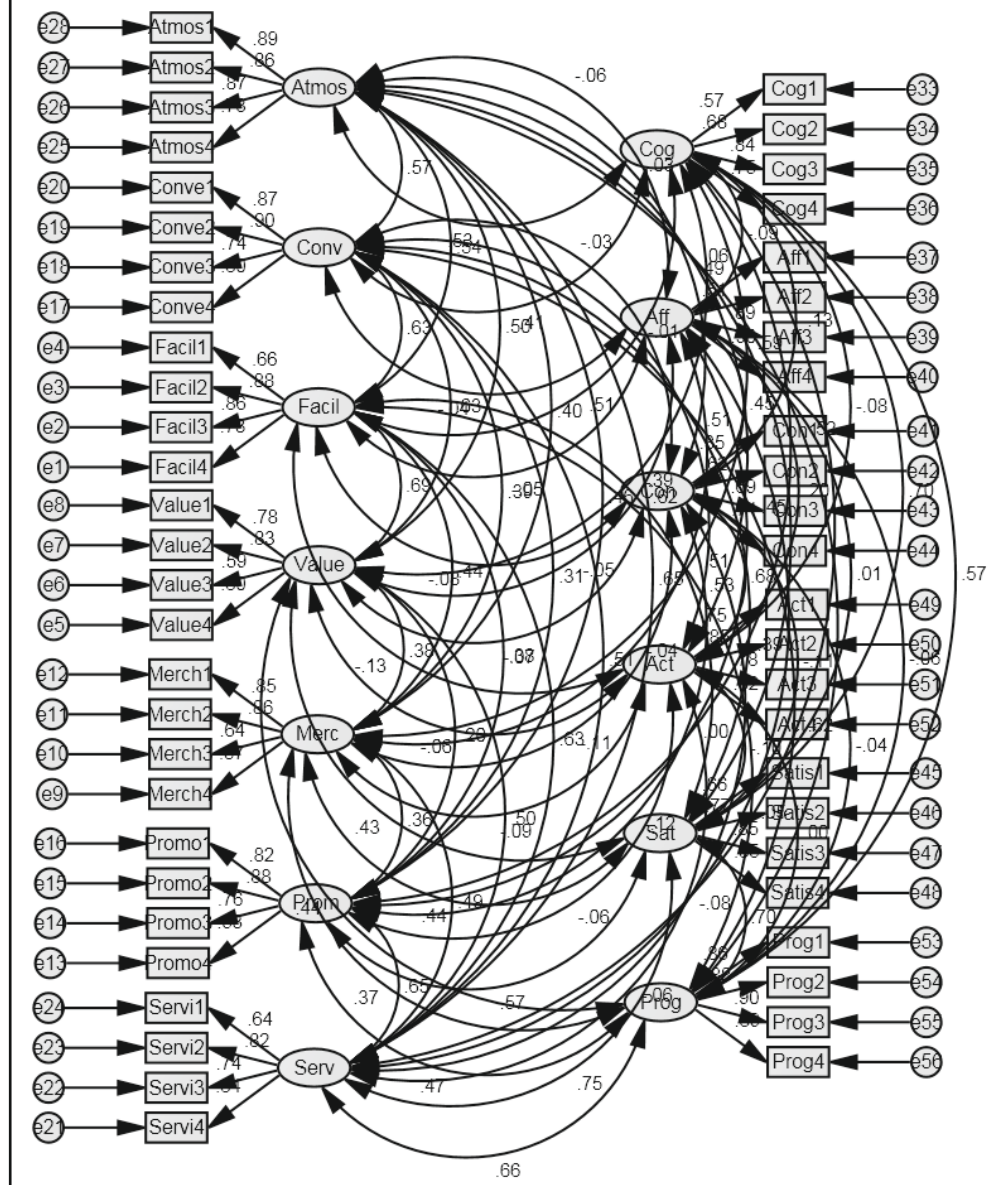
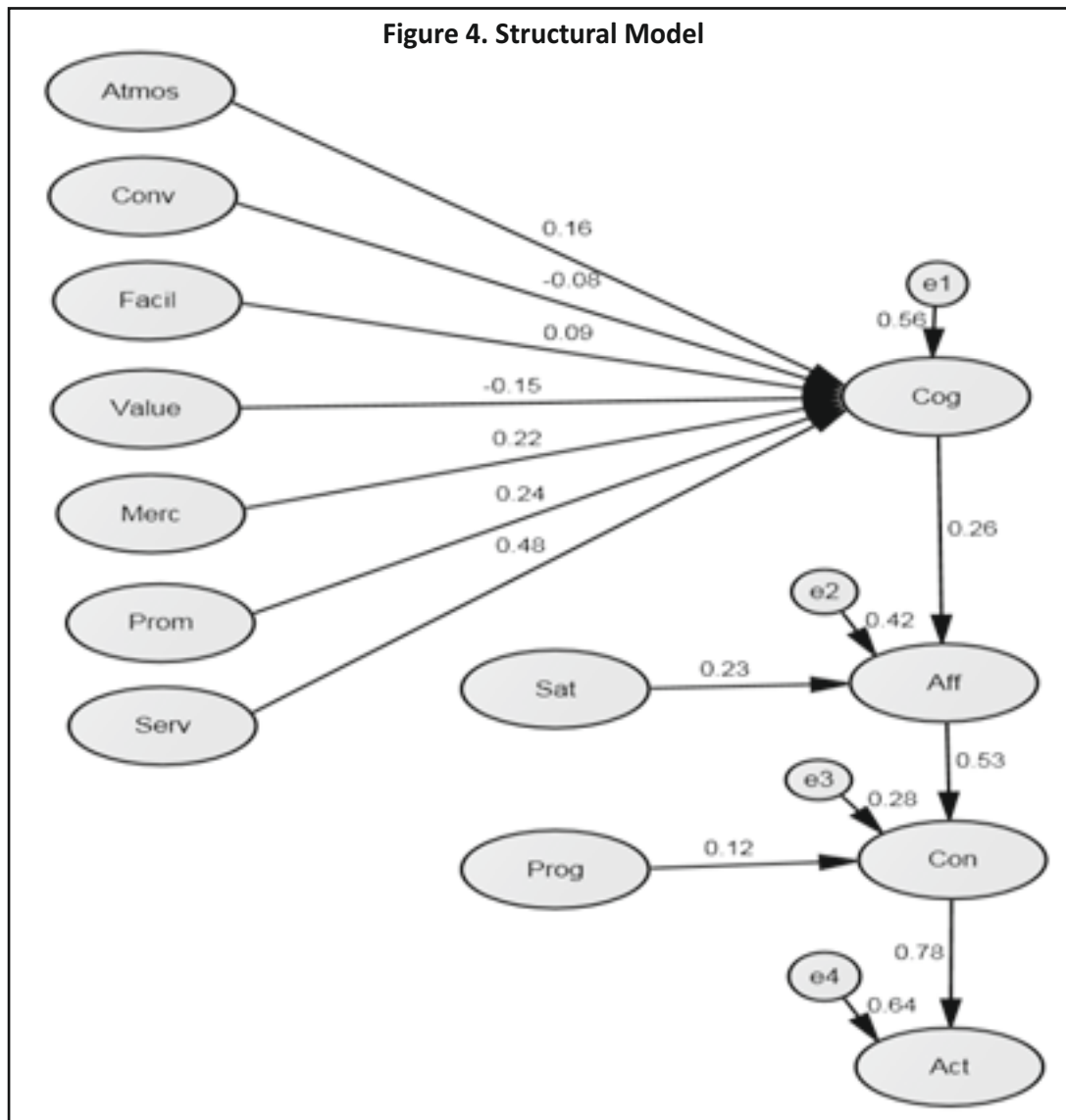


Table 5. Model Fit Indices (Proposed Model)

Indices	Recommended Value	Model Fit Indices
GFI	≥ 0.95	0.88
<i>p</i> -value	≥ 0.05	0.00
CFI	≥ 0.95	0.94
CMIN/df	< 3	2.01
AGFI	≥ 0.80	0.85
RMSEA	≤ 0.05	0.05
P close	≥ 0.05	0.05



for all the individual constructs were calculated and the results have been indicated in the Table 5. All the constructs, that is, store atmosphere, convenience, facilities, merchandise, perceived value, service quality, promotion, customer satisfaction, loyalty program, cognitive loyalty, affective loyalty, conative loyalty, and action loyalty generated good results with respect to all the specified indices, and hence, were deemed fit.

(2) Structural Model : The Figure 4 shows the overall explanatory power, and the standardized path regression coefficients that indicate the direct influences of the predictor upon the predicted latent constructs for the model and the associated sig. values of the paths of the research model. The fit indices for the full model are chi sq value = 1.343, $p = 0.070$, $RMSEA = .045$, $GFI = .944$, and $CFI = .979$. Although the chi sq test is sig at $p < 0.05$, all the other statistics are within the acceptable range. This indicates an acceptable model fit. Majority of the links including Oliver's loyalty model are positive and significant. The variance for cognitive loyalty is 0.56, the variance for affective loyalty is 0.42, and the variance for conative loyalty is 0.28. Likewise, the variance for action loyalty is 0.64.

Table 6. Summary of Support for Hypotheses Based on the Results of SEM in the Conceptual Model

Hypothesis : Path Proposed (Construct relationship)	Stand. Reg. Weight	Critical Ratio	p-value (Sig)	Status
H1: Cognitive loyalty → Affective Loyalty	.259	4.519	***	Sig
H2: Affective Loyalty → Conative Loyalty	.529	10.210	***	Sig
H3: Conative Loyalty → Action Loyalty	.776	20.135	***	Sig
H4: Atmosphere → Cognitive loyalty	.158	3.899	***	Sig
H5: Convenience → Cognitive loyalty	-.076	-1.875	.061	Not sig
H6: Facilities → Cognitive loyalty	.091	2.238	.025	Sig
H7: Merchandise → Cognitive loyalty	.215	5.311	***	Sig
H8: Perceived Value → Cognitive loyalty	-.146	-3.594	.083	Not sig
H9: Service Quality → Cognitive loyalty	.481	11.858	***	Sig
H10: Promotion → Cognitive loyalty	.243	6.002	***	Sig
H11: Customer satisfaction → Affective loyalty	.231	4.033	***	Sig
H12: Loyalty Program → Conative loyalty	.160	0.305	.035	Sig

Note: Not sig = not-significant; Sig = significant ; Note : The *** indicate that the value is less than 0.000 and is significant.

(3) Hypotheses Testing (Direct Effect) : Based on the revised conceptual model (Figure 4), the hypotheses testing (direct effect) was conducted. The standardized regression weights from the respective direct pathways that related to hypotheses, derived from the results of the revised model, are shown in the Table 6.

(i) Hypotheses 1 to 3 (Oliver's Four-Stage Loyalty Model) : The results in the Table 6 indicate that the pathways from cognitive loyalty to affective loyalty ($\beta = 0.259$, $CR = 4.519$, $p < 0.000$) (H1), affective loyalty to conative loyalty ($\beta = 0.529$, $CR = 10.210$, $p < 0.000$) (H2), and conative loyalty to action loyalty ($\beta = 0.776$, $CR = 20.135$, $p < 0.000$) (H3) are significant. Therefore, the three hypotheses (H1 to H3) are fully supported.

(ii) Hypotheses 4 to 10 (the Antecedents of Cognitive Loyalty) : The results in Table 6 indicate that the pathways from atmosphere to cognitive loyalty ($\beta = 0.158$, $CR = 3.899$, $p < 0.000$) (H4), facilities to cognitive loyalty ($\beta = 0.091$, $CR = 2.238$, $p = 0.025$) (H6), merchandise to cognitive loyalty ($\beta = 0.215$, $CR = 5.311$, $p < 0.000$) (H7), service to cognitive loyalty ($\beta = 0.481$, $CR = 11.858$, $p < 0.000$) (H9), and promotion to cognitive loyalty ($\beta = 0.243$, $CR = 6.002$, $p < 0.000$) (H10) are significant and positively related ; while perceived value to cognitive loyalty ($\beta = -0.146$, $CR = -3.594$, $p > 0.05$) (H8) and convenience to cognitive loyalty ($\beta = -0.076$, $CR = -1.875$, $p > 0.05$) (H5) are not significant. Therefore, the hypotheses 4, 6, 7, 9 and 10 are supported, while hypotheses 5 and 8 are not supported.

(iii) Hypothesis 11 (the Antecedents of Affective Loyalty) : The results in Table 6 indicate that the pathway from customer satisfaction to affective loyalty ($\beta = 0.231$, $CR = 4.033$, $p < 0.05$) (H11) is significant. Therefore, hypothesis 11 is supported.

(iv) Hypotheses 12 (the Antecedents of Conative Loyalty) : The results in Table 6 indicate that the pathway from loyalty to conative loyalty ($\beta = 0.160$, $CR = 0.305$, $p = 0.35$) (H12) is significant. Therefore, hypothesis 12 is supported.

Discussion and Conclusion

This study hypothesizes (H1 to H3) that cognitive loyalty has a positive effect on affective loyalty, affective loyalty has a positive effect on conative loyalty, and conative loyalty has a positive effect on action loyalty. The results indicate that all the three pathways (H1 to H3) of cognitive loyalty to affective loyalty, affective loyalty to conative loyalty, and conative loyalty to action loyalty are positive and significant (Table 6). The study concludes that the store respondents' loyalty levels evolve according to loyalty stages. Thus, customer loyalty in the Indian retail-shopping setting evolves in four stages. This study hypothesizes that out of the seven components in store image, there are five significant drivers of cognitive loyalty, while the other two are insignificant (Table 6). The significant drivers are store atmosphere, facilities, merchandise, service quality, and promotion. The significant results obtained in this study are consistent with previous studies (e.g., Bloemer & Odekerken-Schroder, 2002; Brown, 2004 ; Chang & Tu, 2005; Jinfeng & Zhilong, 2009 ; Koo, 2003; Solvang, 2007). They acknowledged that a conducive store atmosphere, organized facilities, superior product quality/merchandise, unique service quality, and attractive promotion schemes have an impact on the consumers' perceptions of value and their store patronage intentions.

Store atmosphere is an emerging strategic marketing tool in a dynamic retailing environment. This is due to (a) store atmosphere becoming store differentiation because modern consumers often expect shopping to be more than simply the purchase of products; (b) consumers seeking excitement and arousal from the environment of a retail store; (c) as the number of retailers increases, atmospherics become one of the important tools for attempting to attract and hold a specific segment of the market (Kotler, 1973).

Managers should arrange appealing physical facilities in a store. *Physical facilities* are indicators of expected quality since consumers infer the quality of services and goods from the physical facilities of the store. Furthermore, consumer satisfaction caused by physical facilities enhances customer loyalty (Jinfeng & Zhilong, 2009). Moreover, good facilities, such as clean washrooms, appealing decoration and lighting, and reasonable collocation of aisles may deliver cues of high retailer perceived quality. Also, the reasons that the store is able to obtain more customers is because the department store also provides a large variety/quality of assortment (Oppewal & Koelemeijer, 2005) and cost minimization over transportation (Krider & Weinberg, 2000). In addition, the breadth (number of brands) and depth (number of stock keeping units) of an assortment offered in a shopping center helps retailers cater to the heterogeneous tastes of their patrons (Dhar, Hoch, & Kumar, 2001). The results indicate that the shopper's experienced service quality is exceeding expected service quality. This is consistent with the concept of perceived service quality versus service expectations as highlighted by a few authors (Parasuraman, Zeithaml, & Berry, 1985). This indicates that consumers are looking for service consistency, which is the important element in the service industry. As retailing is part of the industry, service providers who are able to deliver higher service value have a higher competitive edge over their competitors. Thus, it will result in increasing customer loyalty.

The insignificant drivers of cognitive loyalty are perceived value and convenience constructs, which are commonly perceived by consumers as part of the main drivers for retail patronage. The possible explanation for the inconsistent finding is that perceived value is less important in store patronage than promotion and store assortment (Fox, Montgomery, & Lodish, 2004), which is due to the wide (variety) assortment and range (price) as a result of which bulk buying is treated as the main activity of the department store. The customers perceive that the product offering is more economical than other retail formats due to economies of scale. As such, it has become a norm and does not have a significant impact on customer loyalty. The possible explanation for the inconsistent finding is that the retail convenience, shopping convenience, and service convenience are becoming a standard feature for most of the established retailers. In addition, shopping malls have a wide variety of specialty stores, a larger selection of food outlets, as well as many entertainment facilities. Moreover, the distance to a store is no longer a major consideration due to majority of the consumers having their own transport. In addition, Oruc (2005)

argued that a customer's patronage decisions do not only depend on the distance to the store, but also on other store attributes.

The significant results of the customer satisfaction construct in this study are consistent with the previous studies (e.g., Binninger, 2008; Hennig-Thurau et al., 2002; Solvang, 2007), whereby there is a positive relationship between customer satisfaction and customer loyalty. The results indicate that to a large extent, departmental store customers are satisfied with their offering on both products and services. At the same time, this research concludes that satisfaction is a core concept for loyalty, without which loyalty cannot exist. This provides an answer to the possible associations of satisfaction-loyalty relation as highlighted by Oliver (1999) from the Indian retail-shopping setting perspective.

Lastly, the positive relationship between loyalty program and customer loyalty in this study is supported by the previous studies (Sharp & Sharp, 1997), who stated that there is a direct relationship between loyalty program and customer loyalty. Loyalty program is generally intended to bond customers to be more committed by means of increasing the switching barrier through monetary and non-monetary benefits (Butscher, 2002 ; Sharp & Sharp, 1997), increasing customer satisfaction (Omar, Musa, & Nazri, 2007; Sharp & Sharp, 1997), and higher perceived value (Butscher, 2002; O'Brien & Jones, 1995). Therefore, departmental stores are able to increase customer loyalty by continuously promoting the benefits of the program. At the same time, extra effort is required for retailers in strategizing the loyalty program that delivers high value in order to obtain higher satisfaction levels, which is at the commitment level.

Implications

(1) Theoretical Implications : The findings of this research contribute to a growing body of knowledge in relation to the management of customer loyalty in several ways. *First*, this paper contributes to the literature by establishing the relationships between the four stages of the Oliver's model in the Indian department store setting. *Second*, this study contributes to the literature by providing a more comprehensive customer loyalty model framework that includes more variables to explain the model. *Third*, the findings identify three strategic tools in customer loyalty model, namely, store image, customer satisfaction, and loyalty program.

(2) Practitioner Implications

(i) For the Store Manager : The store manager should ensure that attitudinal loyalty is the top priority in strategy planning because it will build up the behavioral loyalty. This study has identified the three strategic tools that drive the attitudinal loyalty, namely, store image, loyalty program, and customer satisfaction. Therefore, it helps the manager in designing a clearer positioning strategy for the store.

In order to operationalize these drivers, the manager must ensure that all the basic offers are in place in order for them to offer the right value to the customers. The retailers must increase the store image by blending the components in the store image based on the marketing mix of 4Ps (product, price, place, and promotion) and 1S (service). Since the study highlights that perceived value and convenience elements are not supported in the study, retailers should put in more effort by looking into other dimensions that may contribute to the constructs. The measurement of the consumer's perception is important for the retailers because it is crucial to ensure that there is a congruency between the consumer's perception and the management's perception towards the drivers of attitudinal loyalty. As a result, the findings could assist the management in positioning and developing a marketing strategy of the store.

(ii) For the Brand Manager : In order to increase the customer commitment level, it is important for retailers to focus and build the attitudinal aspect of customer satisfaction. One of the methods to build the attitudinal aspect of

customer satisfaction is to communicate the retailer's strength to the target market as a means of positive reinforcement. The study suggests that the brand manager should consider the strategic tools (store image and loyalty program) in the branding strategy. A successful retail brand can be achieved if retailers are able to deliver superior value from the strategic tools. Furthermore, strong fundamental customer satisfaction, which is derived from superior value (i.e., excellence in service quality, conducive store environment, very attractive product pricing, and consistent product quality) holds the customer to be committed and continues their habitual and routinized behavior. Therefore, a continuous effort in creating value using good store image and differentiated loyalty program will be a better strategy.

Limitations of the Study and the Way Forward

There are a few limitations in the study. The first limitation is that the customer loyalty topic has a wide continuum, which at one end is the antecedent, and at the other end, the consequences (e.g., profit, market share). This study is focused on the relationship between the antecedent and customer loyalty. The second limitation is that there are a few moderating variables and mediating variables that could possibly influence customer loyalty, such as demographics, emotional states and the lag period (attitude versus expectations). The third limitation is related to samples. The data of this study is collected from quite a number of selected department stores within the National Capital Region.

Although this study advances the knowledge of customer loyalty in the retail setting, it also provides additional opportunities for future research. Researchers may explore more extensively several areas outlined below :

First is to include more constructs in the customer loyalty model because attitude-behavior relationship is complex like emotional states of customer, retailer brand equity, customer commitment, and so forth. Second, in order to have a better understanding of the customer loyalty topic, a continuous investigation of the different retail environments is needed (Koo, 2003). For example, the same study can be conducted based on data from other retail formats, such as the supermarket, hypermarket, or convenience store. Third, customer switching is an emerging topic that needs to be further explored. As a few researchers (Findlay & Sparks, 2008; Mcgoldrick & Andre, 1997) pointed out, the loyalty topic and switching topic are correlated. Further research in this area would provide a better understanding of customer relationships from the identification of the drivers of customer switching.

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