Decision (June–September 2013) 40(1–2):15–25
DOI 10.1007/s40622-013-0007-z

RESEARCH PAPER

# Linking customer loyalty to customer satisfaction and store image: a structural model for retail stores

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Published online: 18 October 2013


**Abstract** Customer loyalty has become a major concern for retail stores across the globe. A loyal customer is a source of competitive advantage through repeat purchase and positive word of mouth. India is on the verge of a retail revolution with the government planning to allow the entry of foreign retail giants to set up shops in India. The specific objective of this research was to develop an empirical model linking customer loyalty to customer satisfaction and store image. Based on the data collected from customers with leading supermarkets in India, a structural model was developed explaining 76.2 % of the variance in the customer loyalty. The study validated the measurement model of customer satisfaction and studied its impact on customer loyalty. The store image was also seen to have a positive impact on customer loyalty through the mediating variable customer satisfaction.

**Keywords** Customer satisfaction · Customer loyalty · Store image · Retail stores · India · Structural equation models

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## Introduction

The landscape of the retail industry has changed across the globe. In line with the changing global economy and shifting consumer demand, retailers' operating models have come under severe competitive pressures. As markets evolve, retailers adjust their formats and operational strategies to cater to changing shopper needs and trends-and thereby maximize their reach in an evolving market. As retailers have focused on creating a range of successful retail formats, consumers themselves have become much more sensitive and conservative in their buying, particularly in the more advanced economies.

The retail scenario across the globe is changing with developing countries like India joining the retail revolution. The origins of retailing in India can be traced back to the emergence of Kirana stores and mom-and-pop stores. In line with the change of tastes and preferences of the consumers, the industry started becoming more organized. Retail outlets such as Foodworld in FMCG, Planet M and Musicworld in Music, Crossword in books entered the market before 1995. Shopping malls emerged in the urban areas giving a world-class experience to the customers. Eventually hypermarkets and supermarkets emerged across the country. The Indian retail industry has already become the fifth largest in the world and is expected to reach US$ 543.2 billion by 2014 (BMI India Retail Report). Major Indian corporate houses like TATAs, Reliance, RPG, and

Birla have set up supermarket chains across the country.

The retail industry in India has some striking differences with its counter parts in many developed countries. First, India retail modernization is driven almost entirely by local retailers. This is major change from the cases where the global retailers act as key catalysts; and, in fact, capture the lion's share of the modern trade. Second, changes in consumer trends have been the greatest influence in forcing modern trade to develop. Young working population, more nuclear families in urban areas and an increase in the number of working women have contributed significantly to this modern trade growth. Third, the rate of growth of organized retail in India has not been very exciting. The share of organized sector continues to be around 3 % only. Decline in consumer spending on discretionary goods, declining inventory turnover, crunch in working capital position and higher interest cost adversely affected the net profit margins resulting in store closures and employee lay-offs in the recent past.

All these factors present a fascinating opportunity for consumer researchers to study the factors driving customer loyalty in India. Indian consumers are supposed to have a primary affiliation to a "main store" (Rhee and Bell 2002) that captures the majority of their purchases though they may occasionally visit and purchase other stores. Being the first-choice store is important for retailers because, shoppers tend to spend twice as much in the main store as in others (Knox and Denison 2000). This has led to many conventional grocery stores operate under a supermarket format offering a full line of groceries. These stores offer a host of informative and cost benefit alternatives for consumers. Based on promises of receiving better value elsewhere, customers are often willing to switch from their current primary stores.

There is a plethora of studies on customer retention in retailing. Retailers systematically seek information on customer experience and then plan to build customer loyalty based on augmented services (Taher et al. 1996; Sirohi et al. 1998). Reichheld and Sasser (1990) assert that increased rates of retention lead to increased profitability. The strength of loyalty of customers to a store is an important indicator of store health (Rhee and Bell 2002). Knox and Denison (2000) highlighted the importance of developing a corporate retail strategy to manage customer loyalty and prevent shoppers from switching stores.

Most of the studies on retail sector are reported from developed countries. There is a dearth of research in retail industry documenting perceptions of consumers from emerging economies like India. This is a major limitation of the research in this domain. The validity of the findings and theories on customer satisfaction and customer loyalty needs to be tested in different environments in order to assess their universal applicability. Another important aspect to be studied with respect to Indian customers would be the impact of store image on customer loyalty. The findings will be of interest with global giants like Tesco, Wal-Mart, and Metro AG set to enter the organized retail sector in India.

This research focuses on exploring the linkages among customer satisfaction, store image, and customer loyalty for Indian shoppers. The key research tasks include

Validate the measure of customer satisfaction with respect to retail customers in India
Explore the relationship between customer satisfaction and customer loyalty
Analyze the role of store image in the satisfaction–loyalty linkage

First, the pertinent literature with respect to customer satisfaction, store image, and customer loyalty are presented. Research model and research methods are discussed including a description of the survey process and the data collection instrument. The proposed measurement model of customer satisfaction is validated through Confirmatory factor Analysis. A structural model linking satisfaction and store image to loyalty is tested with structural equation modeling (SEM). Finally, research findings and a discussion of the results are presented.

## Literature review and research model

This research explores the linkages among three major constructs namely satisfaction of the shoppers with respect to the store (customer satisfaction), customer perception of the image of the store (store image), and customer loyalty toward the store (customer loyalty). The major past research on these constructs are reviewed below.

## Customer satisfaction

Customer satisfaction frameworks have been very popular among researchers. (Oliver 1997; Giese and Cote 2000; Weirs-Jenssen et al. 2002). Despite the abundance of literature on customer satisfaction, Giese and Cote (2000) acknowledge that a generally accepted definition of customer satisfaction has not been established. Satisfaction may be defined as the perception of pleasurable fulfillment of a service (Oliver 1997) which can be assessed as the sum of the satisfactions with various attributes of a product or service (Churchill and Surprenant 1982). A number of studies have identified determinants of customer satisfaction. These include ease of obtaining information (Oliva et al. 1992), attribute level performance (Oliva et al. 1992), prior experience (Bolton and Drew 1991), and search time in choosing the service (Anderson and Sullivan 1993).

Customer satisfaction could be studied in the context of shopping experience in a retail store. Giese and Cote's (2000) looks at customer satisfaction as post-purchase/post-consumption response to a previous purchase/consumption experience. Individual customers have different motivations for shopping like daily routine, learning about new products, or enjoyment of bargaining (Tauber 1972). These differences mean that they will derive satisfaction from diverse aspects of the shopping experience (Clottey et al. 2008)

There is no consensus concerning the measurement of the construct of satisfaction in retail context but different approaches are popular. Research has historically shown that store attributes, such as quality, price, and variety affect customer satisfaction (Doyle and Fenwick 1974–1975; Clottey et al. 2008). Anderson et al. (1994) indicate that the literature is not very clear about the distinction between quality and satisfaction. Satisfaction is a post-consumption experience which compares perceived quality with expected quality (Anderson et al. 1994; Parasuraman et al. 1985). The literature mainly looks at quality as one of the antecedents to satisfaction (Bolton and Drew 1994; Anderson et al. 1994).

This research used the Clottey et al. (2008) model of customer satisfaction with respect to retail stores in terms of four antecedent store attributes: price, product assortment, product quality, and store service. This model is in line with literature (Dick and Basu 1994; Anderson et al. 1994; Iacobucci et al. 1995; Rust and Oliver 1994). The effect of important attributes like store location was neutralized through proper sampling.

### *Price*

The price image of a store affects store choice and store patronage (Cox and Cox 1990; Desai and Talukdar 2003). The high importance supermarket shoppers attach to low prices in store selection is demonstrated in many international studies. (Arnold et al. 1983; Miranda et al. 2005).

### *Product assortment*

Availability of a range of product influences a shopper's perception of a store (van Herpen and Pieters 2002) which in turn affects satisfaction and store choice (Hoch et al. 1999). Arnold et al. (1983) study on supermarket shoppers ranked product variety third behind location and price as determinants of store patronage.

### *Product quality*

The importance of product quality as a factor with positive impact on satisfaction was shown by many researchers (Baltas and Papastathopoulou 2003; Gomez et al. 2004).

### *Service*

The attitude of the store staff and how they treat customers play a major role in ensuring shopper satisfaction (Gagliano and Hathcote 1994). This may be less true for discount stores where price overweigh other factors (Lumpkin and McConkey 1984). But knowledgeable and courteous sales staff is a strong determinant of store satisfaction and store patronage (King and Ring 1980). Brown (2001) found that customers who shop small grocery chains placed greater importance on service quality than patrons of large grocery store chains.

## Store image

The image of a firm may be interpreted as the overall perception of a firm, what it stands for, what it is

associated with, and what may be supposed to get when buying the products or using the services of the firm (MacMillan et al. 2005; Schuler 2004; Weiss et al. 1999). Organizations work hard to build the brand image of their firm and its goods and services. They use advertising and sales attempts to create a favorable image of the store among the mind of the customer. Garton (1995) suggested store chains should try to make consumer's self image and the consumer's image of the store to be as similar as possible. According to Sirgy (1985), individuals use goods and services, including shopping behavior patterns, to construct and maintain their social images.

Customer loyalty

The customer loyalty is manifested in different ways including a commitment to re-buy or patronize a preferred product or service (Oliver 1997; Reichheld and Sasser 1990; Dick and Basu 1994). Zeithaml (2000) states customer loyalty may be viewed as being either behavioral or attitudinal. The behavioral approach is that customers are loyal as long as they continue to buy and use a good or service (Woodside et al. 1989; Parasuraman et al. 1988; Zeithaml et al. 1996). Bloemer and Kasper (1995) argue that mere repurchase may be indicative of inertia and not loyalty. Reichheld (2003) states that behavioral loyalty is best manifested in willingness to recommend and refer a friend or colleague to a particular good and/or service. The attitudinal approach is that customers feel a sense of belonging or commitment to the good or service. Dick and Basu (1994) suggest that loyalty is evidenced both by a more favorable attitude toward a brand (as compared to other alternatives) and repeat patronage

## Linkages among customer satisfaction, store image, and customer loyalty

There is increasing recognition that the ultimate objective of customer satisfaction measurement should be customer loyalty. Fornell et al. (1996) argues that high customer satisfaction will result in increased loyalty for the firm. Anderson et al. (1994) express the fear that if firms are not able to demonstrate a link between customer satisfaction and economic performance, then firms may abandon the focus on customer satisfaction. Fornell et al. (1996) also offer some evidence of the linkage between customer satisfaction and loyalty. Anderson et al. (1994) point out that customer loyalty is determined to a large extent by customer satisfaction.

Satisfaction is positively associated with repurchase intentions, likelihood of recommending a product or service, loyalty, and profitability (cf. Anderson et al. 1994; Anton 1996; Bitner 1992). Rust and Williams (1994) found that greater customer satisfaction resulted in a greater intent to repurchase. LaBarbera and Mazursky (1983) found that satisfaction influences repurchase intentions. Dissatisfaction has been seen as a primary reason for customer defection or discontinuation of purchase Anton (1996).

Satisfaction has been shown to influence repurchase, and work-of-mouth communication (Sivadas and Baker-Prewitt 2000); to be a good predictor of future purchase behavior (Kasper 1988); to influence profit (Anderson et al. 1994); and, in the long run, to lead to customer loyalty (Oliver 1997).

Mitchell and Kiral (1998) has reviewed many studies on relationship between the store attributes and store loyalty. Zeithaml et al. (1996) and Zeithaml (2000) showed that perceived service quality influences customer behavioral intentions such as the intention to make repeat purchases. Ranaweera and Neely (2003) found that perceptions of service quality had a direct linear relationship with customer retention. Anderson and Mittal (2000) showed that the level of product quality influences whether a customer would recommend the firm's product via word-of-mouth advertising.

Smith and Wright (2004) used brand image, product quality, service quality, and firm viability in their structural equation model as direct determinants of customer loyalty. The importance of brand image and product quality is also supported by the results of Hee-Su and Yoon (2004) who found that service quality, product quality and features, and brand image were the variables that had significant (positive) effects on customer loyalty.

Sivadas and Baker-Prewitt (2000) found that the consumer perception of store image is linked to store satisfaction, but have no direct effect on loyalty. Bloemer et al. (1998) contend that the relationship between perceptions of the store and store loyalty is mediated by store satisfaction. Store choice is influenced by customers' store image which, in turn, is

based on perceived store attributes (Newman and Cullen 2001).

Huber et al. (2001) developed structural equation model confirming a statistically significant direct link between brand image and customer loyalty.

## The research model

Based on the arguments presented, the following research model (Fig. 1) is proposed linking customer satisfaction, store image, and customer loyalty. The model has customer satisfaction and store image proposed as antecedents to the dependent variable customer loyalty. The role of satisfaction as a mediating variable between store image and loyalty is also studied. The researcher proposes the following hypotheses on the relationship among these constructs (Fig. 1).

H1 Higher the customer satisfaction, higher will be the customer loyalty.

H2 Higher the store image, higher will be the customer loyalty.

H3 Higher the store image, higher will be the customer satisfaction.

## Research methods

The study is designed as an explanatory study using survey method. Data is collected by administering a structured questionnaire. Respondents were adult grocery shoppers residing in a posh residential locality in Cochin, the largest city in the state of Kerala in India. The locality has close to 10 leading supermarket chains operating within a radius of 1 km. The respondents were approached as they were leaving the store after completing their purchase.

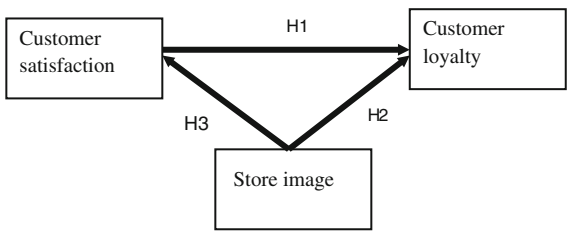



**Fig. 1** Conceptual model for the study

The questionnaire had an opening section about the demographic details of the respondents like gender, age, monthly income, etc. The next section had questions relating to customer loyalty, store image, and customer satisfaction dimensions namely, price, product assortment, product quality, and store service. The study used validated instruments developed by previous researchers to measure these constructs. Table 1 shows the items used for measuring different variables with references to previous research. Participants were asked to indicate their agreement with these 14 statements on a five-point Likert scale (where 1 equals strongly disagree and 5 equals strongly agree). The final sample of 334 was made up of 136 males and 198 females from a range of occupations and aged between 18 and 75.

## Data analysis

The data analysis is split into two parts: (a) Validating the measurement models of the constructs under study, (b) Validating the structural model (Fig. 1) linking these constructs.

Structural equation modeling is a multivariate statistical methodology, which takes a confirmatory approach to the analysis of a structural theory. SEM provides researchers with the ability to accommodate multiple interrelated dependence relationships in a single model. Its closest analogy is multiple regression analysis, which can estimate a single relationship. But SEM can estimate many equations at once, and they can be interrelated, meaning that the dependent variable in one equation can be an independent variable in other equations. This allows the researcher to model complex relationships that are not possible with other multivariate techniques (Hair et al. 1998). Advantages of SEM compared to multiple regression include more flexible assumptions (particularly allowing interpretation even in the face of multi-collinearity), use of confirmatory factor analysis (CFA) to reduce measurement error by having multiple indicators per latent variable, graphical modeling interface, the desirability of testing models overall rather than coefficients individually, the ability to test models with multiple dependents, the ability to model mediating variables, the ability to model error terms, and

**Table 1** Major past research on these constructs are reviewed

| Variable | Questions | Label | Reference |
|---|---|---|---|
| Satisfaction—price | I am satisfied with the price/quality ratio offered at the store | Q1 | Huddleston et al. (2004); Bloemer et al. (1998); Maddox (1977) |
| | I am satisfied with the general price level of merchandise at the store | Q2 | |
| Satisfaction—Product assortment | The store offers the assortment of products I am looking for | Q3 | |
| | This store is well-stocked across its different departments | Q4 | |
| | This store has the right merchandise selection | Q5 | |
| Satisfaction—Product quality | I shop this store because its products are superior to its competitors | Q6 | |
| | The products at the store are of high quality | Q7 | |
| Satisfaction—employee service | The employees at this store are polite to me | Q8 | |
| | This store has helpful employees | Q9 | |
| | This store has an adequate number of employees available to assist me | Q10 | |
| Store image | This store is believed to be better compared to other stores nearby | Q11 | Clottey et al. (2008); Eugene and Baker-Prewitt (2000) |
| | This store has a very good image | Q12 | |
| Customer loyalty | I intend to continue with this store in future | Q13 | Clottey et al. (2008), Dick and Basu (1994), Oliver (1997) |
| | I would provide referrals (e.g. friends, family and colleagues) to this store | Q14 | |

the ability to handle difficult data (time series with autocorrelated error, non-normal data, incomplete data). AMOS 4.0, a leading SEM package, was used in this study.

The overall fit of a model in SEM can be assessed using a number of fit indices. There is broad consensus that no single measure of overall fit should be relied on exclusively and a variety of different indices should be consulted (Tanaka 1993). The indices used include Chi square ($\chi^2$), Goodness of Fit Index (GFI) (Joreskog and Sorbom 1989), Non-normed Fit Index (NNFI) (Bentler and Bonnett 1980), comparative fit index (CFI) (Bentler 1990), and root-mean-squared-residual (RMSR). Table 2 shows major fit measures and guidelines for their acceptable values. The $\chi^2$ fit statistic provides a statistical test of the null hypothesis that a predicted model fits the observed data (Hatcher 1994). It compares the correlation/covariance matrix that is predicted by a model with the values in the observed correlation/covariance matrix. If a proposed model is a good fit with the observed data then the value will be small relative to the degrees of freedom in the model. A major drawback of the $\chi^2$ statistic is its sensitivity to sample size. This is corrected through a modified fit statistic called the normed $\chi^2$ fit measure. The goodness-of-fit index (GFI) is one of the most commonly reported measures of model fit. The GFI is a non-statistical measure that ranges in value from 0 (poor fit) to 1 (perfect fit). The CFI is another measure of overall goodness of fit that uses a $\chi^2$ distribution. Bentler–Bonett Fit Index (NFI or TLI) is a good indicator of the convergent validity of the questionnaire. The RMSR is the square root of the mean of the squared residuals (the average of the residuals between observed and predicted input matrices) (Hair et al. 1998).

The models can also be evaluated based on the magnitude and the significance of the loading coefficients. These loadings, or parameter estimates, are similar to the reliability measures between a set of indicators and the construct that they measure. The high magnitude and significance of the loadings would further validate the models.

**Table 2** Major fit measures and guidelines for their acceptable values

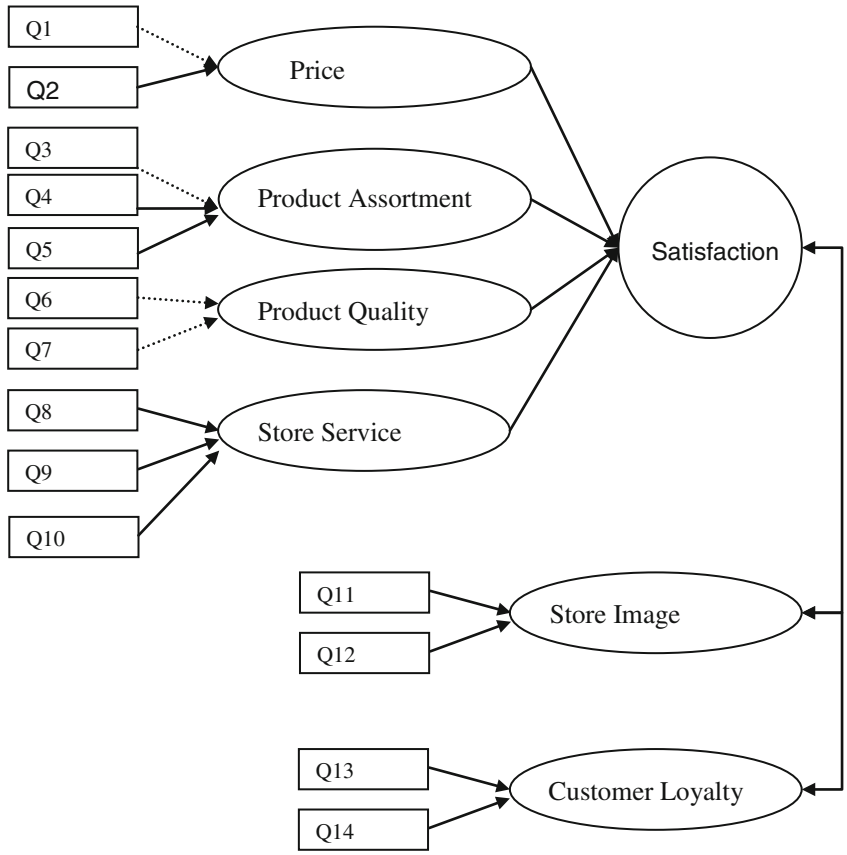
| Indicators of fit | Target values for very good fit | Target values for moderate fit |
|---|---|---|
| Normed $\chi^2$ | <3 | <5 |
| GFI | >0.90 | >0.80 |
| AGFI | >0.80 | >0.70 |
| RMSR | <0.05 | <0.10 |
| RMSEA | <0.05 | <0.08 |
| CFI | >0.90 | >0.80 |

The measurement models of the constructs

Confirmatory Factor Analysis, which is part of the SEM techniques, can be used to validate a measurement model that specifies the relationship between observed indicators and their underlying latent constructs. The measurement model specifies how latent constructs are measured by the observed variables and it assesses the construct validity and reliability of the observed variables (Joreskog and Sorbom 1989). CFA is often used to confirm a model structure known beforehand as is the case with constructs in the study. The measurement models for customer loyalty, store image, and customer satisfaction are shown in Fig. 2. The fit measures for the measurement models are also indicated. All the fit indices values show very good fit validating the measurement models. The loading coefficients of all the observed indicators onto the hypothesized dimensions were also seen to be high and significant at 1 % level further supporting the validity of the measurement models.

Structural model (research model)

The proposed research mode Fig. 1 is now tested with SEM using AMOS4.0. The model makes an important assumption about the role of satisfaction variable as a




Normed $\chi^2$ = 1.6, GFI = 0.902, NFI = 0.902, CFI = 0.960, RMSR = 0.035

**Fig. 2** Measurement model for the constructs in the study

mediating variable between store image and loyalty. To validate this hypothesis, two variants of the research model are proposed. The first model called full model will check for both the direct and indirect effect of store image on customer loyalty. The second model called indirect model will not estimate the direct path linking store image to customer loyalty thereby assuming a strictly mediating relationship. In conducting a multi model analysis using AMOS the procedure suggested by Ho (2006) is used. The step involves (1) defining the full direct model and (2) defining the indirect model in which the direct path linking store image to loyalty is constrained to zero. Constraining paths to zero is equivalent to those paths not being estimated.

The fit measures of both the model variants are shown in Table 3.

Both the models are fitting the data very well as the fit values in both cases are above the cutoffs for very good fit. In such cases where both models are nested (i.e., they are hierarchical models based on the same data set) and have different degrees of freedom, their goodness-of fit can be directly compared. Looking at the Nested Model Comparisons statistics in Table 4, it can be seen that subtracting the indirect model's $\chi^2$ value from the full model's $\chi^2$ value (16.6–14.987) yields a $\chi^2$ difference value of 1.613. With 1 degree of freedom (16–15), this statistic is not significant ($p = 0.204$) at the 0.05 level, and hence indirect model is preferred. This argument is further supported by the Akaike Criterion Information (AIC) comparison statistics. The indirect model yielded a lower AIC value (56.6) than the full model (56.99), which indicates that the indirect model is both better fitting and more parsimonious than the indirect model.

**Table 3** Fit measures for the model variants

| Fit measures | Values for the indirect model | Values for the full model |
|---|---|---|
| $\chi^2$ | 16.600 | 14.987 |
| Degrees of freedom | 16 | 15 |
| Normed $\chi^2$ | 1.038 | 0.999 |
| GFI | 0.922 | 0.929 |
| CFI | 0.997 | 0.997 |
| RMSEA | 0.028 | 0.026 |
| Akaike criterion information (AIC) | 56.600 | 56.987 |

**Table 4** Nested model comparison

| | DF | Chi square ($\chi^2$) | *P* |
|---|---|---|---|
| Indirect model | 1 | 1.613 | 0.204 |

Again, in the full model, the loading coefficient on the direct path between image and loyalty is seen to be insignificant at 5 % level. Therefore, we conclude that although both models fitted the data relatively well, the indirect model represents a significantly better fit than the full model, and is to be accepted. Figure 3 shows the final model with path loading coefficients significant at 0.05 level.

This model demonstrates the linkages among satisfaction, store image, and customer loyalty for customers of leading supermarket stores in India. This model explained 76.2 % of the variance in the customer loyalty through the effect of direct antecedent variable customer satisfaction and the indirect effect of the second variable, store image. There is a strong positive correlation between satisfaction score and the loyalty score thereby proving H1. This implies that the customer satisfaction is a major driver of loyalty. The store image had no direct correlation with customer loyalty disproving H2. But it correlates positively with customer satisfaction, and hence H3 is proved. The impact of store image on loyalty is indirect through the mediating variable satisfaction. But the indirect impact of image on loyalty is strong at 0.755 (0.865*0.873). This means that a customer who has a positive perception about the store is likely to feel more satisfied which in turn will make him/her more loyal. The dimensions of satisfaction also can be analyzed for their contribution to the satisfaction construct. All dimensions have significant loading onto the satisfaction construct and their order of importance can be read from the magnitude of loading coefficients.

## Discussion and conclusion

The research proposed and validated a structural model linking customer satisfaction, store image, and loyalty for customers of retails stores. The study has limitations with respect to sampling, and hence the model can not be generalized across the globe. But

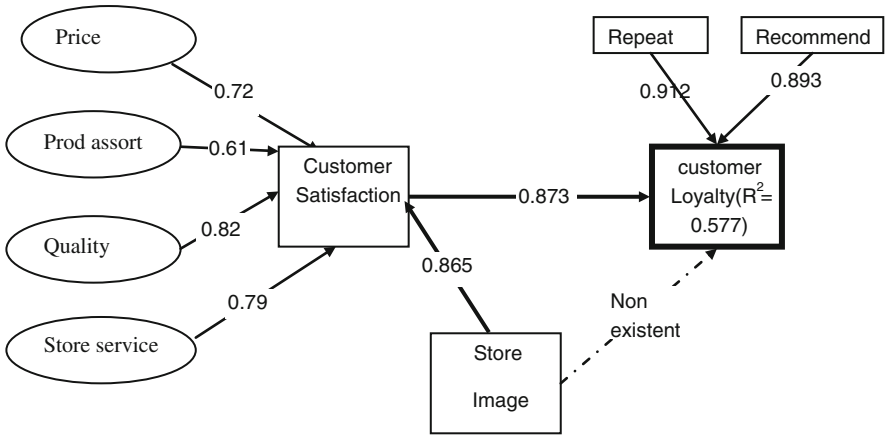



**Fig. 3** Measurements of the final model for the study

findings from the study have great value for retail stores everywhere.

The study validated the dimensions of customer satisfaction namely price, product assortment, quality, and store service in the Indian context. The degree of influence of these variables varied. Quality was seen to be the major dimension of satisfaction closely followed by store service, price, and product assortment.

This shows the changing attitude of the Indian upper middle class. Most of the Indian supermarket stores compete on price by selling below the label price. But the customers have more concern on the quality and store service dimensions. The fact that product assortment was not seen to be a major driver of satisfaction argues for the need for specialty stores in place of "jack of all trades" grocery stores.

Huddleston et al. (2004) study had shown price to be the major driver of satisfaction. This research threw up a different finding. But it supports the arguments of Gourville and Soman (2005) who felt that over choice may be counterproductive to winning over customers. Though customers often state they like variety, too much variety can confuse customers (Chernev 2006). This finding on the product quality is similar to many of the previous studies (Lumpkin and McConkey 1984; King and Ring 1980). The results on the importance of store service dimension in also in line with the work of King and Ring (1980) who found that sales associates play a critical role in achieving customer patronage and satisfaction.

Satisfaction influences the likelihood of recommending retail store. It positively contributes to repurchase loyalty as well. But contrary to the hypothesis, the researcher did not find a direct linkage from brand image of the store and loyalty. But store owners should still focus on reputation management and image building (Zabala et al. 2005). The image of a store may have a lot to do for the attraction of customers. The fact that they are shopping from a reputed shop give them more pride which can translate into higher satisfaction and in turn contribute to enhanced loyalty.

The increased competition in the organized retail sector in India is conferring greater importance to the customer loyalty as a way to obtain competitive advantage. It is obvious that shoppers will be exposed to overtures from competing retailers which may result in some deciding to shift their allegiance to the competition. In that context, it is imperative for retailers to appreciate the strong linkages between customer satisfaction, store image, and loyalty. The stores which initiate appropriate measures to improve customer satisfaction will be in a better position to face successfully the new reality which will take shape in the near future.

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