ANTECEDENTS OF STORE LOYALTY: THE CASE OF GOVERNMENT-OWNED SUPER MARKETS IN KERALA

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Abstract
This paper examines the effect of merchandise quality, service quality, store satisfaction, trust and perceived value on loyalty towards government-owned supermarkets in Kerala. The results show that the combined effect of the stated variables on store loyalty is statistically significant. Perceived value proved to be the most important predictor of store loyalty followed by Merchandise quality and Trust. Store satisfaction did not show statistical significance though the correlation value was positive. Service Quality showed negative and no statistically significant correlation. The result indicates that the government-owned supermarkets in Kerala, though appears to be meeting customer expectations in terms of merchandise quality, perceived value and trust, has to take adequate measures to improve quality of service and store satisfaction. The findings of the study highlight the importance of understanding store loyalty behavior and suggest that the supermarkets have to focus on various marketing mix elements and potential loyalty drivers to create positive loyalty and re-patronage intentions among the customers.
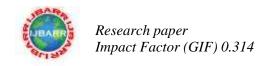
Keywords: Store Loyalty, Merchandise Quality, Service Quality, Store Satisfaction, Trust, Perceived Value.

Introduction
With the recent wave of reforms by the Government of India to incentivize Foreign Direct Investment (FDI) in various sectors including that of retail, it is expected that the share of organized retail would improve from the current 8% to 20% by 2020 (Deloitte, 2013). The report projects that the industry would grow at the rate of 30% with a consolidated turnover of USD 750-850 billion by 2015. Eyeing on the vast market potential, marketers are leaving no stone unturned to influence the customers by opening various retail formats such as supermarkets, hypermarkets, convenience stores, departmental stores, factory outlets etc. throughout the country to boost up their market share and profitability. Public sector has also joined the league to offer better alternatives to the consumers through their organized supermarket chains and retail outlets.

The Kerala State Civil Supplies Corporation Limited runs a chain of retail supermarkets under the brand name *Supplyco*, and a chain of retail outlets under the name Maveli Stores in Kerala. Incorporated in 1974 as a fully owned Government company with an authorized capital of 15 crores, to meet the limited objectives of regulating the market price of essential commodities, Supplyco's growth has been tremendous and unbelievable compared to any of the similar organisations in the country. Headquartered in Kochi and operating through 5 Regional offices, 14 district depots, 42 taluk depots and around 1000 retail outlets, Supplyco has a dedicated workforce of nearly 3500 to fulfill the task. In addition to selling national and international brands, Supplyco also offers its own branded products of tea, coffee, milled wheat products, curry products, iodized salt, washing soaps and detergents in the name 'Sabari' (http://www.supplycokerala.com/).

In the present environment of increased competition with rapid market entry of new store concepts and formats, the managerial challenge of increasing store loyalty is becoming very critical (Maronick and Stiff, 1985). Studies indicate that the retailers must continuously monitor consumer behavior to develop trust in the service provider, to provide value and satisfaction, and to persuade the consumers to purchase the brands repeatedly from the stores they operate (Olaru, Purchase & Peterson, 2008; Boshoff & du Plessis, 2009; Huddleston and et al, 2009; Dabholkar & Sheng, 2012). They must also offer exclusive product lines and premium products using loyalty drivers and shopping experience enhancers to create sustainable store choice and store loyalty (Gupta, Monika &

Mittal, Amit (NM), Corstjens & Lal, 2000). If the retail stores could determine the prominent attributes that drive customer store choice behaviour, it would be easier for them to develop strategies to define, design and deliver integrated values across the formats. Studies reveal that merchandise quality, service quality, perceived value, store satisfaction and trust can significantly influence store loyalty behavior and that if the retailer takes earnest efforts to protect, preserve, and project the identity of the store in the marketplace through the application of various marketing mix elements and potential loyalty drivers, it could attract new customers and retain the existing customers in order to maximize business profit (Oliver, 1999). It is therefore important that supermarkets focus on various drivers of customer store choice behaviour in order to create positive loyalty and repatronage intentions in the future (Charalabos Saridakis, 2009). The objective of this paper is to understand the effect of merchandise quality, service quality, perceived value, store satisfaction and trust on store loyalty behavior of the shoppers towards government-owned supermarkets in Kerala.
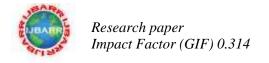
Theoretical Background
It is well accounted that most consumers divide their purchases over several stores and that there are large differences in how they spread purchases across stores (Cunningham 1961; Tate 1961). It is reported that the consumers choose the retail format that provides the most attractive combination of price, assortment of products, and travel cost (Bhatnagar & Ratchford, 2004) and that when perceived differences among the available stores is negligible, their usage pattern may be influenced by situational factors such as promotions, convenience or household characteristics such as income, working hours, attitudes to shopping, etc. It is quite natural that when the customers have multiple store options to choose from, they tend to become more demanding (Ghosh, Tripathi & Kumar, 2010). Since loyal customers have high values for the stores it is important that store operators understand how customers evaluate store alternatives and spend their budgets across several alternatives (Silvia Bellini, Maria Grazia Cardinali & Christina Ziliani, 2011) in order to create distinct position in the minds of customers (Borsje, Micha, 2013). This understanding would help them adapt and improve their marketing strategies to drive customer choice behavior and create loyalty intentions (Borsje, Micha, 2013).

Store Loyalty
According to American Marketing Association store loyalty is the degree to which a consumer consistently patronizes the same store when shopping for particular type of products. It is referred to as the biased behavioural response, expressed over time, by some decision-making unit with respect to one store out of a set of stores resulting in brand commitment (Bloemer, Josée & Ruyter, Ko de, 1998). The consumer's loyalty to a specific store becomes strong through a series of explicit and extensive decision making and alternative evaluations resulting in shopping commitment and intention to visit the store (Osman, 1993). The consumer's inclination to patronize a given store or chain of stores becomes consistent over time (Knox & Denison, 2000) despite situational influences and marketing efforts having potential to cause switching behavior to alternative retail establishments (Oliver, 1999). When purchases of products from the chosen store (East *et al.,* 1995) increase, the establishment turns profitable and becomes successful in the long-run (Srinivasan, Anderson, and Ponnavolu, 2002). Literature on store loyalty postulates that service quality, customer satisfaction, merchandise quality, perceived value and, trust can significantly influence consumer behavior and store patronage intention (Sivadas & Baker-Prewitt, 2000; Miranda, Konya & Havrila, 2005; Bloemer & Ruyter, 1998; Koo, 2003; Corstjens and Lal, 2000; Macintosh and Lockshin, 1997; Chen and Quester, 2006).

Merchandise Quality
Merchandise value perceptions have direct impact on purchase intentions and store loyalty (Ray & Chiagouris, 2009). The merchandise possesses quality when the shoppers' perceive that the products last for long; meet customer expectations and perform better than competitors' products. When customer perceives high value and quality in the merchandise of a specific store, it generates positive store affect, consumer satisfaction and consumer loyalty (Baker and et al, 2002; Ray & Chiagouris, 2009; Sirohi et al, 1998; Lee, 1998). According to Yavas & Babakus (2009), merchandise quality is the second most important antecedent that forms store loyalty.

Service Quality

Service quality has enormous influence on customer store choice behavior (Borsje, Micha, 2013). In labor-intensive services such as retailing, quality is created during the process of service encounters. Many researchers have found a significant relationship between service quality and customer repeat patronage (Anic, Radas & Privredna, 2006; Brady *et al.*, 2002; Ghosh, Tripathi & Kumar, 2010; Vogel, Evanschitzky & Ramaseshan, 2008, Yavas & Babakus, 2009; Zeithaml *et al.*, 1996). The employees' interactions with customers significantly influence their overall satisfaction and willingness to remain with the organization (Mittal & Lassar, 1996 and Vazquez et al, 2001). According to Reynolds and Arnold (2000) loyalty built on interpersonal relationships would have direct and significant effects on store level outcome. Evidences suggest that the decision of the customers to choose a supermarket as their primary choice is primarily based on service quality performance (Parasuraman et al., 1985). Since service quality can significantly influence business performance, customer satisfaction and customer loyalty (Gummesson, 1998; Sureshchander et al., 2002), the efforts expended for improving it would result in increased clientele, increased levels of purchase from existing customers and a rise in the company's profits (Reichheld & Sasser, 1990; Rust et al., 1995).

Store Satisfaction

Store satisfaction can be defined as the outcome of the subjective evaluation that the chosen alternative (the store) meets or exceeds expectations (Engel et al, 1990; Bloemer & Ruyter, 1998). When the perceived performance of the store matches with the expectations of the customers (Oliver, 1980), it is likely that they buy more from the store, visit the store again and spread positive word-of-mouth opinions to other customers. This would reduce the costs of future transactions, improve firm's revenues and minimize customer defection even when quality falters (Forenell, 1992; Reichheld & Sasser, 1990; Bolton 1998). Though customer's satisfaction with the store is an effective predictor of loyalty (Ghosh, Tripathi & Kumar, 2010; Vogel, Evanschitzky & Ramaseshan, 2008; Yavas & Babakus, 2009), it may not always predict customer commitment and loyalty to the store (Danaher and Mattsson, 1998; Heskett *et al.*, 1994; Mittal and Lassar, 1998; Söderlund, 1998; Stum & Thiry, 1991).

Trust

Trust is defined as one's willingness to rely on an exchange partner (the store) in whom one has confidence (Moorman et al., 1993). It is the belief that a party's word or promise is reliable and that the party will fulfill his or her obligations in an exchange relationship (Morgan & Hunt, 1994). In the words of Chaudhuri & Holbrook (2001) store trust is the willingness of the average consumer to rely on the ability of the store to perform its stated function. The relationship between loyalty and trust is very strong as there is a distinct need of trust in developing positive and favourable attitudes towards the brand (Garbarino & Johnson and Johnson, 1999). It is said that trust precedes loyalty (Reichheld & Schefter, 2000) and when consumers have perceptions of trust in the service provider, his/her loyalty to the firm increases (Bitner, 1990).

Perceived Value

It is said that customers purchase products on the basis of perceived value and not on the basis of what the seller has made available for sale (Monroe, 2003). Customer derives value according to the utility provided by the combination of attributes less the disutility represented by the final price paid. When the utility derived from the product (functional value) and the utility derived from the feelings or affective states (emotional value) enhance the social self-concept of the consumers, they tend to become loyal to the brands and show intention to repurchase the brands. Perceived value can therefore be considered as the trade-off between the perceived benefits and perceived sacrifice (Dev & Schultz, 2005; Monroe, 2003). In other words it is the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given (Zeithaml, 1988). Several prior research studies have strongly validated the theme that perceived value influences customer expectations, willingness to recommend and intention to repurchase from a particular store (store loyalty) (Borsje, Micha (2013); McDougall and Levesque, 2000; Zinn & Liu, 2001; Lewis and Soureli, 2006; Chen & Quester, 2006).

Hypotheses

H1: Merchandise quality has a positive effect on store loyalty.

H2**:** Service quality has a positive effect on store loyalty
H3: Store satisfaction has a positive effect on store loyalty
H4: Trust has positive effect on store loyalty
H5: Perceived value has positive effect on store loyalty

Methodology
The items selected for the constructs were adapted from prior studies to ensure content validity. The items on *perceived value* were adapted from Punniymamoorthy and Raj (2007); *trust* items from Halim, 2006; Morgan and Hunt, 1994; *merchandise quality* and *service quality* items from Stodnick, 2005 and *store satisfaction* items from Jing, 2002. All the questionnaire items were measured on a five-point scale from one (strongly disagree) to five (strongly agree). Data were collected from the shoppers of government owned supermarkets in Kerala during March– July 2014. 409 responses were collected using a structured questionnaire. 45.3% of the sample constituted homemakers, 12.2% self-employed, 13.7% employees of public sector, 16.9% employees of private service and 11.9% belonged to other categories. 76.4% of the respondents were less than 40 years of age and 23.6% above 40 years. 49.8% of the respondents had an annual income of less than 1 lakh, 39.6% between 1to 2 lakhs and 10.7% more than 2 lakhs. 32.1% of the respondents visit the store once in a month and 67.9% more than once in a month.

Results and Discussion
Reliability and internal consistency of the items representing each construct were evaluated using Cronbach's alpha. All the measures except for merchandise quality (with an alpha coefficient of .679) showed coefficient alphas above .70 as suggested by Nunnally (1978). However, the coefficient for merchandise quality is still considered satisfactory as it is over .60 (Malhotra, 1993). The internal consistency reliabilities of the measures used in this study are therefore accepted.

Table 1: Reliability Statistics for independent and dependent variables

Variables	Cronbach's Alpha
Merchandise quality	0.679
Service quality	0.942
Store satisfaction	0.871
Trust	0.831
Perceived value	0.828
Store loyalty	0.734

Source: Primary data

Table 2: Descriptive Statistics

	Mean	Std. Deviation
Merchandise quality	4.09	.488
Service quality	3.56	1.08
Store satisfaction	3.48	.980
Trust	3.91	.614
Perceived value	4.01	.727
Store loyalty	4.11	.449
Valid N 402		

Source: Primary data

As per the descriptive statistics merchandise quality (M=4.09) appears to be the most important factor that influences store loyalty. While Perceived value (M=4.01) and Trust (M=3.91) show significantly high influence,

service quality (M=3.56) and store satisfaction (M=3.48) show moderately high influence. Loyalty to government owned supermarkets appears to be very high (M=4.11).

Table 3: Model Summary for predictors and store loyalty

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.631a	.398	.390	.35089

Source: SPSS output

a. Predictors: (Constant), CO, BL, PV, BT, INV, CS
b. Anova – P<.05

Table 4: Coefficients for predictors and store loyalty

Model	Un-standardized Coefficients		Standardized coefficients	T	Sig.
	B	Std. error	Beta		
1 (Constant)	1.297	0189		6.881	.000**
MER_QTY	.282	.039	.306	7.231	.000**
SER_QTY	-.040	.037	-.097	-1.072	.284
STOR_SAT	.012	.039	.027	.319	.750
TRUST	.065	.062	.225	2.646	.008**
PER_VAL	.278	.024	.449	11.445	.000**

Source: SPSS output
**Correlation is significant at 0.01 level (2-tailed).

The first hypothesis (H1) that there is a positive correlation between merchandise quality and store loyalty is confirmed and accepted (Beta= .306, P<.001). The result indicates that there is high agreement among the shoppers that the quality of merchandise offered at the store is consistently high; better than similar merchandise at other stores; lasts for a long period and meets their quality standards and expectations. The store has to bank upon this position to achieve higher objectives and profit targets.

The second hypothesis (H2) that there is a positive correlation between service quality and store loyalty could not be established (Beta= -.097, P<.001). The hypothesis is therefore rejected. The negative and insignificant relationship is an indication that the shoppers have diverse opinions about the quality of service offered at government owned supermarkets. The high dispersion (SD=1.08) and moderately high mean value (M=3.56) also confirm this viewpoint. The result hints at the expectations of the customers that the store personnel inform them about promotions; answer their queries with factual information and take care of them from the time of entry to and exit from the store. In spite of the fact that the staff members remain busy with billing, replenishing and packing most of the time and get very little time for customer interactions, it is expected that the service encounters are made pleasant and friendly. The stores should design suitable layout to manage customer traffic and offer convenience of shopping that suits customer requirements.

The third hypothesis (H3) that store satisfaction has positive effect on store loyalty is not accepted on the ground that the correlation, in spite of being positive, is not statistically significant (Beta= .027, P>.05). The moderately low mean value (M=3.48) and high dispersion (SD=.98) indicate that the shoppers have varying opinions about store satisfaction items. Most of them opine that going to government owned market is neither an enjoyable experience nor a wise decision. It may be attributed to the fact that most of the shoppers visit these stores when the subsidized merchandises are available and on such occasions the store remains crowded and the shoppers have to stand on a long queue for a considerable length of time. The statistical insignificance may be attributed to low mean value but the positive correlation indicates that store satisfaction measures should be adequately addressed in order to induce store loyalty behavior.

The fourth hypothesis (H4) that trust has a positive effect on store loyalty is confirmed and accepted (Beta= .225, P<.001). There is a high agreement among the shoppers that government owned supermarkets are genuinely interested in them than just selling goods and making profit; would go to any extent to solve a service problem that they have; are committed to their satisfaction; make true and genuine claims or promises and are therefore reliable. The high correlation and statistical significance indicate that trust is very important to make the shoppers loyal to the store. Since trust is highly prone to breach, great care has to be taken to maintain the status quo.

The fifth hypothesis (H5) that perceived value has a positive effect on store loyalty is confirmed and accepted (Beta= .449, P<.001). The result indicates that a small change in perceived value can significantly influence store loyalty behavior (44.9%). The descriptive statistics indicate that there is a high agreement (M=4.01) among the shoppers that the products of government owned supermarkets are excellent; cost less than competitors' products (fairly priced) and guarantee value for money. The stores can take advantage of this position by adding multiple portfolios to their product mix.

Conclusion and Managerial Implications
This study examined the direct effects of merchandise quality, service quality, store satisfaction, trust and perceived value on consumers' loyalty to government owned supermarkets in Kerala. The result confirmed statistical significance for all the variables taken together ((R^2=39.8; P<.001). As per correlation coefficients perceived value appears to be the most important predictor of store loyalty (B=.449) followed by merchandise quality (B=.306) and trust (B=.225). Service quality and store satisfaction did not show statistical significance though the correlation value was positive for store satisfaction (B= .027) and negative for service quality (B= -.097).

The result indicates that the government owned supermarkets in Kerala have a fairly high chance to win customer loyalty if sincere efforts are taken to create pleasant service encounters (moments of truth) by enhancing service quality and store satisfaction. The findings of the study highlights the importance of understanding antecedents of store loyalty and suggests that the store can be linked to important values, preferred brands or personal situations by accentuating personalized services and customer-oriented layout designs and relationship building measures to enhance store loyalty behaviour.
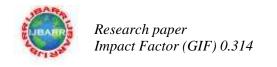
Limitations and Directions for Future Research
The connections between demographic factors and antecedents of store loyalty are not tested in the study. It is reported that frequent customers prefer high service quality and turn emotionally attached to the store in terms of reliable interactions and relationships and infrequent customers do not show any affinity to the store or to the employees (Borsje, Micha, 2013, Liljander & Strandvik, 1997). This indicates that frequency of visit can significantly influence loyalty behavior. It is therefore desired that the effect of frequency of visit and other demographic factors such as gender, education, occupation, age and, income is studied in future to explain store loyalty behaviour (Anic, Radas & Privredna, 2006; Ray & Chiagouris, 2009).
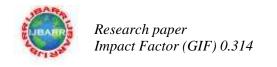
Factors such as location, product range, in-store promotions, frequent buyer/loyalty programs, store operation, store appearance, spatial layout, relative price, convenience (Magi, 2003; Miranda, Konya & Havrila, 2005; Noble et al., 2006; Sirohi et al., 1998), store affect (Ray & Chiagouris, 2009), store atmosphere (Baker, Parasuraman, 2002; Ray & Chiagouris, 2009), customers self-concept and store image congruity (He & Mukherjee, 2007; Sirgy & Samli, 1985) can also influence store loyalty behaviour. As there are many such store loyalty determinants, it is desired that future studies examine them to draw meaningful conclusions. Since loyalty to a store may differ from stores to stores, time to time and place to place, it is recommended that longitudinal studies are carried out to understand the changing dynamics of store patronage behavior (Bloemer & Ruyter, 1998).

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