ROLE OF STORE IMAGE INFLUENCING STORE LOYALTY: A STUDY OF THE RETAIL INDUSTRY IN BANGLADESH

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DEDICATION

Dedicated To
My Wonderful Parents, Husband, and Loving Daughters

Yariqa Mamun & Yashna Mamun

DECLARATION

I, Robaka Shamsher, declare that the PhD thesis ROLE OF STORE IMAGE INFLUENCING STORE LOYALTY: A STUDY OF THE RETAIL INDUSTRY IN BANGLADESH is an original research work. The references or citations used in the thesis have been made following the rules, norms and practices of research. The thesis has not been submitted or published and will not be submitted elsewhere for my degree. The work was done under the guidance of Professor Dr. Razia Begum, Department of Marketing, Faculty of Business Studies, University of Dhaka.

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LIST OF ABBREVIATIONS

AVE	Average Variance Extraction
BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
BOSA	Bangladesh Super Market Owners Association
CR	Composite Reliability
DV	Dependent Variable
FDI	Foreign Direct Investments
FMCG	Fast Moving Consumer Goods
GDP	Gross Domestic Product
HDI	Human Development Index
HDR	Human Development Report
IMF	International Monetary Fund
IV	Independent Variable
MV	Mediating Variable
PLS	Partial Least Square
SEM	Structural Equation Modeling
SPSS	Statistical Package for Social Science
VAT	Variance Accounted For

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Abstract

Over the last few decades the retail industry is experiencing dynamic changes globally through the emergence of supermarkets as the dominant retail form. This is due to the fact that consumers` behavior and preferences has changed and shifted towards convenience, high quality products, provision for customer care, greater emphasis on value for money, flexible payment methods, and sophisticated channels of distribution. Like other developing countries of the world, the retail sector in Bangladesh has been witnessing a gradual uprising for the last and half decade as the traditional markets made ways for new retail formats with the emergence of large scale retail stores especially in the urban areas of the country. This has led to the creation of an environment in which the retail industry faces severe competition. The retail environment of Bangladesh is in the phase of experimentation where customers, as well as store owners, are experiencing larger and diverse retail formats. In this scenario, the retail stores have to work on what attracts consumers and what will make them not shift their store preference. Today's customers' preference has shifted for newer service dimensions, product excellence, pleasing store atmosphere etc. which are creating unique shopping experiences. They develop specific expectations for the selection of stores. Hence, it becomes important to understand the overall customer perceptions regarding store image that will have an impact in customer satisfaction and store loyalty.

This dissertation has been conducted to identify the influence of store image on store loyalty in the context of the Bangladesh retail market. The study presents and discusses the empirical findings from a survey of 534 supermarket shoppers and examined the shoppers' perspectives to understand their loyalty status by using Partial Least Square (PLS) method based on Structural Equation Modeling (SEM). The findings of this thesis largely support the hypothesized relationships proposed in the theoretical model. The results revealed that store image has both direct and indirect relationships with store loyalty. To validate the general findings of the dissertation a case study has been conducted on the leading supermarket Agora. This thesis contributes to theoretical and practical knowledge by emphasizing the marketing approach on consumer perception of store image and to formulate effective retail marketing strategies to create and enhance a favorable image perception which will have a positive effect on the customers' store

revisiting intentions. At the end of the thesis a few recommendations along with some agenda for future research are put forward for consideration.

CHAPTER 1

INTRODUCTION

1.1 Overview of Retail Industry

Over the last few decades the retail industry has been experiencing innovative modernization all over the world with the emergence of super markets (Jinfeng and Zhilong, 2009; Datta, 2010; Verma and Madan, 2011; Shamsher, Abdullah and Saha, 2012). During the latter half of the 20th Century, in both Europe and North America, the supermarket culture became the dominant grocery retail form. According to Reardon, Timmer & Minten (2012) in the early 2000s the developed countries like China, Indonesia, Malaysia and Thailand moved towards the rapid growth of super markets and later on this growth sustained with more faster expansion in countries like India and Vietnam.

The era of technological development with the advent of satellite television increased the working opportunity consequential of mass industrialization and other facilities that result in increased income-expenditure by consumers and gradual cultural alienation has brought significant changes in the shopping experience of the retail consumers (Shamhser, 2014). The greater diversity of the changing retail forms, competitive retail pressure and the growing complexity of the behavioral transformation of the shoppers' consumption practice (Bustos-Reyes and González-Benito, 2008) has been stimulating the retail managers' role to consider store's loyalty as a major interest in the retailing phenomenon.

The area of store loyalty has been of great importance for market researchers and marketing academics for many years (Kunkel and Berry, 1968; Lessing, 1973; Zimmer and Golden, 1988; Bloemer and Ruyter, 1998; Yoo and Chang, 2005; Orth, Mark T. Green, 2009; Shahroudi and Mohammadi, 2012). Retail marketing managers are also interested in exploring this area in order to remain competitive in the market and to win the market share by creating loyalty towards the store (Shamsher and Hossain, 2011; Imran, Ghani and Rehman, 2013). To a great extent, the success of every retailer depends on its ability to build and maintain store loyalty. It has become a central theme of marketing theory and practice in establishing sustainable competitive advantage. Loyal

customers have higher customer retention rates and are more likely to recommend others to become a customer of the same store (Kotler, 2010).

The modern retail environment is becoming unprecedentedly challenging and achieving a unique position in the retail market place is becoming more and more difficult. The dynamic and competitive retail landscape has compelled the retailers to differentiate themselves by having a comprehensive knowledge concerning the image of any particular store in the target shoppers mind to attract and retain the market. There is evidence in the literature that store image acts as a predictor for store satisfaction (Boloemer and de Ruyter 1998) and store loyalty (Stan, 2015). A favorable store image will have a positive impact on consumer behavior that deemed to influence satisfaction with the store which enhances greater loyalty to the store (Verma and Madan, 2011). It is claimed that positive and direct effect of store image influenced store loyalty through the mediating effect of customer satisfaction (Bloemer and Ruyter, 1998; Gondasamy, 2006; Xu-hui and Jian, 2010; Dullie, 2012; Lee, Lee and Lee, 2015; Guduk, 2016).

Numerous studies have identified the relations between store image, store satisfaction and store loyalty. Nonetheless the relations between these three concepts did not prove to be as simple as they may appear to be. Store image is a considerably wider theory than the other two and evidence has supported the fact that store image has a direct significant influence on store satisfaction (Giese and Cote, 2000; Alves and Raposo, 2007; Beneke, Adams, and Solomons, 2011; Kumar and Manjunath, 2012) and store loyalty (Bloemer and Ruyter, 1998; Yoo and Chang, 2005; Orth, Mark T. Green, 2009; Shamsher and Hossain, 2011; Imran, Ghani and Rehman 2013).

The significant role of trust in building the confidence of the customers regarding the shopkeeper's honesty and reliability (Morgan and Hunt, 1994) has been emphasized in numerous retail literature (Reichheld and Schefter, 2000; Aydin & Ozer, 2005; Guenzi, Johnson and Castaldo, 2009; Du Plessis, 2010). Trust is an essentially important element of loyalty because trust cannot be easily copied by competitors. Kennedy et al. (2001) and Sirdeshmukh et al. (2002) accentuated the influence of greater store trust for ensuring higher store loyalty.

1.2 Rationale of the Study

The retail industry in Bangladesh has witnessed dramatic changes over the last decade towards organized retailing with massive expansion of large scale retail stores in the urban centers of the country. This is due to the fact that Bangladeshi consumer behavior and preferences have changed and shifted towards convenience (Tiwari, 2012), high quality products, provision for customer care, comfortable shopping environment (Sinha, 2003; Shamsher and Hossain, 2011), greater emphasis on value for money (Kotler and Armstrong, 2010; Shamsher, Abdullah and Saha, 2012), flexible payment methods and sophisticated channels of distribution (Datta, 2010).

Currently shopping in Bangladesh has become an experience of pleasure (Shamsher and Hossain, 2011), enjoyment (Hart *at el.* 2007) and tension releaser as people are exposed to a large volume of brands under a single roof where preferences are valued and treated with warmth and expertise (Sinha, 2003; Shamsher, and Hossain, 2011). Retailers are offering newer service dimensions to create unique shopping experiences among Bangladeshi shoppers. The retail environment of Bangladesh is in the phase of experimentation where customers, as well as store owners, are experiencing larger and diverse retail formats by organized retailers (Shamsher and Hossain, 2011).

In today's revolutionized retail landscape retailers need to have widespread awareness concerning the image of any particular store that ultimately influences the loyalty toward their preferred stores (Bloemer and Ruyter, 1998; Verma and Madan, 2011; Shamsher and Hossain, 2011; Imran, Ghani and Rehman, 2013). Moreover, with the changing behavioral phenomenon of the Bangladeshi shoppers', it is very crucial for the retailers to develop a clear image in the shoppers' mind towards their store for having a strong impact on their behavior.

It is evident from the research literature that different academicians and practitioners have given considerable attention on store image in different parts of the world (Martineau, 1958; Doyle and Fenwick, 1975; Bearden 1977; Ghosh, 1990; Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Biswal and Sreekumar, 2011; Kumar and Manjunath, 2012; Lin and Liao, 2012; Shamsher, 2016). Substantial research has been carried out in the world retail industry to discover the importance of store image for influencing store loyalty (Kunkel and Berry, 1968; Lessig, 1973; Zimmer and Golden,

1988; Bloemer and Ruyter, 1998; Bloemer and Odekerken-Schröder, 2001; Yoo and Chang, 2005; Orth and Green, 2009; Shahroudi and Mohammadi, 2012; Imran, Ghani and Rehman, 2013).

As the super store concept is relatively new compared to the other developed countries, few research has been conducted on Bangladesh supermarket sector (Ahmed, 2007; Shamsher and Hossain, 2011; Tinne, 2011; Azad, Hossain and Parveen, 2011; Jahan and Noor, 2012; Shamsher and Hossain, 2012; Shamsher, Abdullah and Saha, 2012; Kashem, 2012; Kashem and Islam, 2012; Arif, 2013; Akbar, 2013; Akbar, 2014; Shamsher, 2014). Some of these studies have explored the concept of customer satisfaction and store loyalty which were either exploratory or descriptive in nature. However, only one study by Salahuddin and Akbar (2014) examined the relationship of location, store assortment, store service quality, price perception, and communication with store image and investigated these influencing antecedents of retail store image in the context of a major retail store operating in the metropolitan areas of Dhaka, Bangladesh. Nonetheless, this particular study did not validate any influence of store image on store loyalty in the context of the Bangladesh retail market.

The blossoming super market sector has enriched the retail industry of Bangladesh which has apparently attracted the interest of different researchers. Yet surprisingly, none of these studies attempted to examine the influence of store image on store loyalty theoretically or empirically in Bangladesh retail industry from the context of the super market sector. Though it is evident that store image is the central concept in understanding shoppers' behavior so far which has been done for numerous retail contexts such as the Slovenian market (Grah and Tominc, 2015); Chinese retail enterprises (Xu-hui and Jian, 2010); Korean retail market (Yoo and Chang, 2005); South African super market (Beneke, Adams, and Solomons, 2011); Indian retail industry (Verma and Madan, 2011); and the Indonesian retail market (Salim, 2009).

The present study will be noteworthy as in the context of Bangladesh no causal study has been carried out to examine the effects of store image on store loyalty through the mediating effect of customer satisfaction and trust. Previously Akbar (2013, 2014) has examined the effect of perceived service quality, perceived product quality, perceived price and product assortment on shoppers' loyalty and shoppers' repatronage intention

through the mediating variable customer satisfaction of major retail chain operating in Dhaka, Bangladesh. In both studies the area of store image has neither been acknowledged nor been operationally discussed by the author. Therefore, the concept of store image is still a virgin area to be investigates in the present scenario of Bangladesh retail market. Thus, the present study, in the context of the above scenario has attempted to investigate the influence of store image on store loyalty in the retail industry of Bangladesh.

1.3 Scope of the Study

The scope of the proposed research can be delineated in a number of ways. Geographically, the scope of the present study is confined to Dhaka and Chittagong metropolitan areas of Bangladesh. The justification for selecting Dhaka and Chittagong metropolitan areas is that most of the super markets are established in these two cities of the country (Shamsher and Hossain, 2012; Kashem, 2012; Akbar, 2013; Shamsher, 2014).

The scope of the present study is confined to the super market industry. Since the retail shopping industry in Bangladesh has changed from the traditional kitchen market to modern retail practice therefore understanding the causal drives of the Bangladeshi shoppers towards the super market is the priority of the current study. Moreover, customers of different categories will come under the jurisdiction of the proposed study.

1.4 Limitations of the Study

The present study suffers from a number of problems with respect to its geographic scope, industry focus, and measurement techniques. The limitations of the study are as follows:

✓ The first limitation relates to the four constructs within the research model which are store image, customer satisfaction, trust and store loyalty. Although the research model encompasses the constructs that are central to the research, there are a number of possible variables that could affect the relationship between store image and store loyalty. The research model, for instance, does not include service quality, store choice, purchase intention, store reputation, store commitment, brand trust and many other variables which are also considered as determinants of store loyalty. Thus, evaluating store loyalty simply on the basis of image of store is not justified. Additionally, consumer behavioral researches are difficult to

conduct. As such the factors which are making or pretending consumers to become loyal towards the store are hard to identify and justify from a practical perspective. Therefore, additional factors that would encourage consumers to recommend the store to others like previous shopping experience, word-of–mouth communication, impact of promotional offers, impact of loyalty programs, post purchase behavior etc that would have the chance to influence store loyalty were not included in this study. Additionally, in terms of the behavioral pattern, the respondents may respond inaccurately, or just guess concerning the time of purchase (morning/evening) and frequency of their visits to the store which might affect understanding the behavioral scenario of the customers concerning store loyalty

✓ The second limitation relates to sampling. This study obtained a relatively large respondent sample (n = 534). However, the sample was collected at one time (cross sectional) from Khulshi Mart and Grocer located in Chittagong; and Agora and Nandan located in Dhaka. In addition, the sample selection used in this study is non probability sampling (convenience sampling). Thus, the sample used in this study does not represent the population of the Bangladeshi supermarket shoppers'. Although Leary (2004) and Reynolds et al. (2003) suggested that convenience sampling design is a suitable method for research testing theory as in the case of this research, caution must be used when generalizing the results of the research.

✓ The geographic location of the current study is Dhaka and Chittagong, which does not necessarily portray the complete picture of retailing in Bangladesh. Moreover, two of the cities four supermarkets have been chosen for data collection in this study, which does not represent the overall super market perception of the shoppers in generalizing the results as long as store loyalty is concerned. However, the current study has spotlighted only one industry of retailing i.e. supermarket. Though more shopping is done in the traditional retail stores and bazaars in Bangladesh which has not been considered in this study.

✓ The present study has attempted to evaluate customer satisfaction on the basis of Oliver's (1980) Expectancy-Disconfirmation Theory. Though Oliver's (1980) theory has received the widest acceptance in the literature of services marketing, there are still nine more theories which are not considered in the present study.

✓ This study has used Likert Scale where intervals between points on the scale do not present equal changes in perception for all individuals. Therefore, the

differences between "strongly agree" and "agree" may be slight for one individual and great for another. Moreover through the Likert Scale consumers might have the opportunity to provide false impression about store loyalty which is another limitation of this study.

1.5 Contribution of the Study

The overall findings of the study will make the following contributions to the research literature:

(i)   This research will contribute to the **contextual** contribution as no research has been conducted in Bangladesh for large-scale stores (superstores) to identify the influence of store image on store loyalty. It will enrich the literature on the retail industry of Bangladesh.

(ii) This research will be conducted with extensive literature survey which will facilitate the **compilation** contribution to develop the knowledge of both academicians and practitioners. Since store loyalty is an essential indicator of an organization and no such causal studies were ever conducted in the retail industry of Bangladesh, the current study would work as a stepping stone in bridging this research gap. Additionally, the survival of an industry including the retail industry of Bangladesh is highly dependent on a thorough understanding about its customers' causes of loyalty or disloyalty.

(iii) In terms of **methodological** contribution this study will enhance the relationship between store image and store loyalty where the important influence of customer satisfaction and trust will also be analyzed to improve the overall store loyalty of Bangladeshi shoppers which will essentially work as a stepping stone to minimize the research gap of the study. Additionally the analysis will be done through Partial Least Square (PLS) based Structural Equation Modeling (SEM) which will make significant contributions in the retail arena of Bangladesh.

(iv) For **diagnostic** contribution the findings of the study will show that store loyalty highly dependent on image relationship of dependent and independent variables. The sustainable growth of the country's retail industry is greatly influenced by repeat purchases by loyal customers (supermarket shoppers') resulting in a smooth future cash flow for the industry and generating a huge market demand to enrich this sector. The present study has accentuated on

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identifying the dimensions of store image effecting store loyalty leading to a sustainable growth of the retail industry of Bangladesh.

(v)   This research will use different analytical and statistical methods which will provide interesting finding to the retailers and marketers; hence they will be able to reshape their techniques for creating employment opportunities for the betterment of the society through which the present study will hope to contribute socio-economical development of   the retail industry of Bangladesh. It can be expected that loyal customers would buy more from superstores causing the overall industry to grow high. The higher the market growth and revenue generation, the more employment will be generated in the industry. Additionally, incorporating the store image dimensions in strategic planning by the retailers will improve the service provision to customers to enhance the whole retail environment. Thus it will contribute to the **basic** research of the study. Therefore, the current study is expected to contribute to improving the marketing efficiency of retail organizations (especially supermarkets) by means of indicating the relative importance of store image dimensions to enhance store loyalty.

1.6 Organizational Plan of the Study

This section reviews the organization of the thesis. In

Chapter 1 the issues related to the topic, introductory knowledge and justification of the study has been presented.

Chapter 2 reviews the literature relevant to this research within two broad headings: the first section contains a review of the studies, aiming to identify retail literature in the international context. The second section addresses the studies accompanied within the domestic retail context followed by research gap, research objectives and proposed theoretical model.

Chapter 3 discusses the proposed research model established from the analysis of the research constructs and the relationship between store image, customer satisfaction, trust and store loyalty. In this chapter, the justification of the relevant research hypotheses has been discussed and a total of eight hypotheses derived from the interrelated research construct.

Chapter 4 contains the socio economic background of Bangladesh where the socio economic indicators have been thoroughly discussed and their impact on store loyalty has been analyzed.

Chapter 5 highlights on the contextual background of Bangladesh retail market where the current scenario of the retail industry in Bangladesh has been discussed

Chapter 6 highlights the methodology used to empirically test the hypotheses developed based on the proposed research model established in Chapter Three. This methodology commences with a section on the research design before progressing to elaborate on the process of scale adaptation. This section (chapter 6) also presents the data collection and data analysis including Partial Least Square (PLS) based Structural Equation Modeling (SEM).

Chapter 7 presents the data analysis and provides the research results derived from the eight research objectives along with necessary interpretations.

Chapter 8 depicts the discussion of the research results and examined the hypotheses identified in Chapter three. This chapter aims to interpret the results reported in Chapter Six and accomplish the aims of the thesis through conferring the result.

In **Chapter 9** a case study on the leading supermarket Agora has been carried out to verify the general finding of this Thesis.

Finally, the theoretical implications and managerial implications for the field, practitioners and along with the directions for future research has been highlighted in **Chapter 10.**

CHAPTER 2

LITERATURE REVIEW

2.0 Preface

The present chapter reviews literature related to the proposed research model of the thesis. This includes a discussion of research constructs chosen for testing the proposed theoretical model by reviewing both conceptual and empirical studies conducted so far mostly on store image, customer satisfaction, trust and store loyalty. This review is organized into two sections. The first section (2.1) provides an introduction to international studies and the following section (2.2) focus on the studies conducted in different parts of the world and the third section (2.3) examines the Bangladeshi studies and the last section (2.4) highlights on the studies conducted in the context of Bangladesh. The link between the research constructs are highlighted in section (2.5) of this chapter followed by the research gap in section (2.6) and research objectives in (2.7). Section (2.8) summarizes the chapter. The chapter is discussed subsequently:

Section I: Studies on Retail Industry – The International Context

- ✓ Introduction
- ✓ Studies on Retail Industry in different countries of the world
- ✓

Section II: Studies on Retail Industry – Bangladesh Context

- ✓ Introduction
- ✓ Studies on Retail Industry in Bangladesh

Section I

Studies on Retail Industry – The International Context

2.1   Introduction

Store image is the overall perception that consumers have of a particular store and of the experience of shopping there. In today's competitive and emerging retail market retailers need to understand what image consumers have of the retailer's store, and how this image compares to an ideal image and to competitors' images. Academic and experimental evidence have identified the importance of store image that influence the consumer's store visiting and repeat purchase behavior. Over five and half decades ago Martineau (1958) described store image as the combination of both functional attributes and psychological attributes of the store. Location, assortment of products, store convenience, store layout combined the former category and psychological attributes represented the shoppers' feelings stimulated by the functional attributes of the store.

In the contemporary dynamic and competitive business environment, retailers need to differentiate themselves and must have comprehensive knowledge concerning the image of any particular store that influenced the customers' satisfaction and loyalty toward their preferred stores (Sirohi, Mclaughlin, and Wittink, 1998; Thang and Tan, 2003; Pan and Zinkhan, 2006). Moreover, with the changing behavioral phenomenon, it is very crucial for the retailers to develop a clear image in the shoppers' mind towards their store for having a strong impact on their behavior. Different academicians' and practitioners have given considerable attention on store image in different parts of the world (Martineau, 1958; Doyle and Fenwick, 1975; Bearden, 1977;Ghosh, 1990; Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Biswal and Sreekumar, 2011; Kumar and Manjunath, 2012; Lin and Liao, 2012).

Substantial research has been undertaken to discover the importance of store image for influencing store satisfaction (Bloemer and Ruyter, 1998; Bigne´ et al., 2001; Zins, 2001; Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Beneke, Adams, and Solomons, 2011; Kumar and Manjunath, 2012; Dineshkumar, and Vikkraman, 2012). An empirical study was conducted on a departmental store of Switzerland by Bloemer and Ruyter (1998) emphasizing that store image has an indirect positive effect on store loyalty through store satisfaction. In a subsequent study by Giese and Cote (2000) found

that three store image attributes of a service provider have an direct effect on service satisfaction. Mamalis, Ness and Bourlakis (2005) found that intangible store image factors like adaptation to locality, food and service were more important compared to the tangible store image factors alike quality of food, facilities and promotion for the development of customer satisfaction in Greece fast food market. Alves and Raposo (2007) showed that image has a direct and significant influence on satisfaction suggesting the idea that if people perceived a positive image it will lead them to be satisfied.

Extensive research has been carried out in the marketing field and in the retail literature about trust (Morgan & Hunt 1994; Moorman, et al., 1993; Brashear et al., 2003) which is related with consumer expectations and marketer's commitment to keep its promises (Barber, 1983; Rotte, 1971). In retailing aspect, trust is the confidence that customers have on the store about its product and services to accomplish their needs. Reichheld and Schefter (2000) identified the importance of trust by indicating that for improving customer loyalty first the marketer needs to achieve trust of customers. The consequence of trust in understanding loyalty has been examined by a number of studies (Lim and Razzaque, 1997; Garbarino and Johnson, 1999; Chaudhuri and Holbrook, 2001; Singh and Sirdeshmukh, 2000; Sirdeshmukh, Singh, and Sabol, 2002).

The area of store loyalty is of great importance for the market researchers and marketing academics (Kunkel and Berry, 1968; Lessing, 1973; Zimmer and Golden, 1988; Bloemer and Ruyter, 1998; Yoo and Chang, 2005; Orth and Green, 2009; Shahroudi and Mohammadi, 2012). Retail marketing managers are also interested in exploring this area in order to be remain competitive in the market and to win the market share by creating loyalty towards the store (Shamsher and Hossain, 2011; Imran, Ghani and Rehman ,2013). It has become a central theme of marketing theory and practice in establishing sustainable competitive advantage. The ultimate effect of store image on store loyalty has been given importance in a number of studies (Kunkel and Berry, 1968; Lessig, 1973; Zimmer and Golden, 1988; Bloemer and Ruyter, 1998; Bloemer and Odekerken-Schröder, 2001; Yoo and Chang, 2005; Orth and Green, 2009; Shahroudi and Mohammadi, 2012; Imran, Ghani and Rehman, 2013).

In an empirical study conducted on the Korean retail market Yoo and Chang (2005) emphasized how store image attributes influence store loyalty for different retail formats

i.e. departmental store and discount store. A study by Orth and Green (2009) showed differential effects in how store image elements influenced customer loyalty through trust and satisfaction. Verma and Madan (2011) gave importance for a favorable store image for increasing satisfaction with the store which in turn increases store loyalty. A study by Liason et al. (Year) found different image attributes like reputation, information and physical environment proved to have significant influence on customer loyalty. Imran, Ghani and Rehman (2013) examined the relationship between store image and store loyalty and indicated that there is a strong correlation between the two.

It can be clearly observed that a significant number of studies have taken place in the global retail context with respect to store image, customer satisfaction and store loyalty which highlighted that a favorable store image constructs the customers revisiting the store by enhancing store satisfaction. Numerous studies discussed the positive and direct effects of store image on store satisfaction (Giese and Cote, 2000; Alves and Raposo, 2007; Beneke, Adams, and Solomons, 2011; Kumar and Manjunath, 2012) which eventually influenced store loyalty (Bloemer and Ruyter, 1998; Yoo and Chang, 2005; Orth and Green, 2009; Shamsher and Hossain, 2011; Imran, Ghani and Rehman, 2013).

2.2 Retail Studies in the International Context

In the following literatures different areas of retail industry are covered and empirical relationships between store image, customer satisfaction, trust and store loyalty has been discussed separately.

2.2.1 Store image

Store image is the overall perception that consumers have of a particular store and of the experience of shopping there. In today's competitive and emerging retail markets retailers need to understand what image consumers have of the retailer's store, and how this image compares to an ideal mage and to competitors' images.

Martineau (1958) described store image as the personality of the store through which a shopper defined a store on his/her mind. On two categories he designated the concept of store image viz. functional attributes and psychological attributes. Location, assortment of products, store convenience, and store layout represent the former category and psychological attributes represented the shoppers' feelings stimulated by the functional attributes of the store. Explaining the concept of store image is not easy (Sewell, 1974) as

researchers have defined it with a number of different store attributes to acknowledge conjointly creating the image of a store (Hirschman et al., 1978; Keaveney and Hunt, 1992; Gundala, 2010). After Martineau (1958) different academicians have described store image in terms of different store attributes or characteristics that are part of the overall image towards a store (Fisk, 1961; Kunkel and Berry, 1968; Lindquist, 1974; Doyle and Fenwick, 1974; Bearden, 1977; Ghosh, 1990). A number of researchers have given substantial emphasis on store image to understand its importance in the present retail business context (Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Biswal and Sreekumar, 2011; Kumar and Manjunath, 2012; Lin and Liao, 2012; Imran, Ghani and Rehman, 2013).

In the following table the researcher has summarized the literature related to store image:

Scholars	Year	Store Image Defined
Kunkel and Berry	1968	Store image is totality of the experience and conceptualization that intensify consumers purchase decision and recommendation to others about a specific store.
Lindquist	1974	Store image is composited with tangible or functional factors and intangible or psychological factors that are professed by the consumers to be seen in the store
Kasulis and Lasch	1981	Store image is the combination of objective attributes such as location, size, store hours and subjective attributes including attractiveness of store décor, friendliness of employees, that level of store service formed form the perception of consumers
Dichter	1985	Store image is the overall image of any particular store that the customers' possess in their mind
Zimmer and Golden	1988	Store mage is the overall expression by the retail customers regarding how they perceived the store
Bloemer and de Ruyter	1988	Combination of multi attribute model that consist of functional or tangible characteristics and psychological or intangible characteristics of the store.
Grewal et al.	2004	Store image has build up as combined evaluation regarding the store and the brand that influenced customers' store choice
Jinfeng and Zhilong	2009	Store image can be signified with different store attributes or characteristics, that focus on the marketing activities of a store for influencing customer perceptions of store choice
Chang & Luan	2010	Store image is the combination of consumer's perceptions and previous experience towards the store's different attributes
Ramdhani, Turipanam Alamanda & Syakur Amin	2010	Perception of consumers formed from past experiences that encourage their repeat purchasing behavior
Gundala	2010	Salient attributes of a particular store that consumers measured and compared according to the importance of each attributes.

Table: 2.1 Store Image; Source: Literature Review

Importance of Store Image:

To succeed a retailer must communicate a distinctive, clear and consistent image in the target market (Lockshin and Kahrimanis, 1998). Strong images represent a single message about the retailers' existence in the market, stand out from the competition and be remembered. Once the image of the store is established in the consumer's mind it becomes the retailer's competitive position (Berman and Evans, 2013). Studies on store image strongly suggested that a favorable store image helped the retailer to develop and manage their market position (Nevin and Houston, 1980; Samli, 1989a) by creating a competitive advantage in terms of products, price or service differentiation (Wortzel, 1987) which would not easily be duplicated by other retailers (Rosenblom, 1983). Retailers are able to increase sales and attract shoppers if they hold a correct image in the shoppers mind (Newman and Cullen, 2002) that necessarily increase customer inflow and profitability (Gundala, 2010). Consequently, store image is one of the retailers' valuable assets (Steenkamp and Wedel, 1991) for business success.

The image is a vital component of the retail organization and a critical element of retail environment that supports the retailer's plan and marketing strategies (Hosseini, Jayashree and Malarvizhi 2014). Through building a clear image a retailer devises a strategy that projects its retail category in the target market towards a positive consumer response. It is therefore, important to gain a better understanding of image as it signifies shoppers' behavioral intentions (Hu et al., 2009) and additionally an important element in developing the distinctiveness and personality of the store in terms of retailing context.

Gradual Development of the dimensions of the concept Store Image

Evidence has suggested that the concept of store image was first introduced by Martineau (1958). After the effort of Martineau, over the years different researchers have focused on the dimensions of store image through different store attributes or characteristics that are part of the overall image toward a store which are shown by the researcher in the following table:

Scholars	Year	Gradual Development of the dimensions of the concept store image
Fisk	1961	Location accessibility, merchandise suitability, value for price, sales efforts and store service.
Kunkel and Berry	1968	Price of merchandise, quality, assortment, fashion of merchandises, sales personnel, sales promotion, advertising, store atmosphere, locational accessibility, service, reputation on adjustments and other accessibility factors.
Berry	1969	Quality and variety of merchandise, sales staff, and store atmosphere.
Lindquist	1974	Merchandise, service, clientele, physical facilities, promotion, accessibility, store atmosphere, institutional and post-transaction satisfaction.
Doyle and Fenwick	1974	Product, price, assortment, styling and location.
James et al.	1976	Assortment, personnel, atmosphere, service, quality and price.
Bearden	1977	Price, quality of merchandise, assortment, atmosphere, location, parking facilities, and friendly personnel.
Greenberg *et al.*	1983	product choice, promotion and the store atmosphere
Ghosh	1990	Location, merchandise, store atmosphere, customer service, price, advertising, personal selling, and sales incentive programs.
Noordwyk, Preez and Visser	2006	Merchandise, service, clientele, physical facilities, convenience, promotion, store atmosphere, institutional factors and post-transaction satisfaction. (Adapted from Lindquist's (1974 study)
Jinfeng and Zhilong	2009	Convenience, perceived price, physical facilities, employee service, and institutional factors
Verma & Madan	2011	Store's Product and Operational Quality, Store's Overall Visual Appeal, Customer Convenience, Perceived Price and Past Satisfaction and Store's Promotional Effectiveness
Biswal, Sreekumar and Panda	2011	Cleanliness and tidiness, décor and layout, store atmosphere, good quality product and fashionable merchandise.
Virvilaite and Dailydiene	2012	Services, convenience, quality, product variety, product price and atmosphere
Biswal Sreekumar and Panda	2016	Store reputation, physical characteristics, customer service, convenience, product reliability, supporting facilities, services, and pricing policy

Table: 2.2   Gradual Development of the dimensions of the concept Store Image

Source: Literature Review

After reviewing different measurements of store image discussed in different studies the researcher has considered a total of five dimensions of store image for the purpose of this study which are Store Personnel, Store Location, Store Environment, Products, Price Aspects.These five dimensions of store image are presented in the following table and discussed:

Store image dimensions	Scholars
Sales Personnel	Martineau (1958); Kunkul and Berry (1968); Marks (1976); Manolis et al. (1994); Odekerken-Schröder et al. (2001); Darian, Tucci & Wiman (2001); Koo (2003); Jin and Kim (2003); Hyllegard et al. (2005); Miranda et al. (2005); Kulkarni (2013); Ali and Hasnu (2013); Adhilla (2015).
Store Location	Jantan and Kamaruddin (1999), Hasan and Rehman (2007), Mittal and Mittal (2008), Jhamb and Kiran (2012), Mohanty (2012), Shamsher and Hossain (2012), Jaravaza and Chitando (2013), Gudonaviciene and Alijosiene (2013), Pathak and Lal (2014).
Store Environment	Kotler (1973), Stroebele & De Castro (2004), Kyum and He (2007), Mohanty and Sikaria (2011), Ali &Hasnu (2013), Odeh, &As'ad (2014), Deshmukh, Joseph and Soni (2014), Makal and Pangemannan (2014), Hussain and Ali (2015), Mirabi, &Samiey (2015)
Product Attributes	Fotheringham (1988), Prendergast and Pitt (1996), Kapferer (1997), Vishwanathan and Childers (1999). Rettie and Brewer (2000), Rajaguru and Matanda (2006), Ahmed (2007), Clottey, Collier and Stodnick (2008),kotler (2010), Shamsher& Hossain (2011),Jhamb and Kiran (2012), Virvilaite and Dailydiene (2012), Ahmad (2012), Akbar (2013), Dubihlela and Dubihlela (2014), Shamsher (2014)
Price Aspect	Oliver (1997), Bucklin *et al.* (1998), Ryan, Rayner, and Morrison (1999), Yee and Sadik (2008), Kotler and Armstrong (2010), Zielke (2010), Rahman and Jalil (2014).

Table: 2.3   Five Store Image Dimensions; Source: Literature Review

Sales Personnel

The importance of sales personnel has been documented since preceding studies related to store image (Martineau, 1958; Kunkul and Berry, 1968; Marks, 1976). Manolis et al., (1994) confirmed sales personnel as a dimension of the store image construct. Sales personnel's functional quality does not necessarily always lead to store loyalty (Odekerken-Schröder et al., 2001). Hyllegard et al. (2005) established that influence of sales personnel did not differ by the Spanish consumers' age or gender. Darian, Tucci and Wiman (2001) confirmed that respectf followed by more knowledgeable, higher responsiveness and friendliness were the most important sales personnel attributes to wield a significant positive influence on store patronage. However, Jin and Kim (2003) revealed that sales personnel's kind attitude with the customers' is one of the main reasons for patronizing a store. Interestingly, a study by Koo (2003) confirmed no relationship between sales personnel and store satisfaction or store loyalty which is voided by Miranda et al. (2005) who validated that sales assistance showed positive influence on store satisfaction, as well as store loyalty.

Sales people contribute an important function in retailing (Mackintosh and Lockshin, 1997). Kulkarni (2012) emphasized the significant influence of store personnel on consumers' behavior. Kulkarni (2013) suggested that well groomed, trained and efficient store staff with effective problem solving skills, eagerness to helping attitude and encouraging body language have positive impact on customer buying experience. Supportive and friendly salespersons are confirmed as the most important determinant that influences the shopping environment on Pakistani consumers' impulse buying behavior (Ali and Hasnu, 2013). The product information provided by the salespeople can be one of the motivational factor that directs towards consumers' satisfaction or dissatisfaction. Oliver and Swan (1989) noted that the salesperson's behaviors can significantly persuade customers' satisfaction and the status of retailers. However the inadequate number salespeople (Russell and Snodgrass, 1987) can effect negative feelings of customers which could create loss of sales revenue.

Raymond and Tanner (1994) mentioned that sales personnel played an important role in achieving competitive advantage. Sales person's positive and interactive service creates enjoyable social relationship with the customers which make them build satisfactory transaction relationships (Adhilla, 2015). Consumer's positive feelings with a salesperson convey the customer's satisfaction with the store which enhances store loyalty (Adhilla, 2015). The sales personnel play the most important role in the retail environment as they are a crucial aspect in delivering the value and delighted experience to the customers when they visit the stores. Sales personnel provide the best service to the customer with knowledgeable suggestions which can help increase sales and build a good rapport for future business. A retail salesperson is someone who sells products directly to consumers and typically greets and welcomes a customer in a friendly and engaging manner, then proceeds to help them find what they are looking for in the store. They will often explain the benefit of the merchandise in order to help the customer make a decision to purchase.

Good behavior of salesperson can act as an amazing service to consumers. Consumers usually do not enjoy shopping when dealt with by an overbearing salesperson (Jones, 1999). Sales personnel build the interpersonal relationships with the customers to generate loyalty towards the store whilst Lee at el, (2005) established an insignificant relationship between sales personnel and store loyalty. In the retailing perspective, sales personnel are the most important asset. Customers usually has the preference for the

frontline employees in the stores to provide professional opinion to them (Lovelock, 1991).

Sales personnel are perceived to influence the store choice behavior. A sales person's good service induced shoppers' perception to have a positive image towards the store which in turn influenced store choice and loyal behavior (Thang and Tan, 2003). Good product knowledge of sales personnel is an importance on attribute as suggested by Lee at el, (2005) among male shopping behavior. Andaleeb and Anwar (1996) indicate that salesperson attributes such as expertise, intent, likability and confidence significantly influenced customer trust towards the organization.

Studies provide importance on the sales personnel appearance (Klassen, Clayson and Jasper, 1996) where results confirmed obese sales personnel regardless of sex or age affects perceptions of store image which indicates a poorer or negative image about the store. It is indicated that customers relates the sales staff's appearance with that of the customer's own self-image. Therefore sales personnel's appearance matters with the customers' expectations (Vyver, 2008).

Sales personnel serve as the most important communicating tool in the integrated marketing communications strategy to understand customers' quires and needs (Harris et al., 2000). Communicating with the customer, the primary duty of a salesperson includes greeting the customer, assessing needs and answering questions. These duties revolve around the ability to provide information and offer guidance regarding specific products. A salesperson must have a friendly disposition and excellent communication skills to effectively assist the customer.

Based on the above discussions the following table summarizes the attributes of the sales personnel:

Scholars	Attributes of Sales Personnel
Andaleeb and Anwar (1996)	Expertise, intention, friendliness and confidence
Darian, Tucci and Wiman, 2001	knowledgeability, higher responsiveness and friendliness
Jin and Kim (2003)	kind attitude
Lee at el, (2005)	Good product knowledge
Kulkarni (2013)	Well groomed, trained, effective problem solving skills, eagerness to helping attitude and encouraging body language
Klassen, Clayson and Jasper, (1996); Vyver (2008).	Good appearance

Table: 2.4 Attributes of Sales Personnel; Source: Literature Review

Store Location

Location is typically one of the most influential considerations in a customer's store-choice (Jaravaza and Chitando, 2013) and a crucial part of the retail strategy. Location decisions have strategic importance because they can be used to develop a sustainable competitive advantage. Selecting the right location is often critical to the success of a retail business. Hence retail store location is one the successful determinants of retail store outlet selection. Retailers' best store location that attracts the customers' demote the competitors' to occupy the second-best location. Store location has a strong impact on a retailer's long run and short run planning (Berman and Evans, 1995).

The following table highlights the factors of store location based on the literature review :

Scholars	Year	Context	Factors of Store Location
Jantan and Kamaruddin	1999	Malaysia	Location, service, merchandise, promotion and advertising.
Hasan and Rehman	2007	Pakistan	Price, service speed and the atmosphere.
Ahmed	2007	Bangladesh	Fresh and original goods, cheaper prices, convenience, strong brand image, and eye-catching store tangibles.
Mohanty	2012	India	Atmosphere followed by promotion and convenience
Oghojafor, Ladipo, and Ogbonna,	2012	South Africa	Quality, Price, Location, Cleanliness, Product assortment, Pricing method, and parking space.
Jaravaza and Chitando	2013	Chaina	Travelling time, location convenience, proximity to complimentary outlets, and store visibility.
Dhurup, Mafini and Mathaba	2013	South Africa	Sales assistance deemed to be the highest importance and store atmospherics found to have the least importance.
Gudonaviciene and Alijosiene	2013	Lithuania	Merchandizing, macro accessibility, entertainment, micro accessibility and atmosphere.
Dubihlela and Dubihlela	2014	South Africa	Merchandizing, atmosphere, accessibility, entertainment and convenience.
Makhitha	2014	South Africa	Cleanliness, ease of locating merchandise and value for money.

Table: 2.5 Store Location; Source: Literature Review

Store Environment

Store Environment can be defined as the set of physical characteristics of the store (such as architecture, layout, display, colors, lights, temperature, sounds, smells, etc.) that, as a whole, contribute to creating an image in the shopper's perception, influencing emotions and purchasing behavior. A unique shopping environment can be significant to the consumer's store-choice decision (Darden et al., 1983). A well designed store atmosphere ensured a sense of prestigious feeling about the quality of products in the shoppers' mind (Chan and Leung, 1996) which played a vital role in the consumer's overall shopping experience. Creating a pleasant store atmosphere has become one of the retailer's effective tools to enhance the store's image for the customers. The following table presented the factors of store environment that are ensured to deliver a pleasurable shopping experience to the target audience:

Scholars	Factors of Store Environment
Arnold, Oum, and Tigert, 1983; Freymann, 2002; Basera, Mutsikiwa and Dhliwayo (2013)	Color, lighting, odor and music.
Milliman, 1982; Jacob, Lourel and Guellec, 2007; Morrison, Gan, Dubelaar and Oppewal, 2011	Slow-beat background music.
Baker, Grewal and Levy, 1992	Store Ambience.
Kyum and He, 2007	Atmosphere, cleanliness and convenience
Wakefield and Blodgett, 1996	Layout accessibility, facility aesthetics, electronic equipment and seating comfort.
Sirohi, McLaughlin and Wittink, 1998	Spacious and open aisle.
Ahmed, 2007; Shamsher 2014; Markovic et al. (2014)	Clean, pleasant and comfortable shopping environments.
Hosseini and Jayashree, 2014	Store atmosphere, service and music.
Makal and Pangemannan, 2014; Banat and Wandebori, 2012	Store display.
Baker, Grewal and Levy, 1992	Store ambience.
Vaccaro, *at el*, 2009; Basera, Mutsikiwa and Dhliwayo, 2013; Verma (2014); Hussain and Ali, 2015	Scent.
Qureshi, Humayun and Hummayun, 2015; Mirabi and Samiey, (2015)	Lighting.
Shashikala and Suresh, 2013; Hasan, 2015	Store interior.
Štursa, 2009	Graphic and interior design, clean environment, and displayed merchandize.
Mirabi and Samiey, 2015	Sales person, layout, light, music and color.
Hussain and Ali, 2015	Cleanliness, scent, lighting and display.

. **Table: 2.6 Store Environment; Source: Literature Review**

Product attributes

Product attributes are the characteristics of products through which products are identified and differentiated. In other words, product attributes can be defined as the features or specific descriptive aspects of a marketing strategy that represent the consumer's evaluative criteria in the selection of particular goods or services. By identifying the product attributes and measuring their relative importance in the target market, retailers can determine the most suitable offering for a given market. Store managers are gradually

focusing more importance on product attributes by catering to the personal and socio-economic preferences of the customers (Uusitalo, 2001). Thus, to cope with the ever changing customer perception retailers' are becoming significantly concerned about product attributes as these are often continuous in nature (Vishwanathan and Childers, 1999).

The following table highlights on the products attributes collected from the literature review :

Scholars	Product Attributes
Ahmed, 2007	Availability of various merchandise, price, freshness, and originality.
Akbar, 2013; Ahmad, 2012; Jhamb and Kiran, 2012; Rajaguru and Matanda, 2006	Product assortment or variety.
Kotler, 2010	Colors, sizes, forms and prices of products.
Sproles and Kendall, 1986; Gupta, 2006; Shamsher, 2012	Product quality.
Gwin and Gwin, 2003	Quality, price, availability, variety, assortment and value of the products.
Fotheringham, 1988	Product availability.
Temporal and Lee, 2001; Kapferer 1997	Brand reputation.
Prendergast and Pitt, 1996; Rettie and Brewer, 2000.	Packaging.

Table: 2.7 Product Attributes;   Source: Literature Review

Price Aspect

Price is the amount of money charged for a product or service. It is the sum of all values that consumers exchange for the benefits of having or using the product or service (Kotler and Armstrong, 2010). Price is important to marketers because it represents marketers' assessment of the value customers see in the product or service and are willing to pay for a product or service.

Historically, price has been the major factor affecting buyer choice. Studies in different literature showed that price is probably the most important consideration for the average consumer (Zielke, 2010) According to Bucklin *et al.* (1998) price significantly influences consumer choice and frequency of purchase. Loyal customers are willing to pay premium price for their preferred brand/store (Yee and Sadik, 2008) and they do not compare price with the other available options by shopping around. Ryan *et al.* in (1999) illustrated that

for brand loyal customers price is the strongest drive to influence purchase decision. Store loyal customers are less reluctant to shift to other stores/brands and respond less to price changes despite of higher price changes. Therefore, for the store loyal customers if the perceived value of the products or brands are greater than cost, their purchase intention increases. Rahman and Jalil (2014) revealed that price strategy showed the highest significance with consumers' loyalty among Malaysian shoppers as it revealed as the key differentiator for the retailer (Rahman, 2014) and an important determinant of consumer choice of a particular retailer that motivates shoppers to continue their shopping with the store.

Store Image and Consumer Perception

Verma and Madan (2011) identified 28 key factors that were perceived important to Indian consumers to discover the importance of apparel store image attributes from female customers' perceptions. The five identified factors through Factor Analysis were Store's Product and Operational Quality, Store's Overall Visual Appeal, Customer Convenience, Perceived Price and Past Satisfaction and Store's Promotional Effectiveness where Store's Product and Operational Quality are found as the most important factors for determining overall image of the store. Biswal, Sreekumar and Panda (2011) stressed out the important factors that influenced the sore image of the Indian customers' perception. Among the thirty two attributes results of the study revealed that cleanliness and tidiness of the store were found to be the most important factors for gaining consideration to holding a positive image about the store by the Indian customers. The next important factor was décor and layout of the store, store atmosphere, good quality product and fashionable merchandise. Conservative image of the store was found to be the least essential factor.

Meanwhile, another study on Indian retail market by Dalwadi, Rathod and Patel (2010) identified key retail image attributes of organized retailing where the results revealed that product range, store layout, shopping convenience; promotional schemes, product pricing, customer service, employee behavior, and store ambience significantly influence the Indian customers' perception. Banerjee (2012) revealed that Indian consumers perception influenced by shopping mall image followed by entertainment, convenience, ambience, security, lifestyle, time saving and architecture. Sharma, Lowalekar and Jain (2013) validated store relationship, store personnel, store promotion, store merchandize, store

service, store location and store routine were found to have significant contributions towards the Indian buyers' overall perception.

Chang and Luan (2010) highlighted that store atmosphere, service personnel and merchandise were found as the most important store image attributes followed by convenience and service that create positive perception towards the store among of the Chinese customers in Beijing city. Hosseini and Jayashree (2014) examined the effects of store image on customers' perception in the Malaysian apparel store. The research results validated that store atmosphere, music, merchandise, quality, service and convenience showed a positive and significant relationship with consumer perception. However the study revealed a significant and slightly negative relationship between price and consumer perception. Mishra, Koul and Sinha (2014) examined the relationship between store image attributes and customer perceptions in different traditional stores in the Indian retail context where the study found that except retailers' attitude and other services, all other store attributes showed significant relationship with Indian customer perceptions when moderated with distance travel.

Store Image and Store Patronage Behavior

Developing a strong image depends heavily on creating appropriate consumer perceptions. In other words image of the store formed by the perception of the consumers played the role as a strategic competitive tool (Reardon, Miller and Coe, 1995) for the retailers. Store image has important influence on consumer perception that eventually affects consumer patronage behavior (Gundala, 2010). Jantan and Kamaruddin (1999) examined the important store image attributes influential in the patronage behavior of the departmental stores among 100 Malaysian shoppers. Store image attributes such as location, merchandise, price, physical facilities, promotions and advertising, store atmosphere and service were considered for the purpose of the study where location and service have a strong impact on the patronage behavior. Mui, Badarulzaman and Ahmad (2003) revealed that mode of travel, conveniences and shopping ambience were important for influencing store patronage in the Malaysian large scale retailing context. Basera, Mutsikiwa and Dhliwayo (2013) found that light, music, scent, and colour have a positive effect on consumer patronage behavior with different levels of influence.

Kyum and He (2007) examined the influence of physical environment on Chinese consumers' patronage intention. The patronage intention was measured by hotel

atmosphere, hotel facility, hotel cleanliness, the hotel position and customers' overall satisfaction. The study results revealed that good hotel atmosphere, hotel cleanliness, convenience hotel position consumers' overall satisfaction found to have positive and influence on consumers' pratonage intention. Wang (2014) conducted a study to describe the definition and dimensions of store image, and summarize how store image influence consumer patronage behavior in the Chinese retail context. Nezakati, Hui and Jofreh (2014) found that store image are positively and significantly related to the patronage behavior of Malaysian customers in the hypermarket context. Varga, Vuji i and Dla i (2014) revealed that store environment is found as the most influential element that increase consumer repurchase intentions in the South-East European culture. Evidence also supported that store image is related with store patronage behavior (Kunkel and Berry, 1968; Lessig, 1973; Zimmer and Golden, 1988; Lin and Liao, 2012). Chang (2016) conducted a study on the Taiwan tourism industry among 392 respondents and revealed that store image showed significant influence on consumers' repurchase intentions.

Store Image and Shopping Behavior

Gunaseelan and Chitra (2012) has established a positive relationship between store image and Indian consumers' shopping behavior. However in another study shopping frequency of Kuwait shoppers' was influenced by merchandize image (Alhemoud, 2008). Sangvikar and Katole (2012) conducted a study on consumer purchase behavior and identified that price discounts followed by variety of products and convenience of store were the preferential image attributes of the retail outlet. Store image is found as an influential factor for determining consumers' frequency of store visits (Pan and Zinkhan, 2006). Hence consumer purchase decision, purchase frequency, spending amount and how loyal they are with that store are largely determined by the image of the store (Chang and Luan, 2010). A favorable store image will have a positive impact on consumer behavior that deemed to influence satisfaction with the store which enhances greater loyalty to the store (Verma and Madan, 2011) and able to attract remote customers regardless of location inconvenience (Stanley and Sewall, 1976). Hence, store image is an influential factor for determining consumers' frequency of store visits (Pan and Zinkhan, 2006) and played an important role in the preference of selecting a retail store (Hansen and Deutscher, 1975).

Store Image and Purchase Intention

Purchase intention signifies consumers' possibility and willingness to purchase a certain product or service (Wu, Yeh and Hsiao, 2011) which represents an important indicator for assessing the behavior of the consumers by influencing consumer purchase possibility (Dodds et al., 1991). According to Schiffman and Kanuk (2007) higher purchase intentions will increase higher transactions and increased profitability. Several studies showed that store image attributes like pleasant store environment and atmospheric cues positively influenced the purchase intention of retail shoppers (Donovan et al., 1994; Schlosser et al., 1998; Kumar et al., 2010; Jin at el., 2012). (2012) found a positive relationship between product variety and purchase intention of Malaysian young adults. Karbala and Wandebori (2012) draw conclusions by highlighting that product design factors and the variety of products showed the maximum effect on the Indonesian consumer's purchase intentions.

Wu, Yeh and Hsiao (2011) studied store image dimensions like product variety, product quality, price, value for money and store atmosphere where the findings showed that store image has a direct and positive effect on the purchase intention of the private label brand (PLB) in Taiwan. In a subsequent study, Lin and Liao (2012) argued that store image does not mean a single idea or feature that affects purchase intention, rather it is an overall image in consumer minds for a store and consumers usually form that image by comparing it with other retail stores. Whenever the consumers are satisfied with the image and environment of a particular store they form a purchase intention and come back again to purchase. Dodds et al. (1991) pointed out that the higher the positive store image is the higher purchase intention will be. Rehman at el (2014) explored the impact of store characteristics on Pakistani consumers' purchase intention and the research outcome indicated that product assortment, store atmosphere and location have significant effect on Pakistani consumers' purchase intention.

Rizkalla and Suzanawaty (2012) revealed an insignificant relationship between store image and purchase intention in the Indonesian retail market whilst Faryabi, Sadeghzadeh and Saed (2012) revealed a direct positive influence of store image on the purchase intention of online shopping of cell phones among Iranian university professors, employees and students. Hanzaee and Andervazh (2012) examined brand name, product

quality, price, design, promotion, service quality and store environment and found a positive and significant influence on the purchase intentions of Iranian female consumers.

Store Image and Store Choice

Studies have given considerable attention to the influence of store image attributes in the consumers' store choice decision (Belk, 1975; Acto and Anderson, 1979; Hirschman,1981; Bodkin and Lord, 1997; Mas-Ruiz, 1999). Studies showed that store choice is influenced by different situational factors like location and presence of physical and social surroundings such as decor, noise, aromas, lighting intensity and physical layout (Belk, 1975). Markin et al. (1976) investigated how favorable store environments influenced shoppers store choice behavior. Acto and Anderson (1979) showed how a distinct image with superior store attributes influenced the comparative store choice behavior between recent shoppers and non recent shoppers. Similar views are shared by Hirschman (1981). Concern for the retail achievement by Kirkup and Rafiq (1999) argued that a retailer's success depends on shoppers' attraction toward the store. Warnaby and Yip (2005) suggested that rather than necessity, attraction to stay and spending time in a particular store somehow influenced to select a store which ultimately helped to increase sales revenue (Gudonaviciene and Alijosiene, 2013).

Arnold et al. (1983) found that store choice decisions are dominated by location and price. Tigert (1983) established that location and convenience significantly influenced store choice behavior followed by price and courteous service. Jantan and Kamaruddin (1999) examined the important store image attributes influential in the departmental stores selection behavior of the Malaysian shoppers. Among the seven store image attributes the most important attributes in the store choice behavior were location followed by service, merchandise and promotion and advertising.

For selecting grocery store Koksal (2007) found product, pricing, payment method, personnel and store convenience as the most important factors. Hasan and Rehman (2007) stressed that price followed by service speed and the atmosphere are found to have an imperative role in the grocery store selection behavior of the customers. However, a study by Hassan, Mohammad and Bakar (2010) showed store choice is dependent on reasonable price, merchandize variety and personalized services offered by the store. Mohanty (2012) focused that retail selection is influenced by factors such as atmosphere,

as the most important ranked attribute followed by promotion and convenience as the second and third ranked attributes whereas merchandize was the least preferred attribute for the Indian customers. Dubihlela and Dubihlela (2014) showed that merchandizing was the most significant image attribute for choosing the shopping mall in South Africa followed by atmosphere, accessibility, entertainment and in mall convenience. Makhitha (2014) identified cleanliness as the most important attribute for choosing a supermarket followed by ease of locating merchandise and value for money among the South African university students.

Gudonaviciene and Alijosiene (2013) revealed that merchandizing was found to be the most important image attribute followed by macro accessibility, entertainment, micro accessibility and atmosphere for selecting a store. Similar results were found by Yilmaz (2004) where features of merchandize and geographic location were given the highest preference in choosing a shopping center by the Turkish customers. Jaravaza and Chitando (2013) found that store location features, namely travelling time, location convenience, proximity to complimentary outlets and store visibility were found to be the important factors which imply the significance for store location. Dhurup ,Mafini and Mathaba (2013) conducted a study on the South African sports apparel market to discover how store image factors influenced the store selection choice. The results of the study showed that sales assistance is deemed to be the highest importance and store atmospherics is found to have the least importance for sportswear shoppers in determining their store choice behavior.

2.2.2 Customer Satisfaction
Understanding customer satisfaction has become vital to marketers since it often serves as a key driver of repeat purchase behavior . However, there is still an absence of consensus on how best to conceptualize the satisfaction. It remains an elusive, indistinct, and ambiguous construct (Crompton and Love, 1995).

In retailing, customer satisfaction emerges when the value for the product and customer service endow a transaction experience that meets or exceeds consumer expectations. Customer satisfaction depends on the retail store's overall perceived performance relative to a shopper's expectations concerning that store. Store satisfied customers create value to the retailer, spreads a positive word of mouth that aids in making good reputation of the

store and competent to make long term profitable relationship (Hanif, Hafeez and Riaz, 2010). Greater customer satisfaction directs the greater repeat purchase intention of the shopper's (Chen-Yu and Hong, 2002).

Scholars	Year	Customer Satisfaction
Cardozo	1965	The judgment that compared between the expectations and the perceived performance of a product or service
Crompton and MacKay	1989	a psychological outcome emerging out of an experience.
Kotler	1994	The level of a person's felt state that results from comparing a product's perception of performance in relation to the person's expectations.
Anderson et al	1994	entire estimation of a product or service over a phase that consequence on purchase and consumption experience
Oliver	1997	Consumer's fulfillment response that resulted from the enjoyable consumption of a product or service
McDougall & Levesque	2000	Customer's overall judgment about the service provider
Kotler and Keller	2006	emotional status of delightedness or displeasure that happened on the consequences of comparison between buyers' perception and expectations of a product's performance
Wilson, *at el*	2012	An evaluative assessment of product and service that resulted in meeting consumer needs and expectation related with pleasurable consumption experience

Table: 2.8 Customer Satisfaction   Source: Literature Review

Importance of Measuring Customer Satisfaction

In a turbulent business environment, to sustain growth and market share companies need to understand how to satisfy customers, since customer satisfaction is critical for establishing long-term client relationships. The goals of measuring customer satisfaction are to assess the quality of the existing management practices and identify directions for improvement. Moreover, the aim of managing satisfaction is to obtain a higher rate of customer retention and improve the company market share and profits. Researchers claim that customer satisfaction influences customer loyalty, which in turn affects profitability

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(Anderson et al., 1994). Al-Msallam (2015) in analyzing the banking industry of Syria confirmed that satisfied customers will buy more from the company, spread positive word-of–mouth and remain loyal with the firm for a long time. Several studies have mentioned the importance of customer satisfaction in the retail industry that leads to the outcome of future revenue (Fornell et al, 1992), sales performance, customer retention and loyalty (Owuor and Waiganjo, 2014). Customer satisfaction has a significant role on the overall financial performance of the firms (Ibzan, Balarabe and Jakada, 2016). It is the key performance indicator within a business (Adolphson, Eklöf and Parmler, 2012). Satisfaction is also of great interest to practitioners because of its important effect on customer retention. Researchers and practitioners are highly interested in understanding what customer satisfaction is and what drives customer satisfaction, simply because customer satisfaction is an antecedent of increased market share, profitability, positive word of mouth, and customer retention (Anderson, Fornell, and Lehman, 1994). Yet, measuring customer satisfaction is important not only because it provides critical managerial information, but also allows organizations to communicate with their customers.

Determinants of Customer Satisfaction

Patel and Desai (2013) conducted a study on Indian customers satisfaction towards organized retailing where Shopping Convenience was found to have the highest impact on overall customer satisfaction followed by Pricing, Product Convenience and Employee Service. However Physical Features did not show any impact on Indian customers' satisfaction levels. Arshad et al (2014) conducted a study on the Pakistani retail markets to identify the dimensions that create customer satisfaction of the super stores. The results highlighted that most important factor was physical aspect followed by service, personal interaction, problem solving ability and policy. Thomas (2013) conducted a research for showing the linkage between customer loyalty to customer satisfaction and store image on Indian organized retailing by developing an empirical model. The results highlighted the importance of quality as the most important dimension of satisfaction closely followed by store service, price, and product assortment which also focused on the changing attitude of Indian consumers toward the practice of organized retailing.

Abubakar, Mavondo and Clulow (2001) examined the factors important for customer satisfaction in Australian retail markets where the results revealed that the most important

factors for customer satisfaction were store reputation for ethical business practices, food handling and environment followed by accessibility (parking) and customer service and product range and depth. Piskóti, Nagy and Molnár (2010) identified the important factors that influenced customer satisfaction in the Hungarian retail market. The results of the study highlighted that Customer Satisfaction is found to be greatly influenced by shop quality, prices, products and service. Surprisingly, store location showed insignificant impact on consumer satisfaction. Al-Ali, Bazin and Shamsuddin (2015) examined the key determinants of customer satisfaction in the Malaysian grocery retail markets where the research outcome revealed that three determinants namely ''monetary value'', ''service and convenience'', and ''store quality image'' are found to have a direct influence on customer satisfaction. Ubeja and Bedia (2012) identified the important factors for examining customer satisfaction in the Indian retail markets. The results of the study showed that eleven factors viz. product consciousness, comfort with entertainment seeker, extra service conscious, store and hygiene consciousness, price consciousness, billing flexibility and facility, sales people consciousness, over choice of store, employee consciousness and taste consciousness were found to impact customer satisfaction. Mohan (2013) identified the factors that influence customer satisfaction in the Malaysian food retail supermarkets. After implementing factor analysis and regression analysis the results revealed that Customer Service, Store Environment, Brand Variety, Convenient Location, and Shopping Convenience were the most important factor for influencing customer satisfaction.

Th ng (2016) identified the determinants of customer satisfaction towards supermarkets in Thai Nguyen City namely product, price, personal interaction, convenience, services and physical appearance. The research findings confirmed that product, price, personal interaction, convenience, services and physical appearance showed positive impact on customer satisfaction in studied supermarkets where price had the strongest influence on customer satisfaction.

Customer Satisfaction and Store Attributes

Mamalis, Ness and Bourlakis (2005) found that intangible store factors like adaptation to locality, food and service were more important compared to the tangible store factors such as quality of food, facilities and promotion for the development of customer satisfaction in the Greece fast food markets. A study by Giese and Cote (2000) found that

three store attributes of a service provider has a direct effect on service satisfaction. Westbrook (1981) determined that sales persons, store sales, product satisfaction, value price relationship, and store environment were found to be the most influential variables of retail customer satisfaction. Theodoridis and Chatzipanagiotou (2009) showed that pricing and products are found to be the key determinants of customer satisfaction followed by personnel and in-store convenience. Watanabe, Lima-Filho and Torres (2013) investigated the relationship between store attributes and consumer satisfaction in Brazilian supermarkets. The results revealed that among the five grouped store attributes price showed the greatest positive effect on customer satisfaction followed by personnel and products. However, environment and promotions were not considered significant in determining satisfaction of the customers. Martínez-Ruiz, Jiménez-Zarco and Izquierdo-Yusta (2010) studied the Spanish retail market and determined that quality image, service and convenience are found to have positive and significant influences on customer satisfaction. Kumar and Manjunath (2012) showed a positive influence of store image and product and service dimension on customer satisfaction. In another study Kumar and Mishra (2013) revealed that store attributes were found to have significant influence on the customers' satisfaction with the retail store.

Kumar and Vikkraman (2012) highlighted that store attributes like self service, product price, visual merchandising, home delivery and fast checkout services influenced customer satisfaction in India. Naderian (2012) revealed that merchandise followed by price, personnel and atmosphere significantly affect customer satisfaction among the Malaysian customers of 7–Eleven stores. Watanabe, Lima-Filho and Torres (2013) in their study explored the relationship between store attributes and consumer satisfaction for Brazilian supermarkets. The research outcome revealed that price is found to have the positive and greatest effect on customer satisfaction followed by personnel and products whereas, environment and promotions failed to show significant relationship in determining satisfaction of the customers. Abdullah and Rozario (2009) found that only service quality and place/ambience showed a positive relationship with customer satisfaction whilst a significant negative correlation was observed between food quality and customer satisfaction in the Malaysian hotel industry. Piskóti, Nagy and Molnár (2010) validated that customer satisfaction is greatly influenced by shop quality, prices, products and service. Surprisingly, store location showed insignificant impact on consumer satisfaction. Wong et al (2012) established that convenience, quality of

retailers, quality of customer services, shopping environment and rewards have a positive, significant influence on customer satisfaction in Hong Kong. Al-Ali, Bazin and Shamsuddin (2015) found that monetary value, service and convenience, and store quality image have a direct influence on customer satisfaction in the Malaysian grocery retail market. Chang et al (2015) examined the effects of store attributes on US retail patronage behavior where the results revealed that sales employees and store atmosphere have the maximum impact on consumer satisfaction. However, product quality and store convenience were not found to satisfactorily influence consumer satisfaction.

2.2.3 Trust

Since the last two decades the important role of trust emerged in the marketing literature (Morgan and Hunt 1994; Moorman, et al., 1993; Brashear et al., 2003). The trust concept has been studied in a number of disciplines, and different definitions have been proposed (Lewicki et al., 1998). In marketing, trust has been studied mostly in the context of relational interactions (i.e., relationship marketing) either between a buyer and a seller (Doney and Cannon 1997; Ganesan 1994; Ganesan and Hess 1997; Moorman, Deshpande, and Zaltman 1992, 1993; Lusch, O'Brien, and Sindhav 2004; Morgan and Hunt 1994) or between a customer and a supplier (Garbarino and Johnson 1999; Singh and Sirdeshmukh 2000; Sirdeshmukh, Singh, and Sabol 2002). Trust is consistently related to the susceptibility of the trusted (Bigley and Pearce, 1998; Singh and Sirdeshmukh, 2000), because without susceptibility of the trusted upon the trustee, trust becomes extraneous.

In a marketing context, trust is usually associated with consumer expectations concerning the firm's competence assuming commitment to keep its promises (Barber, 1983; Rotte, 1971). The influence of trust on marketing arrived in the form of commitment (Dwyer, Schurr, and Oh 1987; Garbarino and Johnson 1999; Lusch, O'Brien, and Sindhav 2004; Morgan and Hunt 1994), long-term orientation (Ganesan 1994), propensity to stay in a relationship (Anderson and Weitz 1989), and loyalty (Berry 1993; Selnes, 1998; Sirdeshmukh, Singh, and Sabol 2002; Sirdeshmukh and Brei 2003). Trust materializes to be particularly imperative for creating loyalty when the perceived level of risk is high (Anderson and Srinivasan, 2003).

Scholars	Year	Trust defined
Rotter	1967	the level of reliability guaranteed by one party to another within a given trade relationship
Moorman et al.	1992	Eagerness to depend on the trade partner's in whom one can rely on .
Moorman, Deshpande, and Zal	1993	willingness to rely on an exchange partner in whom one has confidence
Morgan and Hunt	1994	Having assurance in an exchange partner's reliability and integrity.
Ganesan	1994	Belief of customers that the salesperson has the intention to make the customer beneficial.
Wilson	1995	a fundamental relationship model building block
Doney and Cannon	1997	perceived reliability and compassion of a target of trust
Smith	1997	Confidently relying on the salesperson who has the willingness to help the customer in a vulnerable circumstances.
(Singh and Sirdeshmukh, 2000)	2000	The degree of the vulnerability of the trustor upon the trustee
Bloemer and Odekerken-Schröder (2002	2002	consumer's confidential belief in a retailer's honesty towards the consumer
Abdu et al. (2012)	2012	The benefit received by consumers in long-term relational trade with the organization.

Table 2.9 Trust; Source: Literature Review

Trust is not uniformly defined. However, the numerous definitions of trust constantly include positive expectations of an assurance in the other party. The two most frequently engaged definitions in marketing are provided by Rousseau et al. (1998) who define trust as a 'psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another', and the definition by Moorman, Despande and Zaltman (1993) that trust is 'the willingness to rely on an exchange partner in whom one has confidence'. Trust is the individual's assessment about the other party's capability and willingness of interest to the individual.

Store Trust in Retail Context

In literature, trust has been studied comprehensively. Store Trust is defined as a faith of the customer that the store will be able to fulfill their needs and wants. It is the confidence that customers have on the store about its products and services to accomplish their needs. Generally trust is built on the confidence that the customers has on the shopkeeper's honesty and reliability (Morgan and Hunt, 1994). Trust in a store is a feeling of security based on the belief that the store is guided and motivated by favorable and positive intentions towards the welfare and interests of the customer. Therefore, it is expected that the store will not take any undue advantage of the shoppers' weakness. Consequently, the lesser the doubt in the customers mind regarding the store, the lesser the risk to the store-customer relationship. The trust of customers about the store is developed with the experience they tend to have with that store. Trust positively and significantly affects the consumer buying experience which indicate that consumers who trust the retailer will have an interest to buy from the retailer. It is important for the retailers to maintain a sustainable competitive retail image that can make the consumers confident, which ultimately affects their trust level.

The stronger the relationship with consumers, the more consumers will trust the store. Higher levels of perceived trust lead to increased sales and improved customer service. Store's that are perceived as 'caring' by the shoppers will have higher trust than non-caring stores. The higher the similarity of the store's values to those of the individual consumer, the higher that consumer's trust in that store will be. This especially includes the consumer perception about the sincerity of a store's actions that correlate to values that he/she sees as important. Store trust will increase when consumers evaluate the actions and communications of the store as credible. For retailers, store trust is a relational asset or a resource, as it enables stores to build sustainable competitive advantages, sustainable improvements and risk management.

In the retail industry, the retailer can deliver high levels of trust by representing that they have the customers' best interest at heart. Retailer's job is to project that they have the potentiality to meet customer needs, and aptitude to solve customer problems honestly and competently (Beatty et al., 1996). Trust helps to creates belief in the store that endows it with an assurance of positive outcomes in the customers' mind not only for the present but also for the future. Trust in the salesperson and store trust are shown to have

positive relations with each other (Guenzi, Johnson and Castaldo, 2009) that increase the customers' loyalty intentions. The ultimate contribution of trust is to build loyalty (Guenzi, Johnson and Castaldo 2009). Creating shoppers' trust in the store is considered an important success factor in the retail world. Research has established the importance of 'trust' in determining shoppers' confidence in a store in numerous studies. In the retail environment, trust in a store is measured as the important constructing tool of store-shopper relationships (Delgado-Ballester and Munuera-Alemán 2005; Czepiel 1990; Redding and Ng 1982).

In the retailing aspect when customers trust a store they believe that the salesperson is reliable and has integrity and the customer can be assured that the seller is honest, fair and responsible and can be depended on. Customers never rely on untrustworthy shopkeepers. Trust in the retail store provides the customers the confidence and belief that the salesperson will not perform deviously. Morgan and Hunt (1994) stated that trust exists only when one party has confidence in an exchange partner's reliability and integrity. Unwillingness to trust the store creates disloyalty among the shoppers while believing the trustworthiness of the store increases the purchase intentions of customers and minimizes the switching tendency to other stores. Greater store trust leads to higher store loyalty (Kennedy et al., 2001; Sirdeshmukh et al., 2002) because trust ensured valued exchange relationships. Therefore, customer trust can be considered as an important antecedent of customer loyalty.

Importance of measuring Trust

Trust can be developed by relying on one party's aptitude to forecast another party's behavior. For building and maintaining long-term relationships trust is considered to be an important element in the business transaction (Rousseau et al., 1998; Singh and Sirdeshmukh, 2000). In a competitive business environment the significance of trust coordination is the precondition for improved business performance (Free, 2008). Customers must have feelings of trust toward the marketer before they purchase the product. Trust condenses the insecurity in the competitive retail environment in which consumers are susceptible about relying on the trusted stores.

Trust is essentially important for the organization as it helps the organization sustain even during times of uncertainty (Moorman et al., 1992; Doney et al., 1997; Dwyer et al.,

1987). Trust decreases the uncertainty in an environment where customers feel susceptible and makes customers confident to rely on the trusted organization (Aydin and Ozer, 2006). Trust is an important factor to develop a positive behavioral intention toward the organization. In retail context, when a customer trusts a store that customer is willing to form a positive purchasing intention towards the store. If the shopkeepers try to build customer trust, it will reduce the perceived risk with the store by enabling the customer to make confident expectations about the store's future transactions. Trust can be known as corner stone of the strategic relationship (Zikmund et at., 2003 and Spekman, 1998). Reichheld and Schefter (2000) identified the importance of trust by indicating that for improving loyalty of customers first the marketer needs to achieve the trust of customers. Trust as an element of relationship marketing has an influence on the building of customer's satisfaction customer loyalty (Du Plessis, 2010; Aydin and Ozer, 2006). The significance of trust in explaining customer loyalty is supported by studies of Chaudhuri and Holbrook (2001) and Sirdeshmukh et al. (2002)

Trust and Image

A favorable store image can build and sustain a trusting relationship with customers. An excellent image increases consumer trust and a bad image can be damaging to a company's future. Any negative image often results in a decline in consumer trust; and any erosion in trust equals a negative hit to business growth. Trust and image go hand-in-hand, and need to be protected and enhanced. When consumers trust a particular service provider they tend to form a long term relationship with that service organization.

Satisfaction and Trust

Trust and satisfaction are essential ingredients for successful business relationships. Considerable support in the literature has been given to trust for its positive influence on satisfaction (Bauer, Grether and Leach 2002; Kennedy, Ferrell and Le Clair 2001). If the customer is satisfied, then they will have more trust; on the contrary, if there is dissatisfaction, then customer trust will vanish or decrease. Satisfaction causes relationship constancy and trust in the long term relationships continuity. Low levels of trust create low levels of satisfaction. Customer satisfaction brings positive and significant effect on customer trust (Ribbink et al., 2004; Chen et al., 2010; and Selnes, 1998).

Quoquab, Basiruddin and Rashid (2013) established that satisfaction and trust are positively related in the telecommunication industry of Malaysia. Grah and Tominc (2015) validated a positive relationship between satisfaction and trust in the Slovenian supermarkets. Similar relationships have been explored by Cerri (2012).

Trust and Loyalty

The significance of trust in explaining loyalty has been supported by numerous researches (Lim and Razzaque , 1997; Garbarino and Johnson, 1999; Chaudhuri and Holbrook, 2001; Singh and Sirdeshmukh, 2000; Sirdeshmukh, Singh, and Sabol, 2002). In the retailing aspect, trust results in enduring loyalty and builds the relationship stronger between the customer and shopkeeper. When a customer trusts a store, he or she has the strong confidence in the quality of product and services provided by the store. Trust acts as a major driver of customer loyalty (Chaudhuri and Holbrook 2001; Garbarino and Johnson, 1999). Encompassing trust in the store is a psychosomatic state of mind that only happens in the relationships where confidence is the supreme issue between the shopper and shopkeeper. A customer is confident when he/she trusts a store which makes them tend to be more loyal towards the store. Hence, trust towards the store forms a deeper relationship with the salespersons to make them confident in the exchange process. Al-Mamun (2014) established that customer trust has a significant relationship with customer loyalty in the Malaysian supermarket industry previously mentioned by Yen, Chen and Chow (2007).

Nguyen and Leclerc (2011) revealed that customers embrace positive behavioral attitude toward the brand they trust in the service industry. Loureiro and González (2008) revealed that in the rural tourism industry of Spain and Portugal trust has a positive influence on loyalty. In another study Upamannyu (2015) in the newspaper industry in Gwalior region revealed that significant relationships exist between customer trust and repurchase intention which indicates that if customers trust the organization they form loyalty and intend to repeatedly purchase form the same provider. Flavián and Guinalíu (2006) reveal that an individual's loyalty to a web site is closely linked to the levels of trust. Thus, the development of trust not only affects the intention to buy, as shown by previous researchers, but it also directly affects the effective purchasing behavior, in terms of preference, cost and frequency of visits, and therefore, the level of profitability provided by each consumer.

When a customer trusts a seller, he or she will display satisfaction and loyalty towards that seller (Kassim and Abdullah, 2008). When a consumer does not trust the seller based on past knowledge, he or she will probably be dissatisfied with that seller. When trust acts as a risk reducer in an exchange relationship customers are inclined to form behavioral loyalty (Morgan and Hunt, 1994) which indicates that continuous trust on the service provider makes the customer continually to be loyal and even recommend the service to others. Trusting intentions of the customers creates security and dependability on the marketer . Valenzuela and Vásquez-Párraga (2006) point out that trusting customers are the committed customers who become loyal customers for the marketer.

2.2.4 Store Loyalty

Store loyalty has been defined as consumers' commitment to the store and making repeat purchase to satisfy their needs. In general, store loyalty can be defined as the shoppers' strong preference for a store to shop as compared to other accessible alternatives. It occurs because consumers distinguish the store from other stores and perceive that the store has the excellence to serve them. Store loyalty exists where a shopper continues to purchase the product from the same shop for a long time (Chinomona and Dubihlela, 2014). Store loyal customers are those who exhibit repurchase behavior and a commitment to re-patronize the product from the same store repeatedly in future purchases (2011Inamullah, 2012; Eid,).

In the following table the researcher has summarized the literature of store loyalty.

Scholars	Year	Store Loyalty
Dick and Basu	1994	Combination of strong relative attitude and high repeat patronage.
Bloemer and Ruyter	1998	Shoppers' strong commitment to exhibit repeat visiting behavior to the same store
East, Hogg and Lomax	1998	Propensity to use a particular store overtime
Oliver	1999	Intensive commitment to repurchase preferred product/service in the future
Knox and Denison	2000	Customer's preference to visit a specific store or store chain over time
Reichheld	2003	Willingness to stick in long term purchase relation with a particular store
Rajaguru & Matanda	2006	Repeated purchasing behavior of consumer towards a store
Inamullah	2012	Repurchase behavior and a commitment to re-patronize the product from the same store repeatedly n future purchases
IŠORAIT (2016)	2016	Shoppers' aspiration to continue the relationship with a particular retail store for a long time and purchase goods/services of the store from time to time.

Table: 2.10 Store Loyalty; Source: Literature Review

Importance of Store Loyalty

Global competition, technological development, and customers awareness has been driving the organizations to consider loyalty as a main concern in marketing planning. One of the strategic goals of marketing is to retain the customers through repeat purchase and positive word of mouth (Thomas, 2013). Retail research results showed that a store's prolonged existence is highly dependent on Store Loyalty which has the highest importance in building retail success (Ani and Radas, 2006). Therefore, store loyalty has become a major concern for the world retail industry (Grah and Tominc, 2015). It represents a competitive advantage of the store (Oliver, 1997; Thomas, 2013). In other words, in the ever changing retail environment store loyalty directs the way towards the competitiveness of the retailers (Kesi , Kraljevi and Vlaši , 2005).

In general, the cost of acquisition is generally much higher than the cost of retaining existing customers. Therefore, a retailer should focus on retaining existing customers and attracting customers that it can profitably retain. With a smaller budget compared to the store switchers loyal shoppers' spent double amount on the store (Knox and Denison, 2000) which leads to lucrative store growth. Store Loyal customers spend less time in evaluating other product alternatives, stay loyal longer with the store even after having a

negative experience and recommend the store to friends, colleagues and hence become the best advertisement for the store. Store loyalty proved to be an important concern for retailers since it explains the issues regarding why consumers are emotionally attached to stores.Rhee and Bell (2002) considered store loyalty as an important ingredient for store strength. Evidence supported that store loyal shoppers showed strong commitment and exhibited repeat visiting behavior to the same store (Bloemer and Ruyter, 1998; Kesi , Kraljevi and Vlaši , 2005).

Measurement of Loyalty

In general, there are three distinctive approaches to measure loyalty: behavioral dimensions, attitudinal dimensions and composite dimensions (Bowen and Chen, 2001). The behavioral loyalty considers regular and repeat purchase behavior or revisiting behavior of the shoppers towards a specific store or brand (Bowen and Shoemaker 1998; Kandamully and Suhartanto 2000; Bowen and Chen, 2001). Bloemer and Kasper (1995) pointed out that shoppers preferences or intentions to visit a store play an important role in determining loyalty. Attitudinal loyalty focused on the attitudinal reflection of the emotional and psychological attachment to determine loyalty (Bowen and Chen, 2001). The attitudinal loyalty is primarily concerned with the sense of loyalty to engagement and commitment (Bowen and Chen, 2001) with the product, brand or store.

The third approach composite loyalty included combination of the first two dimensions in which loyalty is measured by attitude and repeat patronage behavior (Dick and Basu, 1994). Attitude and repeat patronage behavior determined four levels of loyalty: no loyalty (low relative attitude and low repeat patronage), spurious loyalty (low relative attitude and high repeat patronage), latent loyalty (high relative attitude and low repeat patronage) and loyalty (high relative attitude and high repeat patronage) (Dick and Basu, 1994). To determine both attitudinal and behavioral dimensions of loyalty are deemed to be equally critical (Bove et al., 2009). Some studies have mentioned that there are two kinds of loyalty: behavioral loyalty and attitudinal loyalty (Kumar and Shah, 2006; Lam et al., 2004; Fullerton, 2005). Behavioral loyalty confirmed that customer loyalty can be transformed into actual purchase behaviors. Whilst attitudinal loyalty does not ensure customers purchase decision it helped to create positive word-of-mouth in the target market.

Amine (1998) distinguishes between two main approaches to define the loyalty construct: behavioral loyalty is measured by the ratio of the times a repeated purchase occurs over a total purchase, and attitudinal brand loyalty holds that brand loyalty involves a favorable attitude which reflects a preference or commitment expressed over time. Thus both behavioral and attitudinal brand loyalty considers that consumers have developed favorable attitudes towards the organization more than its competitors and therefore they express a favorable preference over the firm's products or services through engaging in repeat purchases. Brand loyalty occurs because consumers perceive that the brand offers the right product features, image, or level of quality at the right price. On the basis of this perception, customers generally make their purchase decision for new products or brands. After an initial trial purchase if the consumers are satisfied, they tend to form habits and continue to purchase the same brand because they form the belief that the product is safe and familiar.

"No loyalty" signified weak or low levels of both attitudinal connection and repeat patronage (Baloglu, 2002) where shoppers are used to be brand switchers highly, unpredictable and vulnerable regarding their purchase behavior. Any loyalty programme could hardly influence them. "Spurious (or artificial) loyalty" exists when a consumer has a strong preference or feelings toward a store's brand and frequently visits that store, despite having no emotional attachment to the brand. This happened when no substitutes are found to be available and the purchase decision was made on past experiences and habits (Javalgi and Moberg 1997). By offering well designed loyalty programmes spurious loyalty shoppers could be enthused to "true loyalty". "Latent loyalty" took place when infrequently shopping had been done by the customers even after having strong emotional attachments to the store. Customers with high or "true loyalty" are signified via a strong attitudinal attachment and high repeat patronage (Baloglu 2002) which should be the ultimate endeavor for store marketers to persist in the high competitive environment. Blomer and Kasper (1995) made a distinction between "spurious loyalty" and "true loyalty". When customers engage in repurchasing a brand due to situational constraints such as a lack of viable alternatives, or out of convenience then the loyalty is referred to as "spurious loyalty". On the other hand "true brand loyalty" exists when customers have a high relative attitude toward the brand which is then exhibited through repurchase behavior (Dick and Basu, 1994). This type of loyalty can be a great asset to the firm as these customers are willing to pay higher prices, they may cost less to serve, and can

bring new customers to the firm (Reichheld and Sasser, 1990) findings which were later on supported by Yee and Sadik (2008).

Another four types of loyalty were found by Gounaris and Stathakopoulos (2004) which showed No loyalty (no purchase at all and no cognitive attachment to the brand); covetous loyalty (no purchase but strong attachment and predisposition towards the brand that was developed from person's social environment); inertia loyalty (purchasing the brand because of habit and convenience but without any emotional attachment to the brand); premium loyalty (high attachment to the brand and high repeat purchase for product and services. Premium loyalty shoppers proved to be less likely to switch to other brands in spite of the persuasive promotional efforts of competitors and might even go out their way to obtain the strongly preferred brand (Schiffman and Kanuk, 2007). Sundararaj and Jayanthi (2016) discussed behavioral loyalty and attitudinal behavioral loyalty dimensions where the true and spurious loyalty customers hold significantly high levels of behavior intention towards their store whereas true and latent loyalist show their significantly greater attitude towards attitudinal dimensions like strength of preference, advocacy and altruistic attitudes on their store.

Several research studies have explicitly divided consumers into brand loyals and brand switchers (Dekimpe et al., 1997; Yim and Kannan, 1999). Kotler (2010) defines four patterns of loyalty behaviour: Hard-core Loyals - who buy the brand all the time, Split Loyals - loyal to two or three brands, Shifting Loyals - moving from one brand to another and Switchers - with no loyalty (looking for something different). This is also supported by Lau et al. (2006) where the researchers showed brand loyalty in terms of Hard-core Loyal consumers, Brand Switchers, New users and Non-users. Generally hard-core brand loyalists always remain loyal to a single brand and do not accept any substitutes (Lau et al., 2006). These loyal customers stick with the brand and have a strong commitment to the brand (Schiffman and Kanuk, 2007). They are less likely to switch to other brands in spite of the persuasive promotional efforts of competitors and also less promotional campaign is required to remind them (Yim and Kannan, 1999). On the other hand, Brand Switchers are those consumers who always search for new products and use two or three brand alternatives, because they cannot satisfy all their needs with a single brand. Marketing managers must give attention to these brand switchers as they have higher market potential (Schiffman and Kanuk, 2007).

Determinants of Store Loyalty

Clottey, Collier and Stodnick (2008) examined the determinants of customer loyalty in women's apparel retail market in the U.S. context. The researchers considered product quality, service quality and brand image as the determinant factors of customer loyalty. Data were obtained from 972 respondents. The results revealed that brand image was found to be the strongest determinant of customer loyalty followed by product quality and service quality. Kandampully and Suhartanto (2000) identified the factors of image and customer satisfaction to determine customer loyalty in the New Zealand hotel industry. The results of the study indicated that the combined effect of reception, housekeeping, food and beverage and price of hotel were important factors for determining customer loyalty. Gobiraj, Nimalathasan and Kumar (2011) studied the important factors of customer loyalty in the UK retail supermarkets. After implementing Exploratory Factor Analysis (EFA), the results of the study indicated that Sales promotion followed by Provision of information, Management, Recommendation of the Product or Service, New brand, The value of brand, Innovation, Bench Marking and Environmentally friendly organization emerged as the first to nine factors for determining customer loyalty .

Deng et al. (2010) explored the factors influencing loyalty of Mobile Instant Message (MIM) in China and confirmed that customer satisfaction produced the greatest effect on loyalty followed by trust and switching cost. Nezakati, Kuan and Asgari (2011) conducted a study on the Malaysian food industry to measure customer loyalty. The study was conducted on 230 respondents. The study results revealed that product quality showed a strong positive relationship with customer loyalty while promotion and brand name are found to have a weak positive relationship with customer loyalty. The study further confirmed that product attribute, store environment, service quality, price and brand trust and customer satisfaction has moderate positive relationship with customer loyalty. Abbasi et al. (2011) investigated the factors affecting customer loyalty in Pakistan. Results of the study revealed that positive relationship is found to exist among customer satisfaction, customer relationship, image of the product, trustworthiness and customer loyalty.

Rahman, Jalil and Al-Mamun (2014) validated that store attributes, specifically pricing showed a direct significant relationship with customer loyalty whilst product quality does

not have a direct significant relationship with customer loyalty in the Malaysian retail industry. Hoseinzadeh and Khosravi (2013) established the components of store image to achieve the customer loyalty in Hyper Star stores and explained the causal relationship between the components of store image and customer loyalty. The results showed that among the store image components namely merchandise, in-store services, store atmosphere and reputation, merchandise and reputation have a positive impact on patronage intention and customer loyalty. Vidyakala and Divyabharathi (2016) found that the merchandise quality, store personnel, merchandise selection and service quality showed a higher contribution towards Indian shoppers store loyalty.

Jansone and Tudoran (2012) investigated the factors to determine Latvian consumers store loyalty. The researchers examined the influence of store affect, social congruity between symbolic store image and customers' social self-image, and ideal social self image and demographic characteristics (age, gender, income and distance) on individual store loyalty. Store atmosphere perceptions, store merchandise value perceptions and interpersonal service quality perceptions were considered as indirect determinants of store loyalty through the mediating effects of store affect. Data were collected from a sample of 152 customers. Results of the study show that direct determinants of store loyalty were: store affect and demographic factors (age and gender) whilst the indirect determinants of store loyalty were store atmosphere followed by store merchandise value perceptions and ideal congruity.

Fatima and Rasheed (2012) focus on the factors that influenced consumers' mall shopping behavior in the Pakistan retail markets. Among 384 respondents data were accumulated. Three relevant mall attributes were selected: Environment, Image and Convenience. The results of the study indicated that all three factors positively affect the store loyalty of the shopping malls where image and environment showed similar results and convenience has shown the strongest relationship with loyalty of the Pakistani consumers. Gobiraj and Nimalathasan (2011) examined the relationship between customer satisfaction and customer loyalty in the UK retail markets where customer satisfaction was found to have great impact on customer loyalty among the retail shoppers. Stan (2015) examined the relationship between consumer loyalty and store image, store satisfaction and perceived value where the results showed that customer satisfaction is found to have the strongest direct impact on loyalty, followed by store

image and perceived value. Furthermore the finding also verified that women shoppers were more loyal to the store compared to the males.

Haque (2014) conducted a study to measure customers' loyalty through satisfaction towards retail marketing strategy in Malaysian hypermarket industry. The data has been collected among 292 consumers involving different races in the Malaysian hypermarkets in Kuala Lumpur. The results of the study revealed that service quality, product quality, price strategy and store attributes have significant relationships with customer satisfaction and customer satisfaction has direct relationship with customer loyalty. Wicker (2016) focused to identify the impact of price, quality, service, convenience, and assortment on customer loyalty among supermarket customers. Data for the study was collected from an electronic email survey of 354 respondents. The results from this study revealed that quality has the greatest effect on customer loyalty. Results of the study further indicated that loyalty equally increased with the intensification of quality, service, assortment and loyalty programs. Vidyakala and Divyabharathi (2016) designated that Promotion, Physical Characteristics, Convenience, Peer Group, Merchandise Quality, Store Personnel, Perceived Price, Merchandise Selection, Service Quality, Store Image, and Discounts are found as the influencing elements of consumers store loyalty towards Indian organized retailing. Afande and John (2015) examined the factors affecting customer loyalty of supermarkets in Nyeri, Kenya. The study revealed that the supermarkets had factors that affect the loyalty of the shoppers purchased from their stores. Price is one of the factors that the supermarkets in Nyeri observed due to the different pricing strategies. Secondly, the changing customer preferences likewise showed to influence the loyalty of customers. Additionally, the study had established that the image of the supermarket is confirmed to influence the customers loyalty and finally the authors discovered that the stiff competition showed affects on customer loyalty of supermarkets in Nyeri.

Store Attributes and Store Loyalty

Yoo and Chang (2005) conducted a study on Taiwan discount stores and department stores which revealed that for departmental stores, store loyalty was largely influenced by store atmosphere followed by location, shopping convenience and sales personnel service. In the case of discount stores, quality of goods is found to have highest influence on store loyalty followed by advertisement, store atmosphere and credit policy. Only store

atmosphere was found to have statistically significant results for both departmental store and discount store. Rajaguru and Matanda (2006) examined the effect of consumers' perception of store and product attributes on customer loyalty in the Indian retail context. The analysis of the results indicated that with the exception of product price, other store attributes such as service quality and convenience of store and product attributes such as product quality, location and availability of new products has significant effects on customer loyalty. Rahman and Jalil (2014) determined that Product quality, Price strategy and Service quality have significant relationships with Customer Loyalty. Price strategy was found to have high significance with consumers' loyalty among Malaysian shoppers.

A study by Sondoh t al. (2012) found different store attributes like reputation, information and physical environment proved to have a significant influence on customer loyalty. Previously, Koo (2003) in a study on Korean retail markets determined that store loyalty is found to be significantly affected by location, followed by merchandising and after sales service. Pandey and Darla (2012) explored the store level service factors showed statistically significant influence on store loyalty where store atmosphere showed the highest influence. Perumal (2005) examined major attributes of store image namely store convenience, conductive atmosphere, value price, employee service and product assortments showed a significant and positive relationship with store loyalty. However, Sondoh et al. (2012) determined that different image attributes like reputation, information and physical environment proved to have significant influence on customer loyalty in selected hotels in Labuan, Malaysia. Lee (2009) examined the linkage between store attributes, customer satisfaction and store loyalty of Malaysian shoppers. The study results revealed that products, price and store atmosphere are deemed to be three most important factors for determining customer loyalty.

Rahman, Jalil and Al-Mamun (2014) determined that store attributes specifically pricing showed a direct significant relationship with customer loyalty whilst product quality is not found to have a direct significant relationship with customer loyalty in the Malaysian retail industry. Hoseinzadeh and Khosravi (2013) established the components of store image to achieve customer loyalty in Hyper Star stores and explained the causal relationship between the components of store image and customer loyalty. The results showed that among the store image components namely merchandise, in-store services, store atmosphere and reputation the authors confirmed that merchandise and reputation

has positive impact on patronage intention and customer loyalty. Vidyakala and Divyabharathi (2016) found that merchandise quality, store personnel, merchandise selection and service quality showed a higher contribution towards Indian shoppers store loyalty. Nonetheless, loyal customers shop more often and spend more with the retail industry (Wicker, 2016).

Section II
Studies on Retail Industry – Bangladesh Context

2.3   Introduction

The retail industry of Bangladesh is going through a radical change since the last sixteen years towards organized retailing due to the introduction of the superstore concept. These stores are successfully operating in the urban cites of Bangladesh by providing customers a hassle-free comfortable atmosphere to purchase their daily necessities (Shamsher and Hossain, 2012). In a developing country like Bangladesh superstores are gradually becoming popular as shoppers preference has shifted towards convenience and comfortable shopping practices.

The number of studies in the retail industry of Bangladesh in comparison to the global volume is very insignificant. Though customer loyalty is a major area of research in the retail industry globally, a small number of such studies so far have been undertaken in the context of Bangladesh. Most of these studies generally focused on superstores of Bangladesh which is a relatively new concept compared to the other developed countries. Therefore, limited research has been found on the Bangladesh organized retail sector highlighting store image dimensions, customer satisfaction, trust, and customer loyalty. The following section of this chapter focuses on presenting the retailing research works so far been conducted in the context of Bangladesh.

2.4   Retail Studies in Bangladesh Context

2.4.1   Store Image

Only one study was found in the literature on store image of the retail sector in the Bangladesh perspective. Salahuddin and Akbar (2014) examined the relationship of location, store assortment, store service quality, price perception, and communication with store image in the context of a major retail store operating in the metropolitan area of Dhaka, Bangladesh. The study investigated the influencing antecedents of retail store image. Data was collected from 226 shoppers of the retail store by surveying through personal interview technique. Stepwise regression has shown that location followed by price perception, store service quality, and storeassortment have statistically significant relationships with store image. The result has shown that location is the most important antecedent influencing a retail store image that combined the factors like accessibility, near to the shopping area, and parking facility.

Rahman, Haque and Hussain (2012) examined the impact of brand image towards young consumer's perception in selecting beverage products. A survey had been conducted among 400 young consumers from Dhaka City, the capital of Bangladesh. The data analyses were conducted by exploratory factor analysis, confirmatory factor analysis and structural equation modeling to test the hypothesis. The results revealed that the most of the young consumers are highly concerned about brand image regarding selection of beverage drinks. The results indicated that brand image is found to have a significant influence on consumer perception in selecting a beverage product which highlighted the idea that most of the Bangladeshi young consumer's were very concerned about the brand image. Akter and Ashraf (2016) scrutinize how the various factors like store image, perceived value and satisfaction affecting the repurchase intention of consumers towards a retail chain store in Bangladesh where the results reveal that perceived value and satisfaction were significantly related to repurchase intention and unexpectedly, store image has shown an insignificant association with intention.

2.4.2   Customer Satisfaction

Islam et al. (2016) conducted a study to measure the factors of retail service quality that has impact on customer satisfaction and store loyalty among urban customers. The primary data used for this study were collected through personal interview while the respondents were getting service in the super shop. Data were collected from different

super shop like as Shwapno, Agora, and Meena Bazar in Dhaka City. A total of 400 respondents were taken as the sample. A structured questionnaire was formulated to collect data on customers' satisfaction with the retail service quality. The SEM results revealed that only one factor (Physical Aspects) has a significant relationship with Customer Satisfaction which highlighted the idea that the shoppers preference towards clean, well-structured and adequate physical environment are significant to enjoy a harassment free shopping experience. The study further confirmed that store loyalty is found to have a positive relationship with customer satisfaction and that it is positively linked to store loyalty. Additionally the study validated that reliability, personal interaction, problem solving and policy showed no direct impact on customer satisfaction within the super market sector.

Kashem (2012) identified several factors from previous research to measure customer satisfaction among Bangladeshi shoppers'. The data was collected from 50 customers of 5 superstores in Chittagong, and showed that factors like quality products, products variety and special products, location, hygienic environment, hassle free shopping and freshness, competitive price, service and layout of the store had positive relationship with customer satisfaction to enhance store loyalty.

Kashem and Islam (2012) conducted a study among Bangladeshi shoppers to identify the factors that influence customer satisfaction. Data were collected from 50 customers from 5 super stores. By using Varimax Rotated Factor Analytical Technique, the results of the study indicated that product factors are found as the most important factor for influencing customer satisfaction which included quality of products, reasonable price of products, and variety of products. The store service factor and customer facilities factor were deemed to be the second and third important factors for influencing customer satisfaction. Rana, Osman and Islam (2014) examined the important factors for determining customer satisfaction of retail chain markets in Bangladesh. Customers of three big retail chain stores were interviewed for the study. After implementing Correlation Analysis, the results of the study indicated that three factors namely product quality, responsiveness and price were deemed to be positively related with customer satisfaction. However after executing Multiple Regression Analysis the results further indicated that responsiveness

and product quality proved to have the greatest impact on customer satisfaction followed by price. However, location showed an insignificant effect on customer satisfaction.

Alam and Rana (2013) examined customers' attitudes towards retail chain store services in comparison with the small retail stores in Bangladesh. Results of the study highlighted that majority of the people have positive attitudes towards the retail chain stores. The findings stated that between the retail chain store and small retailers, the retailer chain store was viewed as the top most favorable position for the customers. The results further confirmed that availability of all kinds of goods under one roof, hassle-free shopping environment, service quality, variety of assortments and prices were considered important to measure customer satisfaction.

Hossain, Rahman and Akter (2009) examined customer perception and satisfaction towards supermarkets in Bangladesh. The study has been conducted in Dhaka city where 360 customers from different retail branches of Agora, PQS and Meenabazar were chosen for data analysis. The results indicate that six factors were deemed to be important for choosing supermarkets over traditional market namely availability, quality, price, environment, location and staff behavior. The study further confirmed that availability, quality, and staff behavior were significant and had a positive relationship with customer satisfaction towards supermarkets in Bangladesh.

Forid (2011) examined the retail service quality among the Bangladeshi shoppers of Aarong in Dhaka City where after implementing Pearson Correlation and Regression Analysis the results of the study revealed that the problem solving dimension of RSQS showed highest perception mean, and the policy of the stores found to have poor performance. The study confirmed that all of the dimensions showed positive influence on customer satisfaction although not in a significant degree. However, physical aspects of dimension showed significant importance in determining the customer satisfaction.

2.4.3 Trust

Very few studies have been conducted on trust in the retail arena of Bangladesh (Akbar, Salahuddin and Shahriar, 2013; Akbar, 2014). Akbar (2014) conducted a study in the context of a major retail chain store operating in Dhaka, Bangladesh where trust appears

to be insignificant with Bangladeshi shoppers' satisfaction levels. Similar findings are drawn by Akbar, Salahuddin and Shahriar (2013) where trust was found not to have a statistically significant relationship with customer satisfaction among the Bangladeshi shoppers'.

Khan and Ali (2012) designated that trust is a significant factor in online shopping practices in Bangladesh. Adrita and Shahjahan (2016) determined that due to lack of trust customers in Bangladesh are preferring offline shops compared to online shops. Another study conducted by Islam (2010) on the Bangladesh telecommunication market revealed that trust plays the most important role among the consumers of mobile phone operators to build loyalty. Akbar and Parvez (2009) studied the subscribers of a telecommunication company in Bangladesh where trust has come out to be an important antecedent of customer loyalty. Hafez (2017) validated that there is a significant positive relationship between trust and customer loyalty in the telecom industry in Bangladesh. Azila and Aziz (2012) develop a new measurement scale for Bangladeshi retailers to assess the degree of relationship quality between the retailers and their suppliers where the findings revealed that a better quality of relationship results in trust upon the supplier.

2.4.4 Store Loyalty

Akbar (2013) conducted a study to examine store loyalty among Bangladeshi shoppers of retail shops in Dhaka. Data were gathered from 203 shoppers of a major retail chain operating in Dhaka. After implementing Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) the results of the study revealed that perceived service quality showed the highest influence on customer satisfaction followed by perceived product quality, store assortment, perceived price and trust. However commitment showed a negative relationship with customer satisfaction. The results further highlighted that customer satisfaction as an arbitrary variable confirmed the most influential impact on loyalty among Bangladeshi retail shoppers.

Akbar (2014) examined the important antecedents of Bangladeshi retail shoppers' patronage intentions. This study investigated the impact of important antecedents namely perceived service quality, perceived product quality, store assortment, price perception, trust, and commitment of shoppers' satisfaction and how these antecedents were mediated through shoppers' satisfaction that affect shoppers' repatronage intentions. A multi-item

structured questionnaire was implemented to collect data from 210 shoppers of a major retail chain operating in Dhaka. Structural Equation Modeling (SEM) was used. The SEM results confirmed that out of seven hypotheses, five hypotheses were supported empirically as per SEM results. After implementing Structural Equation Modeling (SEM) the results of the study indicated that perceived product quality showed to be the strongest antecedent of shoppers' satisfaction with high statistical significance followed by price perception, perceived service quality, and product assortment. The study further confirmed that shoppers' satisfaction as a mediating variable demonstrated the most influential impact on shoppers' patronage. However trust and commitment are found to have an insignificant relation with shoppers' patronage.

Shamsher (2014) examined the effect of store characteristics in determining store loyalty in Bangladesh. Data were collected from 101 shoppers of major retail chain operating in Dhaka. A conceptual model was developed and multiple regression analysis was implemented to test the hypotheses. The author considered store characteristics such as product assortment, quality of service, store conveniences, quality of product, price of product, and store appearance for influencing store loyalty of Bangladeshi shoppers. The results of the study showed that store appearance followed by store convenience, product quality, and service quality influenced store loyalty whereas product assortment and product price have no effect in determining store loyalty. The study further suggested that store characteristics confirmed a significant influence on customers' loyalty to the stores. Though product assortment and price are found to have negative influence on customer loyalty, retailers should be more concerned about the other four attributes - store appearance, store convenience, product quality, and service quality. Additionally the author demonstrated that store appearance is deemed to be a very crucial area that retail store owners should keep in mind when trying to improve customer loyalty. Hossain and Shamsher (2011) explored the effect of store and product attributes in determining store loyalty in Bangladesh. The study is conducted in Chittagong Metropolitan city – the commercial capital of the country. The results of the study showed that service quality, store conveniences, product quality, and availability of new products influenced store loyalty whilst store appearance and product price have no effect in determining store loyalty.

Siddiqi (2011) identified the most important drivers of customer loyalty in the retail banking settings in Bangladesh.., the study demonstrated that there exists a large positive correlation between corporate image and customer loyalty. Datta and Chakraborty (2009) examined the degree of consumer's loyalty in Bangladesh among consumers who shop from various superstores. The main objective is to empirically investigate the strength of loyalty of Bangladeshi consumers on the basis of their shopping behavior and store-level service. To describe consumer loyalty in Bangladesh, Oliver's Four Stage of Loyalty Model was adopted by the authors. A total sample of 150 food shopping consumers from three leading stores in Bangladesh were selected randomly and interviewed. The survey results indicated that Bangladeshi consumers are conscious of convenient location, good customer service, atmosphere of the store, cleanliness, quality and variety of imported products and good sales personnel.

Ahmed (2007) carried out a study to investigate customer motivations that influence shopping attitude in choosing modernized shopping centers of Khulna city where the research revealed that components like available fresh and original goods, cheaper prices, convenient store locations, strong brand image, and eye-catching store tangibles have significant effects in making shopping choice between modernized shopping centers and traditional shopping centers. Shamsher and Hossain (2012) showed that gender, occupation and income positively influenced the choice pattern of the Bangladeshi shoppers toward traditional retail stores and superstores. A write-up explored the significant changes in the area of behavioral pattern of consumers', and found that extensive bargaining to the preference of fixed price, convenient shopping environment, modern payment mechanism, preferences for branded and imported products influence the shopping behavior for food and cosmetics shopping practice of Bangladeshi consumers (Shamsher, Abdullah and Saha, 2012). Shamsher (2014) conducted another study to explore and examine the changing consumer preferences toward the organized shopping practice in Bangladesh. A self-administered closed-end questionnaire was used to collect primary data from customers. A total of 200 samples were collected from different areas of Chittagong Metropolitan City on the basis of simple random sampling. Results of the study revealed significant changes in the area of preferential aspects of consumers' extensive bargaining to the preference of fixed price, convenient shopping environment, payment mechanism, ways and means of retailing, etc.

A study was conducted by Arif (2013) to focus on the factors for increasing establishment of superstores in Dhaka. The results of the study found that untidy atmosphere, dirty floor, insufficient space for movement, unhygienic arrangement of commodities, bargaining process, inconsistent price and traffic jam are influencing consumers in Dhaka city to change their shopping practices from unorganized retailing toward modern and well-decorated superstores. Tinne (2011) studied how different factors like pricing strategies, store characteristics, situational factors and promotional activities influenced the impulse buying behavior of superstore consumers in Bangladesh. Jahan and Noor (2012) focused on the marketing activities of the fastest growing superstore Meena Bazar. The study found that by promoting products at premium prices and ensuring the quality of products, Meena Bazar's promotional programs have significantly influenced consumers' response.

A study was conducted to measure the service quality dimensions of Bangladeshi shoppers in Chittagong. The results showed that a high positive correlation existed between five service dimensions namely tangibility, reliability, assurance, responsiveness and empathy and it was found that customers 'evaluation of service quality was more or less similar across different age groups (Ahsan et al., 2013).

2.5 Link between the Research Constructs

Introduction

In the first section of this chapter, the retail studies conducted in the international sector has been discussed and in the second section research related to the Bangladesh retail industry has been analyzed which helps to recognize a general discussion about the research constructs of this study. In this section the empirical relationships between store image, customer satisfaction, trust and store loyalty has been conferred separately to understand the research gap of this study.

Store Image and Store Loyalty

The ueffect of store image attributes on store loyalty has been given importance in a number of researches (Kunkel and Berry, 1968; Lessig, 1973; Zimmer and Golden, 1988; Bloemer and Ruyter, 1998; Bloemer and Odekerken-Schröder, 2001; Yoo and Chang, 2005; Orth and Green, 2009; Shahroudi**,** Nesset, Nervik and Helgesen,2011). Yoo and Chang (2005) emphasized on how store image influences store loyalty for different retail formats i.e. departmental store and discount store in the Taiwan retail markets. Beneke,

Adams, and Solomons (2011) found no direct significant relationships between store image and loyalty for South African super markets which is rejected by Imran, Ghani and Rehman (2013) who indicated a strong correlation between store image and store loyalty. Salim (2009) highlighted that shoppers' good feeling about the store enhanced loyalty in the Indonesian retail markets. The significant effects of store image on customer loyalty has been evident in a number of studies (Yen, Chan, Chawm, 2007; Ramdhani, Alamanda and Amin, 2010; Dullie; 2012; Abbasi et al. 2013; Wisnalmawati et al. 2014).

Store Image and Customer Satisfaction
The influence of store image on customer satisfaction has been examined in a number of studies (Giese and Cote, 2000; Mamalis, Ness and Bourlakis, 2005; Reddy, Reddy and Azeem, 2011; Naderian, 2012; Kumar and Mishra, 2013; Chang et al. 2015). Silva and Giraldi (2010) revealed that store image played an important role in determining customer satisfaction in a Brazilian shoe store and highlighted store image as a multidimensional construct where each dimension exercised a different influence on satisfaction. Azoury, Daou and Khoury (2014) examined the relationship between university image and student satisfaction where overall image of the university statistically and significant influenced the overall student satisfaction of the university.

Lesakova (2015) revealed that a smaller and significant correlation was found between store image and satisfaction among the seniors´ shoppers in Slovakian grocery retail. A more recent study by Javanmard (2016) on fast distribution Shahrvand Chain Super Market in Tehran confirmed that positive store image has a positive relationship with customers' satisfaction. Another study by Guduk (2016) revealed that for traditional supermarkets in the Netherlands store image was found to increase the store satisfaction which generated more loyal consumers.

Customer Satisfaction and Store Loyalty
Evidence has supported that store satisfaction is confirmed as the key antecedent of store loyalty (Bitner, 1990; Fornell , 1992; Kesi , Kraljevi and Vlaši , 2005). Loyalty derived from customer satisfaction is crucial for the business survival, success and future growth. Wahab at el (2016) established that customer satisfaction proved to be important to create loyal customers in the hijab industry. Similar conclusions have been drawn by Ibojo and Asabi (2015). They examined the impact of customer satisfaction on customer loyalty in

the Nigerian banking industry and revealed that there is a significant relationship between customer satisfaction and customer loyalty. Wan (2015) confirmed that customer satisfaction is the foundation for achieving customer loyalty and satisfaction is the key factor to enhance repeat purchase behavior. In another study the empirical results by Chinomona and Dubihlela (2014) confirmed that customer satisfaction influenced the South African shoppers' loyalty that lead to their repurchase intentions. Oghojafor et al. (2014) confirmed that customer satisfaction is the major determinant of customer loyalty in the the Nigerian telecommunications industry. Anonymous, (2012) pointed that Highly satisfied *Scottish* Consumers' are more likely to do repeat purchase. Haque (2014) mentioned that customer satisfaction and loyalty is strongly interconnected with the shoppers purchase behavior. Szymanski and Henard (2001) and Chi (2005) emphasized a strong relationship between customer satisfaction and customer loyalty. Haque (2014) revealed that overall customer satisfaction has a direct impact on customer loyalty among the Malaysian hypermarket shoppers. In another study the empirical results by Chinomona and Dubihlela (2014) confirmed that customer satisfaction showed a positive significant influence on the South African shoppers loyalty. Salim (2008) revealed that store satisfaction proved to be one of the key factors of store loyalty via shoppers emotional affect in the Indonesian modern retailing market (hypermarkets and supermarkets).

Therefore from the above discussion it can be mentioned that contextual and industrial differences revealed that customer satisfaction influenced customer loyalty (Huy, Olsen and Tri Duong, 2006; Helgesen and Nesset, 2007; Zhou and Chen, 2008 Wong, Tong and Wong, 2014; Nazari, Hosseini and Kalejahi (2014); Wantara, 2015; Al-Msallam, 2015).

Store Image, Customer Satisfaction and Store Loyalty

Thomas (2013) conducted a study to develop a model for linking customer loyalty to customer satisfaction and store image in the Indian retail markets. The study results revealed a strong positive correlation between customer satisfaction and customer loyalty. However, store image is not found to have any direct correlation with customer loyalty. Nevertheless it showed a positive correlation with customer satisfaction. The study further confirmed an indirect influence of store image on loyalty through the mediating variable of satisfaction. Customer satisfaction is found to act as a mediator between store image and store loyalty in the Switzerland retail market (Bloemer and Ruyter, 1998); in

Malaysian super market (Gondasamy, 2006); in Chinese retail industry (Xu-hui and Jian, 2010); in Malaysian retail market (Dullie, 2012); in South Korean retail business (Lee, Lee and Lee, 2015) and in the supermarket of the Netherlands (Guduk, 2016).

Trust and Store Image

When consumers trust a particular service provider they tend to form a long term relationship with that service organization. Studies emphasized a positive relationship between store image and trust (Lehu, 2001; Chaudhuri and Holbrook, 2001; Flavian et al. 2005; Beneke et al. 2011; Singhm, Sinha and Mishra, 2013). Yen, Chen and Chowm (2007) established a positive relationship between store images and trust in the e-commerce context. Studies indicate that image is one of the most influential factors for building consumer trust (Lehu, 2001) and to some extent image is one of the fundamental elements that protects trust (Lehu, 2001). Flavian et al. (2005) emphasized that image can increase the consumer's trust in the Internet.

Trust and Store Loyalty

In retailing aspect, trust results in the enduring loyalty and builds the relationship stronger between the customer and shopkeeper. As such, Al-Mamun (2014) established that customer trust has significant relationship with customer loyalty in the Malaysian supermarket industry. Gómez, Arranz & Cillán (2006) mentioned that that customer trust found to effect customer loyalty to a store.

Customer Satisfaction and Trust

The research result of Kassim and Nor Asiah (2008) revealed that customer satisfaction brings positive and significant effect on customer trust. Grah & Tominc (2015) validated positive relationship between satisfaction and trust in the Slovenian supermarkets.

Store Image, Trust and Store Loyalty

Research confirmed that trust acts as a mediator in different studies (Madjid, 2013; Diallo and Lambey-Checchin, 2016). However, in the telecommunication service provider in Bangladesh Akbar and Hossain (2005) revealed that trust acts as a mediator between corporate image and customer loyalty. Liu and Liu (2015) established that store image influences brand loyalty through brand trust in the drug retailing industry.

2.6   Research Gap

After reviewing the relevant literature from both the international and Bangladesh retail markets, it can be posited that the research constructs described in the above discussion are essentially important in the retailing field. The previous section has discussed the link between the constructs which indicate the significance of understanding the relationships among these various constructs. In this section the contextual gap, conceptual gap, methodological gap and temporal gap identified from the above literature are discussed below:

Contextual Gap

Store Image has been widely studied in many different retail contexts such as the Slovenian market (Grah and Tominc, 2015); Chinese retail enterprises (Xu-hui and Jian, 2010); Korean retail market (Yoo and Chang, 2005); South African super market (Beneke, Adams, and Solomons, 2011); Indian retail industry (Madan and Verma , 2011); Indonesian retail market (Salim, 2009) and the like. However, in Bangladesh until recently very few researches have been conducted on store image. Salahuddin and Akbar (2014) determined that location ia found to be the most important factor of store image in the context of a major retail store operating in Dhaka, Bangladesh. In another study, Akter and Ashraf (2016) considered store image as a factor of repurchase intention and revealed an insignificant relationship between store image and repurchase intention of Bangladeshi shoppers'. In both of these studies store image did not practice as a causal study to create link with any of the constructs that has been considered for the current study. Besides the construct Trust along with the construct Customer Satisfaction were not considered in any of the preceding context as mediating variable between store image and store loyalty to verify these mediating variables.

The literature discussed above highlighted that without a thorough understanding regarding how store image is influencing the behavior of consumers, retailers stand to lose their customer base and competitive advantage to survive in this highly competitive and dynamic retail market (Wortzel, 1987; Visser, Preez and Noordwyk, 2006). Additionally, with the changing behavioral phenomenon, it is very crucial for the Bangladeshi retailers to develop an image in the shoppers' mind towards their store for having a strong impact on their behavior. In the revolutionizing shopping environment of the Bangladesh retail market, both retailers and shoppers are currently in an evaluation

phase with no clear indication regarding on how to build strong store image to make store choice in the longer tenure to enhance store loyalty.

This indicate a pure contextual gap as many of the preceding studies in the world of different countries has already established relationships among store image and customer satisfaction; store image and trust; store image and store loyalty.

Conceptual Gap

Different academicians' and practitioners have given considerable attention to store image in many different parts of the world (Martineau, 1958; Doyle and Fenwick, 1975; Bearden, 1977; Ghosh, 1990; Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Biswal and Sreekumar, 2011; Kumar and Manjunath, 2012; Lin and Liao, 2012). The ultimate effect of store image on store loyalty has been given importance in numerous studies (Kunkel and Berry, 1968; Lessig, 1973; Zimmer and Golden, 1988; Bloemer and Ruyter, 1998; Bloemer and Odekerken-Schröder, 2001; Yoo and Chang, 2005; Orth and Green, 2009; Shahroudi and Mohammadi, 2012; Imran, Ghani and Rehman, 2013). Evidence confirms that store satisfaction is found to act as a mediator between store image and store loyalty (Bloemer and Ruyter, 1998; Gondasamy, 2006; Dullie, 2012; Thomas, 2013; Guduk , 2016). Surprisingly in Bangladesh no such study has been carried out to examine the image of the Bangladeshi stores'. Additionally, the authors who have investigated store loyalty in the Bangladesh retail context have neither acknowledged the concept of store image nor operationally justified its importance in the retail aspect. Hence, there is clearly a conceptual gap as the concept of store image is still an unexplored area to be investigated in the present scenario of the Bangladesh retail markets.

Interestingly, in the global retail literature, numerous studies have focused on store image dimensions where these dimensions were measured as scattered items. In the current study the researcher has selected these scattered items as dimensions of store image from the preceding literature relevant with the Bangladesh retail scenario. Therefore, in this study store image has been measured with five dimensions. These are store personnel, store location, store environment, product attributes and price aspects along with sub dimensions under each of these dimensions. Moreover, it is evident from the literature that trust has been used as a mediating variable between other constructs. However no studies were found to examine the mediating effect of trust on store image and store

loyalty. This study will be the very first to consider trust as an intervening variable to examine the relationship between store image and store loyalty in the retail arena of Bangladesh.

Methodological Gap

In the previous studies conducted on store image, it is considered through scattered attributes such as product, service quality, convenience, location, sales personnel reputation, cleanliness, and price (Berry, 1969; Doyle and Fenwick, 1974; James et al., 1976; Jinfeng and Zhilong, 2009; Madan and Verma, 2011; Biswal, Sreekumar and Panda, 2011; Kumar, 2017). Store image has not yet been measured as a second order hierarchical model in the preceding literature. Hence, there is a methodological gap in the necessity to measure store image as a hierarchical research model to validate its influence on store loyalty.

Temporal Gap

Most of the studies on store image and store loyalty were not conducted on topical time (Martineau, 1958; Kunkel and Berry, 1968; Lessig, 1973; Doyle and Fenwick, 1975; Bearden 1977; Zimmer and Golden, 1988; Ghosh, 1990; Bloemer and Ruyter, 1998; Bloemer and Odekerken-Schröder, 2001; Yoo and Chang, 2005; Orth and Green, 2009; Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Biswal and Sreekumar, 2011; Kumar and Manjunath, 2012; Lin and Liao, 2012; Shahroudi and Mohammadi, 2012; Imran, Ghani and Rehman, 2013). Therefore a temporal gap exists which indicates the necessity of this study. After identifying the research gap the following objectives are formulated for the study:

2.7   Objectives of the Study

➢ To examine the relationship between Store Image and Store Loyalty in the Bangladesh retail market.

➢ To examine the relationship between Store Image and Customer Satisfaction in the Bangladesh retail market.

➢ To examine the relationship between Customer Satisfaction and Store Loyalty in the Bangladesh retail market.

➢ To investigate the effects of Store Image on Store Loyalty through Customer Satisfaction in the Bangladesh retail market.

- ➢ To examine the relationship between Store Image and Trust in the Bangladesh retail market.
- ➢ To explore the relationship between Store Loyalty and Trust in the Bangladesh retail market.
- ➢ To discover the relationship between Customer Satisfaction and Trust in the Bangladesh retail market.
- ➢ To investigate the effect of Store Image on Store Loyalty through Trust in the Bangladesh retail market.

Therefore, based on the research gap and the research objectives the proposed theoretical model for this study is developed in the next page:

Summary of Research Gap

Since the literature discussed above suggested that store image is an important component in the retail context, therefore understanding the importance of consumer perception regarding the image of any particular store cannot be disregarded. Present literature on the Bangladesh retail market highlighted that the organized retail chain stores are booming, getting attention every day amongst the urban people of the country and some recent studies have been conducted in Bangladesh in this new arena (Shamsher and Hossain, 2006; Ahmed, 2007; Datta, 2010; Shamsher and Hossain, 2011; Tinne, 2011; Kashem, 2012; Akbar, 2013, Shamsher, 2014; Choudhury, 2016). However, the existing research gap identified from the literature indicated that there is still a vast scope for research and analysis in this subject area. Additionally, present literature on the retail industry of Bangladesh suggests that no rigorous study has been undertaken in Bangladesh in the context of the large scale retail stores to understand the influence of store image on store loyalty. Therefore, the research gap of this thesis is to identify whether or not the store image is crucial in influencing store loyalty of the Bangladeshi shoppers.

2.8 Chapter Summary

In this chapter the literature on the related subject areas has been highlighted from international and domestic context along with the research gap, proposed model and research objectives. This chapter defines the boundaries of the thesis by discussing the constructs that are to be empirically examined within the proposed research model which incorporates the research constructs to understand the relationships between them. In

reviewing the relevant literature, it should be noted that the constructs used in this thesis have not previously been presented in one single model (this is further discussed in Chapter Three). In order to provide a better understanding of the proposed model, a number of issues related with the research constructs are discussed for underlying the role that the constructs play in the proposed theoretical model. In the next chapter, the hypotheses established by the theoretical model to be empirically tested, are discussed. These hypotheses represent the relationships between the underlying constructs discussed in this chapter: store image, customer satisfaction, trust and store loyalty.

CHAPTER 3
CONCEPTUAL FRAMEWORK

3.0 Preface

Chapter Two discussed the theoretical foundations for the study. Chapter Three discusses the development of the proposed model to be analyzed and the hypotheses to be tested to examine the potential relationships that exist among the constructs. This chapter is organized into nine sections. The following section (3.1) provides an overview of the proposed model, which has been developed to examine the research objectives. The research hypotheses specifying the relationships between the underlying constructs are then discussed in Section (3.2) and Section (3.3) respectively. Section (3.4) discusses the relationship between Store image and Store Loyalty. Section (3.5) discusses the relationship between Store Image and Customer Satisfaction. Section (3.7) discusses the relationship between Customer Satisfaction and Store Loyalty. Section (3.8) discusses the mediating role of Customer Satisfaction between the link of Store Image and Store Loyalty. Section (3.10) discusses the relationship between Store Image and Trust. Section (3.11) discusses the relationship between Store Loyalty and. Section (3.12) discusses the relationship between Store Satisfaction and Trust. Section (3.13) highlights the mediating role of Trust between the link of Store Image and Customer Loyalty. In Section (3.14) the Proposed Theoretical Model has developed. The final section (3.15) presents a chapter summary.

3.1 The Proposed Theoretical Model Overview

After discussing the literature review and analyzing the research gap in the preceding chapter, in the present chapter, the conceptual framework of the study has been discussed in detail with the research model of the study. The research hypotheses are also identified for the study based on the relationships of the research constructs.

As discussed in Chapters One and Two, this dissertation aims to identify the influence of Store Image on Store Loyalty within the retail domain of Bangladesh. Furthermore, for the first time relationships between Store Image — Customer Satisfaction — Trust and Store Loyalty have been integrated into one research model. This addresses a gap in the literature as previously Trust was not incorporated between Store Image and Store

Loyalty as a mediator in a research model. Additionally, for the first time in the retail context, Store Image has been considered as a multi-dimensional second order hierarchical research construct. Many scholars have attempted to explain the relationship between Store Image and Store Loyalty, and some have paid explicit attention to the role played by Customer Satisfaction as a mediator in this process. Nonetheless, no research has been undertaken in the retailing context to see the combined effect of Customer Satisfaction and Trust as mediators. Therefore, this model seeks to contribute to the existing literature by investigating the integration of Customer Satisfaction and Trust as an important component in the image-loyalty relationship development and its significance through this model.

Based on the preceding Literature Review (see Chapter Two), the conceptual framework of the present research, shown in Figure 3.1, includes eight main hypotheses that will be tested. In order to provide a more complete understanding of the cause and effect of these hypotheses, this chapter explains the relationship between Store Image, Customer Satisfaction, Trust and Store Loyalty.

3.2 Store Image

Image can be described as the overall look of a store and the series of mental pictures and feelings it brings to mind about the store. Image is the foundation of all retailing efforts. It is one the most significant aspects for the store's endurance and expansion (Grah and Tominc, 2015) in the retailing context. Hence Store Image is an important area for the retail managers to understand how the consumers perceive the retail stores to build up their marketing strategies for the store. Store Image is considered as a powerful asset by most of the business organizations for their success. A recognized identity of the store provides confidence in the shoppers' mind about the products and services offered by that store. To be succeeding a retailer must communicate a distinctive, clear and consistent image in the target market. Image of the store is formed by the perception of the consumers that played the role as a strategic competitive tool (Reardon, Miller and Coe, 1995) and valuable assets (Steenkamp and Wedel, 1991) for the retailers. Additionally, Store Image is an important element in developing the distinctiveness and personality of the store in terms of retailing context.

3.3 Store Loyalty

Store Loyalty represents a competitive advantage of the store (Thomas, 2013). In other words, in the ever changing retail environment Store Loyalty leads to competitiveness of the retailers (Kesi , Kraljevi and Vlaši , 2005). Evidence supports that store loyal shoppers showed strong commitment and repeat visiting behavior to the same store (Bloemer and Ruyter, 1998; Kesi , Kraljevi and Vlaši , 2005). Loyal customers shop more often and spend more with the retail industry (Wicker, 2016). The greater diversity of the changing retail forms, competitive retail pressure and the growing complexity of the behavioral transformation of the shoppers' shopping practice has been stimulating the retail managers to consider customers' loyalty as a major interest in the retailing phenomenon.

3.4 Relationship between Store Image and Store Loyalty

Evidence has established that the ultimate effect of Store Image on Store Loyalty is obvious (Kunkel and Berry, 1968; Lessig, 1973; Zimmer and Golden, 1988; Bloemer and Ruyter, 1998; Bloemer and Odekerken-Schröder, 2001; Yoo and Chang, 2005; Orth and Green, 2009; Shahroudi and Mohammadi, 2012; Imran, Ghani and Rehman, 2013). It is claimed that a positive image encourage consumers to repurchase from the same store (Gundala, 2010; Wang, 2014). In today's competitive retail era the retailers need to focus on image differentiation to retain their customers for the long term profitability of the organization. Retailers are now active to create and maintain a unique image of their stores through strategizing on Store Loyalty to stand out in the competition and gain a sustainable competitive edge. In other words, Store Loyalty can be built through a strong image with the shoppers' overall feelings or perception about the shop that they associated with the functional and psychological attributes of the store. In order to attract new customers and retain the existing customers, the Store Image is very important because the customers always search for products or services from the shop that has a favorable image in their mind. Consequently, Store Image ensured the customers revisiting behavior in the store which eventually influenced Store Loyalty (Bloemer and Ruyter, 1998; Perumal, 2005; Dullie, 2012; Salim, 2008; Ramdhani, Alamanda and Amin, 2010; Wisnalmawati at el, 2014)

In an empirical study conducted on a departmental store in Switzerland Bloemer and Ruyter (1998) confirmed that Sore Image has an indirect positive effect on Store Loyalty

through Store Satisfaction. Similar findings by Xu-hui and Jian (2010) confirm that Store Image has an indirect effect on Customer Loyalty in Chinese retail enterprises. A study by Orth and Mark (2009) revealed that Store Image attributes influenced customer loyalty both directly and indirectly through trust and satisfaction. Salim (2009) found that Store Image has a significant positive correlation with Store Loyalty in the Indonesian retail market.

Surprisingly, a more recent study by Shahroudi and Mohammadi (2012) in the Iranian market found that the direct impact of Store Image on Loyalty was low. However its indirect impact on Loyalty through considering Customer Satisfaction is found to have a medium impact. Beneke, Adams and Solomons (2011) found no direct significant relationships between Store Image and Loyalty for the South African super markets. Imran, Ghani and Rehman (2013) examined the relationship between Store Image and Store Loyalty and their results indicated a strong correlation between Store Image and Store Loyalty. According to the authors, customers always hold some image or perception regarding the factors or facilities available in the store. If customers found themselves satisfied regarding what they were expecting from the store they come again and again for purchasing and also referred other people to buy from that particular store which generated their store loyal behavior. Verma and Madan (2011) highlight the importance of a favorable store image for increasing satisfaction with the store which in turn increases store loyalty. Hassan, Mohammad & Bakar (2010) indicated that the better perception towards store image increased the consumers' patronage behavior towards the store. Another study conducted in Hong Kong fashion retail stores by Chan and Chan (2008) revealed that whenever the shoppers felt the pleasure of shopping and had a great enjoyment and satisfaction through different merchandise displays available inside the store their shopping tendency naturally increases which in turn influences their repurchasing intention and positive store image perception. Salim (2009) highlighted that shoppers' good feeling about the store created strong loyalty in the Indonesian retail market. Rhee and Bell (2002) considered Store Loyalty as an important ingredient for store strength. The study further confirmed that although loyal customers showed the tendency spend a larger budget at the store, they hold other store preferences as well.

Surprisingly a study conducted by Choi (2013) revealed that store image had no influence on loyalty in the Korean grocery retailing stores which is voided by Wisnalmawati et al

(2014) who found that a direct relationship exists between Store Image and Store Loyalty. The authors concluded that Store Image is found to have a positive and significant effect on Store Loyalty among the Indonesian shoppers of eight stores in Batik Tulis village at Yogyakarta. Prior research also supported this finding that Store Image has a direct relationship with Store Loyalty among the Malaysian super market shoppers (Gondasamy, 2006). Yen, Chan and Chaw (2007) find a positive relationship between Store Image and Customer Loyalty among North Taiwan university students shopping from an online store. Das (2014) validated that Store Image is found to have a positive influence on attitudinal loyalty and behavioral loyalty among the Indian shoppers of Kolkata. Ramdhani, Alamanda and Amin (2010) revealed that Store Image variables are found to have a significant effect on Customer Loyalty in the Indonesian retail industry. Similar conclusions are drawn by Dullie (2012) where significant relationships between Store Image and Store Loyalty existed for four image dimensions namely merchandise quality, perceived price, employee customer service and reputation among Malaysian shoppers.

Therefore, based on the above contextual discussion of Store Image and Store Loyalty the study proposed the first hypothesis to be examined in the Bangladesh retail context:

H$_1$: There is a significant relationship exists between Store Image and Store Loyalty in Bangladesh retail markets.

3.5 Customer Satisfaction

Customer Satisfaction is the positive emotional state reached by a customer after purchasing a product or service. In other words, Customer Satisfaction is the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service. A customer is satisfied when they feel they have received a buying experience expected prior to purchase. Retailers' considered Customer Satisfaction as an important business strategy to retain the customers. In the long run, the health of a retail business relies upon satisfying customers better than the competition that creates a distinct advantage in understanding the competitive retail landscape. Increase in customer satisfaction is deemed to be established when the product fulfilled the customer's expectations and meets better than available competing offers (Hanif, Hafeez and Riaz, 2010).

3.6 Relationship between Store Image and Customer Satisfaction

Substantial research has been carried out to discover the importance of Store Image for influencing Customer Satisfaction (Bloemer and Ruyter, 1998; Bigne´ et al., 2001; Zins, 2001; Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Beneke, Adams and Solomons, 2011; Kumar and Manjunath, 2012; Dineshkumar and Vikkraman, 2012). It is claimed that a positive Store Image builds a long-term and mutually profitable relationship with customers and enhances satisfaction as a competitive advantages in the markets. From the psychological aspects of Store Image, customers who are satisfied with the service of the retail store are more likely to purchase with that store again as the intangible pleasure of feelings play a strong role in decisions to purchase intangible services (Szymanski and Henard, 2001).

Alves and Raposo (2007) showed that image has a direct and significant influence on satisfaction suggesting the idea that if people perceived a positive image it will lead them to be satisfied. Javanmard and Hoseini (2013) discovered that a positive image of the store is found to have a positive relationship with customers' satisfaction of the Shahrvand Chain Super Market in Tehran. Surprisingly in one study by Lee, Smith and Kim (2014) on Korean drug stores it was established that the image of the store was not related to customer satisfaction which was voided by Stan (2015) who established that Store Image has a strong impact on Customer Satisfaction. Beneke, Adams and Solomons (2011) found positive and direct statistically significant relationships between Store Image and Store Satisfaction for South African super market shoppers.

There is evidence in the literature that Store Image has a positive effect on Customer Satisfaction (Andreassen and Lindestad, 1998). Grah and Tominc (2015) identified a positive relationship between Store Image and Store Satisfaction previously claimed by Javanmard and Hoseini (2013) as a positive image of the store is found to have a positive relationship with customers' satisfaction. Therefore, in order to retain the customers the store managers need to pay particular attention to Store Image to develop and implement their marketing strategy by creating and enhancing customer satisfaction.

Therefore based on the above background of Store Image and Customer Satisfaction the study proposed the second hypothesis to be examined in the current retail context of Bangladesh:

H$_2$: There is a positive relationship between Store Image and Customer Satisfaction in Bangladesh retail markets.

3.7 Relationship between Customer Satisfaction and Store Loyalty

 Customer Satisfaction and Customer Loyalty are the foundations to achieve competitive advantage for organizations and is the root to become successful in the competitive landscape. Evidence has supported that Store Satisfaction is the key antecedent of Store Loyalty (Bitner, 1990; Kesi , Kraljevi and Vlaši , 2005). Oliver (1999) and Lee, Lee and Feick (2001) pointed out that customer satisfaction resulted in customer loyalty through delighting the customers by delivering superior customer value with product and service excellence. In other words customer delightedness influenced customer satisfaction and customer loyalty (Ali *et al*, 2016). Research has mentioned that satisfied customers are driven to become store loyal. Rahman, Jalil and Al-Mamun (2014) validated that Customer Satisfaction has a direct positive impact on Customer Loyalty in the Malaysian hypermarkets industry. Mathaba (2013) investigated that Store Satisfaction showed a significant positive effect on Store Loyalty amongst South African consumers purchasing sportswear products. Previous studies confirm this relationship (Salim, 2009) where it was found that store satisfaction has a positive direct relationship with loyalty in retail environments.

Several researchers have confirmed that satisfaction is found to have a direct effect on loyalty (Bloemer *et al.*, 1998). Oghojafor *et al* (2014) revealed that Customer Satisfaction showed the highest impact on Customer Loyalty in the Nigerian telecommunications industry. Therefore satisfaction and loyalty are the most significant determinants for success, profitability (Arshad, Sabir and Zia, 2014) and increasing growth (Reichheld, 2003) of the business. Additionally, firms' performance is influenced by customer satisfaction and loyalty (Machirori and Fatoki, 2011). Customer satisfaction is the guarantee of higher levels of repurchases behavior to enhance loyal customers (Solvang, 2007). Stan (2015) emphasized that satisfied customers are an important strength to maximize loyalty. Studies have confirmed the significant and direct relationship between Customer Satisfaction and Store Loyalty in the retail environments (Chi, 2005; Gondasamy, 2006; Salim, 2008; Chinomona and Dubihlela, 2014).

Therefore, based on the above discussion of Customer Satisfaction and Store Loyalty the third hypothesis is proposed to be explored in the context of the Bangladesh retail market:

H₃: There is a significant relationship between Customer Satisfaction and Store Loyalty in Bangladesh retail markets.

3.8 Relationship between Store Image and Store Loyalty through Customer Satisfaction:

Empirical evidence confirmed that Store Satisfaction is found to act as a mediator between Store Image and Store Loyalty (Bloemer and Ruyter, 1998). In another study Guduk (2016) revealed that Store Image has an indirect effect on Store Loyalty through Store Satisfaction among the shoppers of traditional supermarkets in the Netherlands. Another study by Dullie (2012) conducted among Malaysian shoppers revealed that overall Customer Satisfaction acts as a significant mediator between Store Image and Store Loyalty.

By applying the research model from Bloemer and Ruyter (1998), Gondasamy (2006) investigated Store Image, Store Satisfaction and Store Loyalty in the Malaysian retail industry where Store Image was revealed to have an indirect relationship with Store Loyalty via the mediating role of Store Satisfaction. Empirical results by Xu-hui and Jian (2010) confirmed that Store Image via Customer Satisfaction has an indirect effect on Customer Loyalty in the Chinese retail enterprises. Lee, Lee and Lee (2015) studied the effects of pharmacy store image on consumer satisfaction and customer loyalty whilst purchasing over-the-counter drugs in the South Korean market. The results confirmed that Store Image has a positive influence on Customer Loyalty through the mediated effect of Customer Satisfaction.

Therefore based on this background the study proposed the fourth hypothesis to be examined in the current retail context of Bangladesh:

H₄: Customer Satisfaction act as a mediator between the link of Store Image and Store Loyalty in the Bangladesh retail markets.

3.9 Trust

Trust between two parties means that each party is interested in the other's welfare and neither will act without first considering the impact of its action on the other. Trusting relationship between retailers and manufacturers is helpful in many ways. Customers with high level of trust on the retailers generate more sales than those with low levels of trust, intend to buy the retailers' products in future, and do not switch to other alternatives.

Trust is a key antecedent for motivating and enhancing the relationship continuity (Selnes, 1998). A firm's loyalty increases when consumers have perceptions of trust in the service provider (Bitner, 1995). Trust is the important building block of loyalty as trust cannot be easily copied by competitors. Therefore, trust should be embodied with consistent attention to customer needs and expectations throughout the entire retail experience.

3.10 Relationship between Store Image and Trust

A favorable store image can build and sustain a trusting relationship with customers. An excellent image necessarily increases consumer trust and a bad image can be damaging to a company's future. Any negative image often results in a decline in consumer trust, and any erosion in trust equals a negative hit to business growth. Trust and image go hand-in-hand, and therefore need to be protected and enhanced. Trust increases as a result of perceptions of store credibility and responsibility. Therefore, trust and store image matter. Chaudhuri and Holbrook (2001) emphasized that there is a positive relationship between Trust and Customer Loyalty. A number of studies (Lehu, 2001; Flavian et al., 2005; Yen, Chen and Chow, 2007) have emphasized the importance of store image in building trust in a particular store.

Beneke et al (2011) validated a positive, direct and statistically significant relationships exist between Store Image and Trust in the South African supermarket industry and concluded that higher perceptions of store image directs the way to a higher degree of consumer trust. The more favorable the store image, the more confidence customers will have towards the store and its attributes (Bennetta et al., 2005). To gain consumer confidence and trust retailers must be able to create a strong and sustainable image of the store. Eventually, the more assurance the customers have in the store, the more likely they will form trust in that store. Hoq et al. (2010) revealed that image was found to be positively significant to trust in the Malaysian Islamic banking sector. Singhm, Sinha and Mishra (2013) conducted a study to explore the shoppers store loyalty in specialty stores and multi brand stores from the Indian retail market context where trust was found to have the most important influence on loyalty.

A good image is an essential feature for organizations to sustain their market position and create a long term trustworthy association with the customers. A good image builds

consumer trust to gain satisfaction which is higher than expectations (Barich and Kotler, 1991). Besra, Kartini and Hasan (2015) found a significant effect of retail image on customer trust of Indonesian private label products.

Therefore, based on the above discussion of Store Image and Trust, the fifth hypothesis is proposed to be examined in the context of the Bangladesh retail market:

H₅: There is a positive relationship between Store Image and Trust in the Bangladesh retail markets.

3.11 Relationship between Store Loyalty and Trust

When a customer trusts a store, he or she has the strong confidence in the quality of product and services provided by the store. Trust acts as a major driver of customer loyalty (Chaudhuri and Holbrook 2001; Garbarino and Johnson, 1999). From the retailing aspect, when customers have trust in a store they usually have more chances to develop favorable attitudes for that store, buy more from the store, become loyal to it, and finally utter positive word-of-mouth (Chaudhuri and Holbrook , 2001). Encompassing trust in the store is a psychosomatic state of mind that only happens in relationships where confidence is the significant issue between the shopper and shopkeeper. A customer is confident when he/she trusts a store which makes them more loyal towards the store. Hence, trust towards the store forms deeper relationships with the salespersons to generate confidence in the exchange process.

The crucial implication of trust in strengthening customer loyalty has been studied by Lim et al. (1997), Garbarino and Johnson (1999), and Chaudhuri and Holbrook (2001) who emphasized the significance of building trust to enhance customer loyalty and considered trust as a prerequisite for customer loyalty. Trust has been conceptualized as an antecedent of satisfaction in early research. It has also been broadly recognized as an antecedent of brand loyalty (Dick and Basu, 1994; Syzmanski and Henard, 2001). Bowen et al (2003) acknowledged that trust is a key element for influencing consumer loyalty towards the store.

Trust plays an important role for influencing customer loyalty (Gundlach and Murphy, 1993). Trust is a significant indicator of customer loyalty (Zeithaml et al., 1996; Castaneda, 2011; Shainesh, 2012). The majority of studies support the positive impact of trust on loyalty (Garbarino and Johnson, 1999;; Kennedy et al., 2001; Morgan and Hunt,

1994). Trust has been considered as an important antecedent of customer loyalty (Reichheld et al., 2000). When a customer trusts a seller, he or she will anticipate satisfaction and loyalty towards that seller (Kassim and Abdullah, 2008). When a consumer does not trust the seller based on past knowledge, he or she will probably be dissatisfied with that seller. When trust acts as a risk reducer in an exchange relationship customers are inclined to form behavioral loyalty (Morgan and Hunt, 1994) which indicates a continuous trust on the service provider that makes the customer continually to be loyal and even recommend the service to others. Flavián and Guinalíu (2006) reveal that an individual's loyalty to a web site is closely linked to the levels of trust. Thus, the development of trust not only affects the intention to buy, as shown by previous researchers, but it also directly affects the effective purchasing behavior, in terms of preference, cost and frequency of visits, and therefore, the level of profitability provided by each consumer.

In the e-commerce context, Ribbink et al. (2004) confirmed the positive effect of trust on customers' loyalty. However, empirically, the key function of trust on customers' loyalty is still scarce, as reported by Eid (2011). In another study Hoq et al. (2010) revealed that in the Islamic banking sector, a significant impact of trust on customers' loyalty was established. The long-term relationship can be strengthened with increased loyalty if trust exists between the two parties (Singh and Sirdeshmukh, 2000). Therefore, customers who are not willing to trust the marketer in a competitive market place are unlikely to be loyal. Customers who possess deep trust in their providers tend to continue the relationship through the repeat purchase intention.

Therefore, based on the above discussion on Store Loyalty and Trust the sixth hypothesis is proposed to be examined in the context of the Bangladesh retail market:

H$_6$: There is a significant relationship between Store Loyalty and Trust in the Bangladesh retail markets.

3.12 Relationship between Customer Satisfaction and Trust

A number of studies (Balasubramanian et al. 2003, Grewal et al. 1999; Ratnasingham 1998a) have shown that trust influences satisfaction directly. Other studies (Dwyer et al. 1987) have supported a positive indirect relationship between trust and satisfaction, signifying that trust increases the performance which then leads to greater satisfaction in the future.

Osman and Sentosa (year) validated that customer satisfaction enhances trust in Malaysia rural tourism. Customer satisfaction is measured as an antecedent of trust (Garbarino and Johnson, 1999; Selnes, 1998). Beneke at el (2011) found that a positive, statistically significant relationship exists between store trust and satisfaction in the South African supermarket industry and that higher levels of consumer trust can show the way to a higher degree of consumer satisfaction among grocery shoppers.

Empirical studies authenticated the relationship between satisfaction and trust (Singh and Sirdeshmukh, 2000). Gul (2014) established a significant relationship between trust and satisfaction in Pakistan banking industry as when anything is trust commendable for a customer it is as expected to make him satisfied. Garbarino and Johnson (1999) examined trust as a high order mental construct which recapitulates knowledge and experience.

Satisfaction is stated to be an antecedent to trust (Geyskens et al. 1999). Similar results have been found in retail settings (Bloemer and Oderkerken-Schroeder, 2002) in the context of brand trust (Delgado-Ballester and Aleman, 2001) as well as anticipated in the services environment by Singh and Sirdeshmukh (2000). Umar, Bahrun and Sukati found that trust significantly predicts customer satisfaction in Malaysia. Sahin and Kitapçi (2013) validated that brand satisfaction has a significantly positive effect on brand trust previously supported by other researchers (Sahin et al. 2011; Fullerton, 2005; Chaudhuri and Holbrook, 2001).

Therefore, based on the above contextual discussion on Customer Satisfaction and Trust the study proposed the seventh hypothesis to be examined in the Bangladesh retail context:

H₇: There is a significant relationship between Customer Satisfaction and Trust in the Bangladesh retail markets.

3.13 Relationship between Store Image and Store Loyalty through Trust:

Trust is major reason for development of favorable attitude, positive word of mouth and remaining loyal to a brand. A number of studies validated the significant relationship between Store Image and Trust (Lehu, 2001; Flavian et al., 2005; Yen, Chen and Chow, 2007). The literature confirms that a positive significant relationship exists between store loyalty and trust (Lim et al., 1997; Garbarino and Johnson, 1999; Chaudhuri and Holbrook, 2001).

Customer trust intervenes as a mediating variable that enhances the impact of corporate identity, corporate image and the reputation of the firm on customer loyalty. Consumers

are more likely to become loyal to a store if they have a committed relationship with employees (Macintosh and Lockshin, 1997) and trust and depend on them out of many alternatives. Akbar and Hossain (2005) revealed that trust acts as a mediator between corporate image and customer loyalty telecommunication service providers in Bangladesh. Liu and Liu (2015) established that store image influences brand loyalty through brand trust in the drug retailing industry.

Therefore, in the retail context of Bangladesh the study proposed the eighth hypothesis:

H_8: Trust act as a mediator between the relationship of Store Image and Store Loyalty in the Bangladesh retail markets.

3.14 Proposed Theoretical Model

Based on the discussions of the relationships among the research constructs the hypotheses are developed. Now to achieve the research objectives identified in chapter two the proposed theoretical framework of this thesis is developed on the basis of the proposed research hypotheses of this chapter. The proposed theoretical framework is shown in the next page:
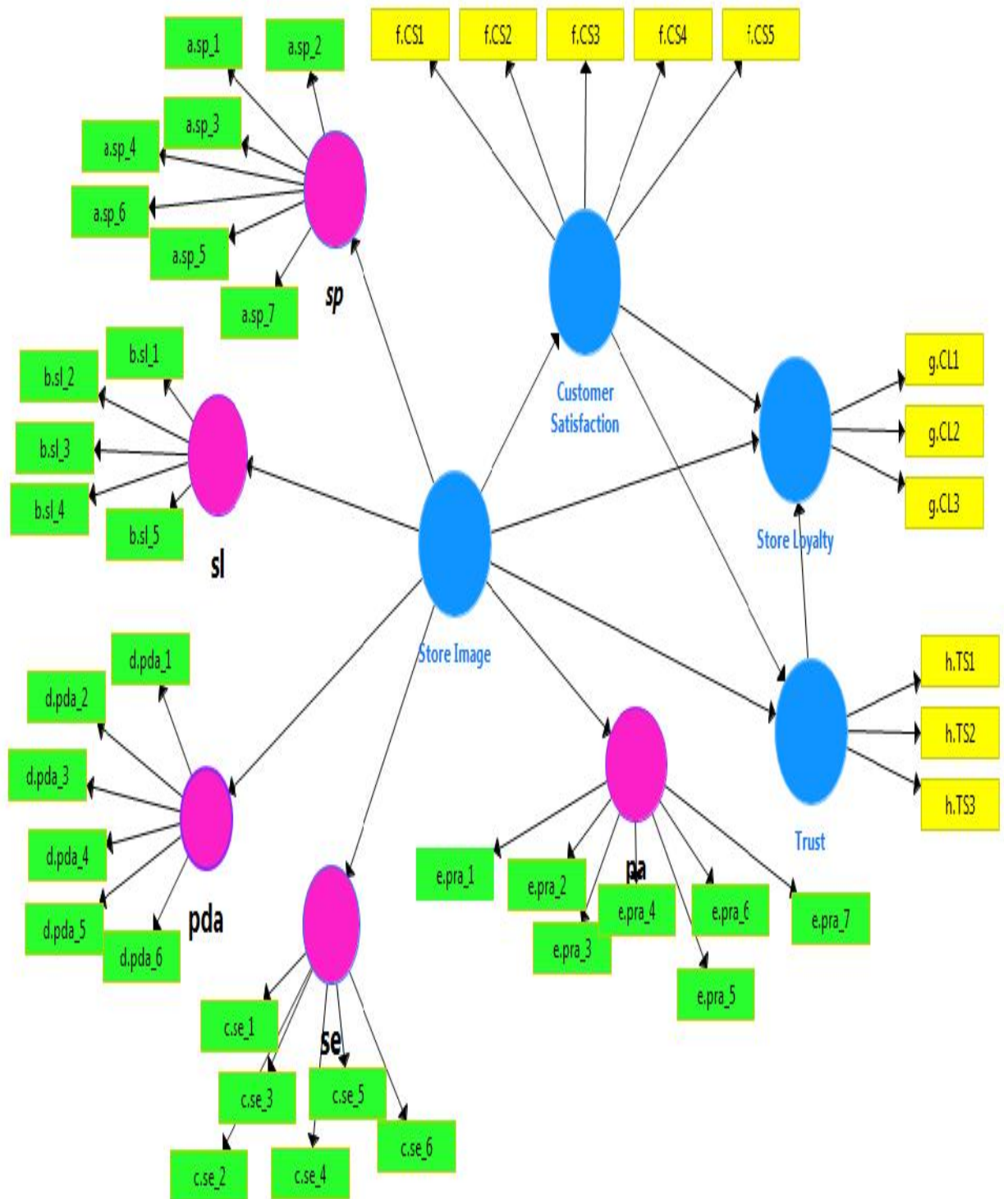
Figure 3.1 Proposed Theoretical Model

3.15 Chapter Summary

As discussed earlier, the objective of this thesis is to examine the proposed model of the association between Store Image and Store Loyalty, and provide a thorough understanding of the development of this relationship within the retail domain of Bangladesh. In this chapter a synthesis of the literature review has been provided, proposing a series of testable hypotheses extracted from these discussions. The conceptual model, represented in Figure 3.1, shows (3.14) an incorporated view of the constructs and relationships discussed above. This conceptual model was intended to develop a comprehensive understanding of the influence of store image on store loyalty behavior of Bangladeshi supermarket shoppers, with the purpose to validate it through statistical analysis within the pilot and main studies of this thesis. Therefore, to achieve this goal, the proposed model examines the association between the constructs of Store Image, Customer Satisfaction, Trust and Store Loyalty (as conceptualized in Chapter Two) in a single framework. Eight hypotheses (H_1, H_2, H_3, H_4, H_5, H_6, H_7 and H_8) have been formulated to reflect the causal relationships between these underlying constructs, in which Store Image has been considered as the exogenous construct while the remaining constructs are endogenous.

After the conceptual framework in the next section (Chapter Four) the socio economic background of Bangladesh has been presented.

CHAPTER 4

SOCIO ECONOMIC BACKGROUND OF BANGLADESH

4.0 Preface

The previous chapter presented the groundwork for developing a conceptual model and hypotheses of the study where a structure of the preliminary research model was also proposed. This chapter examines the socio economic background of Bangladesh in details. The socio economic factor has important implications for the development of Bangladesh. Throughout the discussion the socio economic status of the country has been examined to gain a better understanding of the overall scenario of Bangladesh. The impact of the socio economic indicators on the loyalty status of the Bangladeshi shoppers' in addition has been discussed by the author.

4.1 Socio-Economic Context of Bangladesh

Socio-economic context for a country means the simultaneous scenarios in both the social and economic aspects of that country. The socio-economic perspective for Bangladesh can be identified through a number of social and economic indicators including GDP growth, poverty issues, employment, healthcare, environment, education and occupation (Rahman et al. 2011).

Bangladesh is a developing country with high growth opportunities and with an annual growth rate of around 6 per cent, it is striving to become a member of the middle income group. The per capita income and GDP of Bangladesh are also growing over time. The country's economy is changing from the traditionally agro-based to the industry-based entity. Since the 1980s, increasing gross domestic product and per capita income, along with rising levels of food production etc. has reduced the size of population below the poverty line by 17 %.

According to the Human Development Report (HDR) 2016 Bangladesh is considered a 'medium development country' and achieved an HDI value of 0.579 in 2015. The latest figure continues the upward trend for Bangladesh's HDI, which stood at 0545 in 2010, 0.468 in 2000 and 0.386 in 1990. Bangladesh's average annual HDI growth rate from 1990-2015 also compares favourably to all other South Asian countries, coming in at 1.64 percent. India's, for comparison, was 1.52 percent. Bangladesh's HDR ranking, however, is still fifth among South Asian nations, behind Sri Lanka at 73, Maldives at 105, India at 131 and Bhutan at 132. Bangladesh has shown tremendous progress in human development over the last two decades.The average annual growth of HDI is better than any other countries in South Asia. The social indicators shows that Bangladesh is doing better in health, education, life expectancy at birth while the per capita income is increasing." Bangladesh has gained three spots on the Global Human Development Index (HDI) 2015 ranking, placing 139th out of 188 countries, according to the Human Development Report (HDR) 2016.

Extreme poverty and hunger, growing social and economic disparities, unemployment, Illiteracy, frequent cases of political and civil unrest and the daunting challenge of natural hazards, which are likely to be further compounded by climate change are the main obstacles of development in this country.

4.2 Population

Bangladesh is one of the densely populated countries of the world with a population of 163,654,860 with an expected population growth rate of 1.59% as of July 2013. Estimates of the Bangladeshi population vary but the most recent data suggests 162 to 168 million people (2015). The 2011 census estimated a population of 142.3 million, much less than the recent (2007–2010) estimates of Bangladesh's population ranging from 150 to 170 million. Bangladesh is thus the 8th most populous nation in the world. In 1951, the population was only 44 million. It is also the most densely populated country in the world, and it ranks 11th in population density, when very small countries and city-states are included.

The current urban population is about 30% that is expected to grow at a rate of 2.96% (2010-15 estimates). According to a survey, the population in the country was 15.27 crores in 2012, with the annual population growth rate standing at 1.36 percent, from 1.39

percent in 2008. More than 41 percent of the population lived in urban areas, nearly five percentage points more than in 2008 (Rahman, 2014).

Bangladesh's population growth rate was among the highest in the world in the 1960s and 1970s, when its population grew from 65 to 110 million. With the promotion of birth control in the 1980s, the growth rate began to slow. The fertility rate now stands at 2.55, lower than India (2.58) and Pakistan (3.07). The population is relatively young, with 34% aged 15 or younger and 5% 65 or older. Life expectancy at birth was estimated to be 70 years for both males and females in 2012 (Bangladersh Buroue of Statistics). Despite the rapid economic growth, 43% population of the country still lives below the international poverty line on less than $1.25 per day.

The following figure depicts the senario of Bangladesh Population

Figure 4.1 Bangladesh populations;

Source: Tradingeconomics.com; Bangladesh Bureau of Statistics

The total population in Bangladesh was estimated at 159.9 million people in 2016, according to the latest census figures. Looking back, in the year of 1960, Bangladesh had a population of 50.1 million people.

4.2.1 Impact of population on Store Loyalty

Bangladesh is densely populated country. People with diversified needs, shopping preferences, purchase intentions, buying motivation, store choice decisions, consumption behaviors etc. can be observed here with the vastly growing population which has an impact on the store loyalty of the Bangladeshi customers.

4.3 Poverty

Bangladesh is one of the world's most densely populated countries with 150 million people, 31% of whom live below the national poverty line of US$2 per day (*Misha and Sulaiman, 2016).* Bangladesh's extreme poverty rate dropped to 12.9 percent in 2016, mentioned by the World Bank. The World Bank President Jim Yong Kim appreciated the major development of Bangladesh in reducing poverty where the poverty rate dropped to 18.5 percent in 2010 from 44.2 percent in 1991. There is big chance of overcoming extreme poverty rate by 2030 according to the World Bank.

Poverty has been linked strongly to education and employment. Research papers published by the Bangladesh Institute of Development Studies (BIDS) have shown that poverty acts as both a cause and effect of a lack of education, which in turn adversely affects employment opportunities. Having an unskilled workforce also greatly decreases the productivity of the workforce which decreases the appeal of Foreign Direct Investments (FDIs) and thus impedes sustainable economic growth.

4.3.1 Impact of poverty on Store Loyalty

Bangladesh is a developing country where 31% of the people live below the poverty line. Therefore, it's a general phenomenon that with huge poverty, the people of Bangladesh will not be store loyal shoppers. But since some effective measures are being taken by the Government and other sources to reduce the poverty for better economic development, therefore it can be expected that shoppers in future will show store loyal behavior.

4.4 Economy

Bangladesh is a developing country, with a market-based mixed economy and is listed as one of the Next Eleven emerging markets. The per capita income of Bangladesh was US$1,190 in 2014, with a GDP of US$209 Billion. In South Asia, Bangladesh has the

third-largest economy after those of India and Pakistan, and has the second highest foreign exchange reserves after India. The Bangladeshi Diaspora contributed US$ 15.31 Billion in remittances in 2015. Bangladesh is one of the few countries of the world where a 6 percent GDP was attained for the past five years. Research findings indicate that Foreign Direct Investment (FDI) has great impact on the on GDP or economic development of a developing country like Bangladesh. Faruk (2015) revealed that GDP and FDI are highly correlated in the perspective of the Bangladesh economy.

Foreign Direct Investment in Bangladesh increased by 2003.53 USD Million in 2016. Foreign Direct Investment in Bangladesh averaged 1001.57 USD Million from 2002 until 2016, reaching an all time high of 2003.53 USD Million in 2016 and a record low of 276 USD Million in 2004.

The following figure highlights the Foreign Direct Investment in Bangladesh

Figure 4.2 Foreign Direct Investments in Bangladesh

Source: Trading Geeconomics.com. Bangladesh Bank

In terms of GDP, Bangladesh is the world's 44th country. According to the IMF, Bangladesh's economy is the second fastest growing major economy of 2016 where the

annual growth rate of GDP (gross domestic product) of Bangladesh hit the highest ever record at 7.11% in the last 2015-16 financial year (FY16). The following figure depicts the GDP Growth Rate in Bangladesh average value of 5.72% from 1994 until 2016, reaching an all time high value of 7.05% in 2016 and a record low of 4.08 percent in 1994.

Fig 4.3: GDP Growth Rate in Bangladesh

Source: Trading Geeconomics.com. Bangladesh Bank

While Bangladesh suffers from many problems such as poor infrastructure, political instability, corruption, and insufficient power supplies, the country's economy has grown 5–6% per year since 1996. According to Bangladesh Bureau of Statistics (BBS), September, 2017, Bangladesh has reached a remarkable turnaround in economic growth. Bangladesh's GDP per person is now higher than Pakistan's. Converted into dollars at market exchange rates, it was $1,538 in the past fiscal year (which ended on June 30th). Pakistan's was about $1,470.

This economic achieved can be shown from the following figure:

More bucks for Bangladesh
GDP per person, $'000
Current prices and market exchange rates

Pakistan: old census
new census

Bangladesh

1.6
1.4
1.2
1.0
0.8
0.6

2008 09 10 11 12 13 14 15 16 17*
Sources: Haver Analytics; national statistics   *Forecast
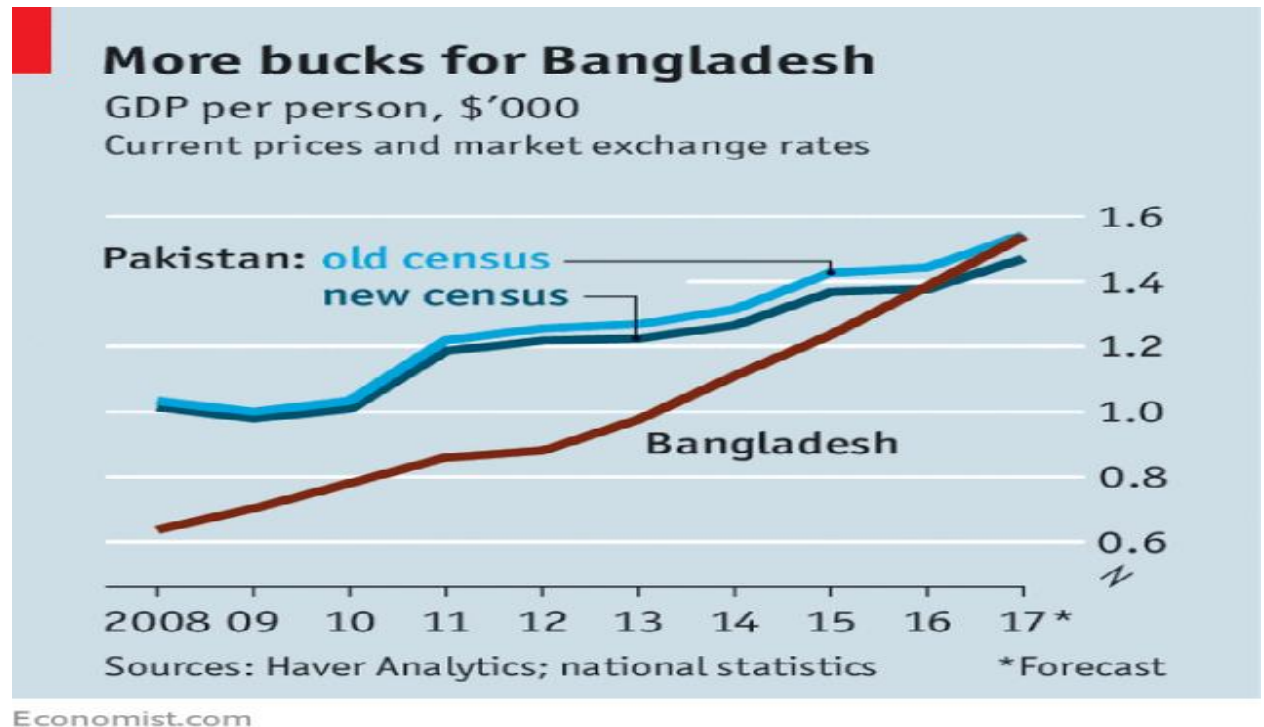
Economist.com

Figure 4.4: Bangladesh's GDP Per Person higher than Pakistan's;

Source: Economist Newspaper, Economist.com

4.4.1 Impact of economy on Store Loyalty

For the last couple of years the GDP and per-capita income is rising in Bangladesh. Industrialization, urbanization, effect of globalization etc. has enormously changed the economic condition of the Bangladesh consumers. People are now living a standard life and quality of life has improved a lot which has changed the perception of consumers to a great extent for which the average urban consumers are now enjoying shopping from the organized super markets. With the economic development the urban shoppers' shopping observations and shopping sensitivity are influencing them to become store loyal to a particular store.

4.5 Environmental Challenges

Degradation of the natural environment and its impact on human lives is now visible all over the world. As a densely populated country with limited natural resources, the

situation in Bangladesh is more precarious. Environmental pollution, especially those linked to soil, water and air have emerged as big challenges to the sustainable development of the country.

Climate change, floods, drinking water crisis, river erosion, role of youths in preventing environmental disasters, tannery wastes in the poultry industry, urbanization, risks of earthquakes, arsenic pollution, air pollution and public health, river pollution, harmful impact of pesticides, environmental damage caused by tobacco farming, utilizing jute for improving environment, agro-forestry, adulterated foods, public health implications of genetically modified crops, hindrances to environmental research, economy of solar power, Sundarban's struggle for survival, etc. are the current environmental challenges in Bangladesh. The environment in Bangladesh is also challenged by regional activities and vulnerability to global environment crisis like climate change, sea level rise and trade in hazardous wastes. A concentrated effort with a joint collaboration of all the concerned ministries and Government bodies is essential to save the country from facing environmental disasters.

4.5.1 Impact of environmental challenges on Store Loyalty

Since Bangladesh has many environmental challenges therefore, people of Bangladesh are highly concerned about the shopping atmosphere, shopping expediency, shopping comfort etc. Customers now like to circumvent the environmentally polluted and mud-spattered shopping areas. Consciousness and awareness about food quality, better service and better shopping environments are diversifying the shopping preferences of average shoppers to become store loyal with the organized super markets of Bangladesh.

4.6 Healthcare

The total expenditure on healthcare as a percentage of Bangladesh's GDP was 3.35% in 2009. The number of hospital beds per 10,000 populations is 3. The general Government expenditure on healthcare as a percentage of total government expenditure was 7.9% as of 2009 and the citizens pay most of their health care bills out-of-pocket expenditure which as a percentage of private expenditure on health is 96.5%. The Doctor to population ratio is 1:2,000, and the Nurse to population ratio is 1:5,000. The health problems of Bangladesh include communicable diseases, malnutrition, environmental sanitation problems, and others.

4.6.1 Impact of healthcare on Store Loyalty

Maximum wealthy shoppers are now health conscious. Now-a-days people check the expiry date of products and want to get assurance about the weight and quality of product. Shoppers became store loyal in Bangladesh with the super markets as these shops have their own quality control mechanism, freezing and cooling facilities to ensure the people to provide a healthy shopping opportunity.

4.7 Religion

Islam is the largest religion of Bangladesh. Muslims constitute over 90% of the population, while Hindus at 8.5% and Buddhists at 0.6% are the most significant minorities of the country. Christians, Sikhs, Animists and Atheists form 1% of the remainder.

The Muslim population in Bangladesh is 146 million which makes up 90% percent of the population in the country. Bangladesh is the fourth largest Muslim country. Muslims are the predominant community of the country and form the majority of the population in all eight divisions of Bangladesh. The overwhelming majority of Muslims in Bangladesh are Bengali Muslims at 88%, but a small segment, about 2% are Bihari Muslims and Assamese Muslims. Most of the Muslims in Bangladesh are Sunnis, but there is a small Shia community. Most of those who are Shia reside in the urban areas. Muslims celebrate Eid ul-Fitr, Eid ul-Adha, Muharram, Milad un Nabi, Shab-e-Barat and Chand Raat all across the country with fanfare and grandeur.

4.7.1 Impact of religion on Sore Loyalty

The Islamic religious values influence the purchase intentions and purchase decisions of the Bangladeshi shoppers'. The religious festivals such as Ramadan, Eid ul-Fitr, Eid ul-Adha, Muharram, Milad un Nabi etc. have a definite influence on the shopping behavior of the store loyal shoppers. Interestingly, since the Madrasa is considered as a religious educational institution therefore, the conservative perception of the madrasa graduates will differ with other customers because they will be reluctant to permit their housewives independent purchase decisions or self-determining shopping behavior. This highlights the impact of religious values on store loyalty.

4.8 Culture

The culture of Bangladesh refers to the way of life of the people of Bangladesh. It has evolved over centuries and encompasses the cultural diversity of several social groups of Bangladesh. The culture of Bangladesh is composite and over the centuries has assimilated influences of Islam, Hinduism, Buddhism, and Christianity. It is manifested in various forms, including music, dance, drama, arts and crafts, folklore and folktales, languages and literature, philosophy and religion, festivals and celebrations, as well as a distinct cuisine and culinary tradition.

Festivals and celebrations are an integral part of the culture of Bangladesh. Muslim festivals of Eid ul-Fitr, Eid ul-Adha, Milad un Nabi, Muharram, Chand Raat, Shab-e-Baraat, Bishwa Ijtema, the Hindu festivals of Durga Puja, Rath Yatra, Janmashtami, Holi, Diwali, Makar Sankranti, Saraswati Puja, the Buddhist festivals of Buddha Purnima, the Christian festivals of Christmas and secular festivals like Pohela Boishakh, Language Movement Day, Independence Day, Rabindra Jayanti, Nazrul Jayanti, and the Bengali Spring Festival witness widespread celebrations and are national holidays in Bangladesh. People wear fashionable clothing during such events. The most popular dressing styles for women are Saree or Salwar Kameez, while men usually prefer western clothing to the traditional Lungi.

4.8.1 Impact of culture on Store Loyalty

Culture can influence the consumers' attitudes and behavior. The stores can use cultural values in building long-term relationships with the consumers. Shifts in the cultural values, preferences towards western traditions, and changing behavioral perception are influencing store loyal behavior of the Bangladeshi shoppers. In Bangladesh people wear fashionable clothing on different cultural occasions and festive events like wedding, national celebrations, invitation to friends/relatives residence for which people buys stylish dressings like saree, salwar kameez, western jeans, suits etc. The dynamic nature of the Bangladeshi culture has significant effects on the taste and consumption behavior to enhance the shoppers' store loyalty.

4.9 Income

Bangladesh is on the cusp of becoming a middle-income country as its per capita income rose to $1,314 in the fiscal year 2015. In 2016, per-capita income was estimated as per IMF data at US$3,840 (PPP) and US$1,466 (Nominal). According to the World Bank's

2012 classification, the income thresholds are: low income $1,035 or less; lower middle-income $1,036 to $4,085; upper middle-income $4,086 to $12,615; and high income $12,616 or more. The rise in per capita income makes Bangladesh the 58th largest economy in the world in terms of nominal value. On the scale of purchasing power parity, the per capita income in the country is $3,019, making the economy the 36th largest in the world *(*Rahman, 2015).

4.9.1 *Impact of income on Store loyalty*

A general perception holds that the high income people will be loyal to the store. Therefore, the rising per capita income and increasing standard of living in Bangladesh signifies store loyalty among the shoppers'. When a person's income increases his/her awareness and information gathering tendency about the product/service also tend to be increased. Therefore, customers who have low income (and, thereby, high price-consciousness) tend to switch the shopkeeper overtime whilst the high income customers will be loyal with the store.

4.10 Education

The education sector has an important contribution to the social and economic development of a country The educational system in Bangladesh is three-tiered and highly subsidized. The Government of Bangladesh operates many schools in the primary, secondary, and higher secondary levels. It also subsidies parts of the funding for many private schools. In the tertiary education sector, the Government also funds more than 15 state universities through the University Grants Commission. At all levels of schooling, students can choose to receive their education in English or Bangla. Private schools tend to make use of English-based study media while government-sponsored schools use Bangla.

Cadet Colleges are important in the education system of Bangladesh. Faujdarhat Cadet College is the first cadet college in Bangladesh, established in 1958 over an area of 185 acres (0.75 km^2) at Faujdarhat in Chittagong. At present there are 12 cadet colleges in Bangladesh, including 3 cadet colleges for girls.

Tertiary education in Bangladesh takes place at 37 Government, 80 private and 3 international universities. Students can choose to further their studies in Chartered

Accountancy, Engineering, Technology, Agriculture and Medicine at a variety of universities and colleges.

The Madrasah Education System focuses on religious education, teaching all the basics of education in a religious environment. Many privately licensed Madrasas take in homeless children and provide them with food, shelter and education, e.g. Jamia Tawakkulia Renga Madrasah in Sylhet.

Poverty is a big threat to primary education. In Bangladesh, the population is very high. The number of seats available in colleges is less than the number of students who want to enroll, and the number of seats available in universities is also less than the number of students who passed higher secondary level and want to join a university. Besides, the cost of education is increasing day by day as a result many students are unable to afford it. One study found a 15.5% primary school teacher absence rate (Chaudhury et al, 2004). Huq and Rahman (2008) mentioned that in Bangladesh, gender discrimination in education occurs amongst the rural households but is non-existent amongst rich households. Shonchoy and Rabbani (2015) revealed that households spend less on education for their school-going girls compared to boys. There is great difference in the success rates of boys, as compared to girls in Bangladesh. However, in recent years Bangladesh has achieved remarkable success in expanding primary education, especially for girls, despite continuing prevalence of widespread poverty and social repression. Despite some progressive achievements in the educational sector, this country has one of the lowest literacy rates in Asia, estimated at 66.5% for males and 63.1% for females in 2014. Recently the literacy rate of Bangladesh has improved as it stands at 71% as of 2015 due to the modernization of schools and education funds. (Bangladesh Buroue of Statistics)

4.10.1 Impact of education on Store Loyalty

Education has a significant effect on the store loyal behavior of the Bangladeshi shoppers'. People who are highly educated and qualified tend to have more information about the product/service compared to the low educated people. Higher education makes people more conscious and more loyal compared to the low profile consumers.

4.11 Occupation

Labor force participation for females has been driven primarily by the growth of approved export industry jobs in textiles and the spread of micro financing operations by NGOs including the Grameen Bank. Expansion of garments factories in Bangladesh has remarkably increased the number of working women outside the home. Khatun et al. (2008) stated that approximately 80 percent of garment factory workers in Bangladesh are female and as suggested by national surveys that around fifteen percent of women nationwide between the ages of 16 and 30 work in the garments industry. More and more women working outside along with their husbands has changed the social scenario in Bangladesh which has given the working females more autonomy in making decisions about household purchases and consumption behavior. However in the Bangladeshi females' occupational choices are narrower, and their average earnings are lower than those of men. In addition, the working women in our country undergo a great struggle with the outside activities along with their traditional housewife roles. Although the gradual economic expansion in the last three decades has added millions of women to the labor force, the number of women leading the households is still very low: 85.5 percent of the households were led by males in 2012, which was 89.3 percent in 2008 (Rahman, 2014).

In a poverty stricken country like Bangladesh, the women segment's lowered socio economic condition is the result of gender discrimination. Khan (1998) confirmed that more than 60 million people of Bangladesh live below the poverty line among them 74% are women. Compared to the urban women the rural women live in a more painful condition. Acid throwing, dowry, high mortality due to malnutrition, higher illiteracy etc. is very common in the socio economic scenario in Bangladesh (Kumar, 2015). Due to the special nature of the economy and socio-cultural pattern, the important participation of the women segment are unrecognized, undistinguished and their top priorities, and critical needs and issues are overlooked (Khan, 1988).

Like their male counterparts, women are engaged in all sorts of economic activities. Women's participation in high skill, managerial, and government executive positions has increased only to a limited extent (Hossain and Tisdell, 2005). Income inequalities between women and men are still existent in Bangladesh. However, overtime gender earning gaps have decreased in favor of women. Hossain and Tisdell (2005) designate

that in terms of the labour force participation and education, the condition of women in comparison with men in Bangladesh has improved over the last two and a half decades. Women's contribution in the high-skill jobs and managerial and decision-making positions, including political bodies has also improved in a partial amount.

4.11.1 Impact of occupation on Store Loyalty

Occupation can be a strong predictor of purchasing behavior. Highly qualified people have their own set of personalities, motives and values that make them different from those in less prestigious positions. Therefore, highly qualified people are more loyal compared to the low qualified people due to their price sensitiveness. Interestingly housewives and retirees show more loyal behavior compared the professionals.

4.12 Chapter Summary

The socio economic condition of Bangladesh indicates that Bangladesh is a developing country where economic development has taken place through different economic activities which is gradually increasing the per capita income of the people and their standards of living. The increasing GDP of Bangladesh has made the economy of this country gradually advance forward. This chapter highlights on the socio economic indicators namely population (4.2); poverty (4.3); economy (4.4); healthcare (4.5); environmental challenges (4.6); religion (4.7); culture (4.8); income (4.9); education (4.10); occupation (4.11) and the impacts of these indicators on Store Loyalty. The next chapter (Chapter Five) contains the context of the study where the retailing background of Bangladesh has been presented in terms of the domestic retail context.

CHAPTER 5
CONTEXT OF THE STUDY

5.0 Preface

The previous chapter presented the socio economic background of Bangladesh. This chapter examines the context of the present study in detail. The newly established superstores are the background of the study. Throughout the discussion the reasons for the increasing establishment of superstores in Bangladesh has also been examined. The traditional practice of retailing also has been discussed by the author.

5.1 Retail revolution

Globalization has changed the world business significantly. In today's dynamic and competitive business environment, retailers are concerned about serving the customers better relative to their competitors (Kotler, 2000) and they are focusing on customers' preference and must thoroughly understand how customers make a store choice and their purchase decisions towards their preferred store. By providing quality product, affordable price, improved service quality (Zeithaml, Parasuraman and Berry, 1990), convenient shopping location, comfortable shopping environments (Donovan and Rossiter, 1982), and well trained and skilled sales personnel, retailers are strategizing to create a competitive position in the marketplace (Kotler, 2000). There are different types of retail organizations like specialty store, department store, supermarket, convenience store, discount store, super store, hypermarkets and newer forms also emerging. These stores are relatively large and operate on low-cost, low-margin, high volume, and self-service to serve multi dimensional needs of the consumers.

5.2 Background of retailing in Bangladesh

The retailing industry in Bangladesh has witnessed dramatic changes over the last decade towards organized retailing with the massive expansion of the large scale retail stores in the urban areas of the country. The effects of globalization, economic and trade liberalization, the growth of urbanization, substantial increase of middle class consumers, increasing number of women working outside their home, rising per capita income, and the Government's liberal attitude towards foreign imported products has also made it possible to revolutionize the emerging retail sector of Bangladesh (Shamsher, Abdullah

and Saha, 2012). The introduction of the superstore concept has successfully brought the retail sector of Bangladesh into a new landscape by providing customers a hassle-free comfortable atmosphere to purchase their daily necessities (Shamsher and Hossain, 2012).In the last 10-15 years the social and economic life style of the Bangladeshi people has significantly changed. In Bangladesh people do not have time to shop around in several destinations for their daily 'bazaar' or household needs. The traditional systems of shopping by husbands are changing and housewives are taking over the responsibilities. Moreover, dual careers are increasing day by day in modern families. People are becoming busy with their jobs, study, business, and so on. As a result, it is becoming difficult for them to spend time for shopping of daily necessities. To cope up with this changing pattern of customer lifestyles, the concept of super market has emerged which offers many different kinds of products under one roof. Though in its infant stage, the "super store" shopping culture is spreading at a faster rate especially in the urban regions of the country and is gradually getting popular as shoppers preference has shifted towards convenience and comfortable shopping practices.

5.3 Motivation behind the supermarket concept in Bangladesh

Liberalization, more spending power (in a particular income group), more educated population, and most importantly, exposure to brands and products through television, division of joint families into nuclear families, and the increasing number of working couples also contributed to the acceptability of super-store shopping in Bangladesh. However, due to widespread media coverage, over usage of formalin and chemical contaminated consumable products, consumers are more aware of the possible health repercussions of consuming these products. Since supermarkets promise unadulterated food, many conscious customers are slowly turning away from the traditional markets. Additionally, per capita income has increased to above USD 1,000 in 2013 and is expected to grow further, especially in urban areas. This socio-economic structural change has given rise to a new middle-class who are willing to spend their higher disposable incomes in supermarkets rather than traditional markets in pursuit of convenience and social status. The motivation behind the concept of super markets came before seventeen years ago in Bangladesh due to the following reasons

- ➢ Economic and trade liberalization
- ➢ Impact of globalization
- ➢ Growing urbanization

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- Increase in income
- Increase in standard of living.
- Spread of education and rising number of working women
- Increase of consumers' purchasing ability
- Growth of economy
- Westernization through the exposure to foreign culture
- Preferences for relaxing and hassle free shopping environment
- Increase in traffic causing problems to travel far and wide.
- More value given to saving time over saving money
- Change in consumption pattern of the Middle and upper middle class segment
- Change in social structure
- Inclination towards imported and foreign products
- Growing preferences for the use of plastic money (debit/credit cards) which are unacceptable by the traditional wet markets
- Predilection towards shopping convenience
- Demographic movement of growing ratio of young people
- Transformation in family structure resulted in increasing portion of nuclear families
- Increase in consumer awareness

The concept of "one stop shopping" (availability of all types of products including grocery items and foods, pharmaceutical products, general merchandise such as clothing etc.), is the biggest attribute behind the success of supermarkets in Bangladesh. One stop shopping gives the shoppers lot of convenience and a growing demand for time saving shopping gives the shopping convenience in the supermarket. In addition, higher product quality, improved packaging, higher freshness of perishable goods, availability of additional benefits, fulfillment of most of the household needs and requirements, relaxing shopping experience and most importantly, self-selection attribute of supermarkets is providing customers a feeling of independence and self-responsibility.

5.4 Growth of supermarket sector

The number of superstores is rising rapidly in the urban areas of Bangladesh and attracting consumers to buy large volume of products on weekly or monthly basis on the basis of hassle-free comfortable shopping environment for the buyers; especially the

female shoppers who otherwise feel uncomfortable shopping at crowded markets (Shamsher and Hossain, 2012). Organized retailing is creating an excitement amongst Bangladeshi consumers that draws them toward shopping malls in large numbers (Shamsher and Hossain, 2011). Retailers are offering newer service dimensions to create unique shopping experiences for the customers. The retail environment of Bangladesh is in the phase of experimentation where customers, as well as store owners, are experiencing larger and diverse retail formats by organized retailers (Shamsher and Hossain, 2011). The newly established stores are able to attract shoppers with a comfortable shopping environment (Sinha, 2003).

Bangladesh retail industry witnessed a rapid growth in the last 17 years when in 2000 Rahimafroz, the operating company of Agora, started its retailing trade in Dhaka city. Before 2000 the retail trade was dominantly controlled by thousands of small retailers in the traditional stores or bazaars with no attention from the business enterprises where shoppers solely had to depend on these unorganized markets to buy their essentials (Shamsher and Hossain, 2011). But the old retail landscape is changing rapidly with the increased industrialization, rising per capita income of the middle segment, impact of global products etc. This growth of organized shops has enriched the Bangladesh retail market into a new dimension by offering the consumers hygienic foods at competitive prices, compared to those offered by retailers in the kitchen markets where commodities are sold mostly in unhygienic conditions (Shamsher and Hossain, 2012).

In the last seventeen years, many small and big superstores have started their retailing business to attract middle and upper middle class consumers, segments which are shifting their shopping preferences to the super stores from the traditional markets. Besides the large superstores like Agora, Meena Bazar, Nandan, Khulshi Mart, Well-Mart and Shwapno - a growing number of medium and small superstores are also flourishing (Shamsher and Hossain, 2012). These superstores are trying to offer products in terms of food quality and freshness by using quality control, better hygiene and correct storage conditions like cooling and refrigerating. The availability of fresh and original goods, fixed prices, convenient store locations, strong brand image, and eye-catching store tangibles (Ahmed, 2007) have significant effects in revolutionizing the shopping practice of Bangladesh towards convenience and comfort (Shamsher, 2014). Additionally, as Bangladesh has shifts towards middle income status, all the subsequent advantages, such

as higher income per capita and urbanization will further expedite the industry's profitability.

5.5 Market share in the Super market

The following figure showing the number of supermarkets in Bangladesh which indicates that Shwapno (30%), Agora(22%) and Meenabazar (18%) are key players and holding 70% market share of the Supermarket in Bangladesh. While other supermarket altogether are holding 30% share. As of now, the supermarket industry captures only 2 percent of the market. After 12 years and with 107 stores, the domestic industry now stands at around BDT 1,500 crore (BDT 15,000 million).
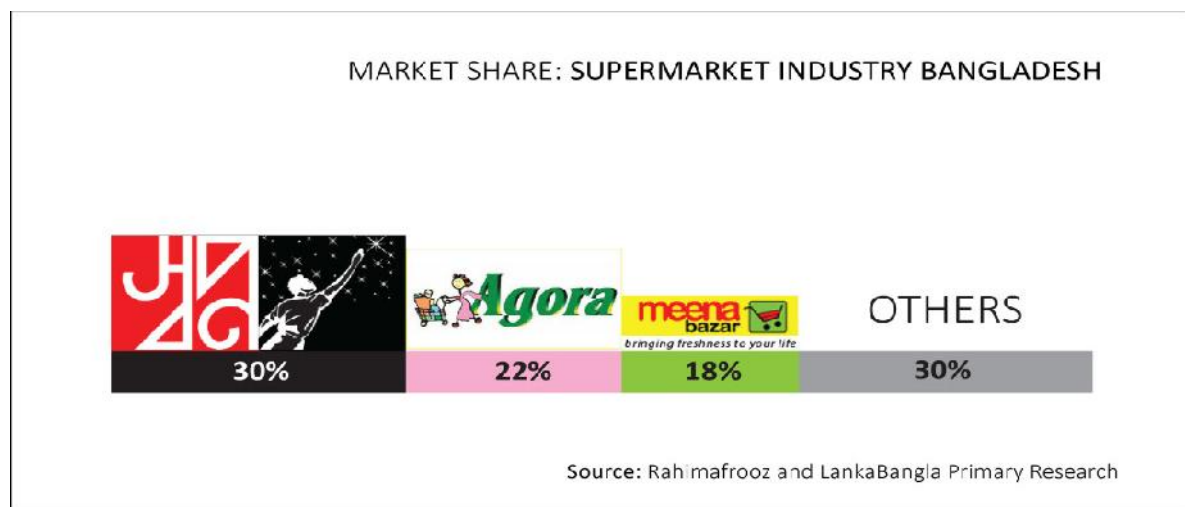
Figure 5.1 Market Share of Supermarket Industry in Bangladesh

With rapid urbanization, the industry is expected to grow by almost 15 times its current size by 2021. Positive economic externalities such as generation of employment via SMEs, higher food safety and security, price stability, and inclusive business development are expected to accompany this growth.
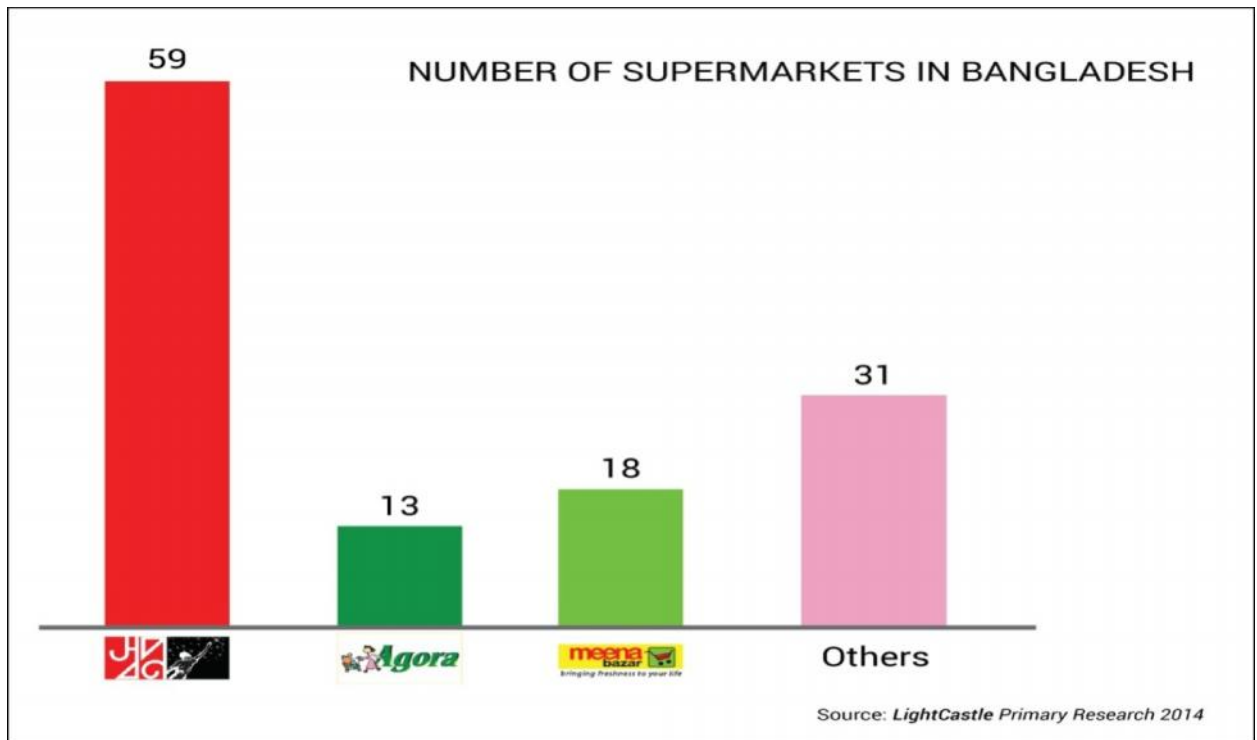
Figure: 5.2 Number of Supermarket in Bangladesh

The supermarkets are offering self-service system with a wide variety of merchandise, organized into different shelves/departments. Under a single roof consumers are obtaining all Fast Moving Consumer Goods (FMCG) that actually denote the mainstream of consumer purchases including fresh commodities (vegetables, meat and fish), toiletry (toothpaste, shampoo, soap), dry food (bakery products, processed fruits, soft drinks etc.), grocery products (rice, sugar, flour, potato),gift stuffs(teddy bears, cards, toys) and many other necessities. The sizes of these super stores are relatively smaller in comparison to the larger super markets operating in the western countries. Although these super stores are mainly emerging in the major urban cites of Bangladesh, they are contributing to the changing life patterns of consumers. With the ever increasing demand of retail shoppers' superstores are delivering quality products by ensuring quality control, cleanliness, proper storage, packing and systemic refrigeration (Shamsher, 2014) which are encouraging hassle-free shopping.

5.6 Lower preference for the traditional market

Shopping in an untidy atmosphere such as muddy floor, insufficient space to move, unhygienic arrangement of commodities, bargaining process, inconsistent price, traffic jam etc., has shifted the shopping interest of consumers in Bangladesh towards the super market. Shopping in kitchen markets is no longer a pleasant experience rather it is a nightmare for the shoppers. Here, customers are being deceived everyday by shopkeepers selling inferior products, charging excessive price and giving incorrect measurements. Shopkeepers in traditional markets form one kind of syndicate and dictate the market. As a result, consumers of Bangladesh turn their interests to shop in modern and well-decorated superstores due to having many facilities and a congenial atmosphere. Shamsher and Hossain (2012) discovered that female shoppers preferred purchasing from the hassle-free, clean and comfortable environment of super stores where preferences are maintained with sparkling environment, and a cozy, disciplined and time-saving shopping option with varieties of commodities under one roof. Clean outlets, smooth service delivery, and product variety are some of the primary reasons behind choosing a super store which is getting popularity and the higher middle class and middle class people of Bangladesh (Shamsher and Hossain, 2012).

5.7 Economic development and employment opportunities

The superstore culture is also playing a vital role in accelerating employment with a single store arranging jobs for around fifty people. The massive expansion plans of various market players are gradually opening the door for more occupational development. Around 15-20 percent annual sales growth rate are currently happening through the supermarket expansions. Further 30 companies are adding more than 200 outlets to spread the industry (Kashem, 2012). In the year 2012 the retail market which was worth about Tk 747.50 billion (74,750 crore) has grown at an annual rate of 14 per cent and reached Tk 1307.38 billion (130738 crore) by 2015 and is projected to grow to Tk 3027.25 bilion (302725 crore) by 2021 (Bangladesh Supermarket Owners Association, BSOA, 2012). Further research by BOSA (2012) shows that only two percent Bangladeshi consumers prefer shopping from supermarkets while in neighboring India it is five percent, 14 percent in Sri Lanka and the highest is 18 percent in the Maldives. Organized retail sector is contributing to the economic development by creating over 10,000 jobs and needs more policy support for its development. In future more accesses will be opened by the supermarket culture for more employment opportunities (Kashem,

2012). Positive economic externalities such as generation of employment via SMEs, higher food safety and security, price stability, and inclusive business development are expected to accompany this growth. However, superstores are not only benefiting the country's economic development but also the producers as well are having the advantage of getting access to markets and finance by being involved with the chain.

5.8 Problems and Prospects of the supermarket

Multiple factors, including the existing discriminator VAT rates, absence of adequate supply chain and scarcity of suitable space for opening new outlets are creating obstacles to the growth of the 'superstore' business in the country. Besides, lack of co-ordination among the government's oversight agencies and their inconsistent quality specifications and higher import duty on the equipment used for superstores are also responsible for the situation (BOSA, 2012).

Currently, the supermarket business is at risk as the supermarket authorities have to pay 70 times higher taxes than those by the departmental stores. Currently, 2% VAT is applicable on sales of supermarkets like Agora, Shwapno and Meena Bazar while other shops including large ones and departmental stores enjoy package VAT facility under which shop owners pay VAT annually ranging from Tk 3,000 to Tk 12,000 based on their shops' locations and sizes (BOSA, 2012).

At present, supermarket owners are paying the highest 107.35% duty on cooling products like vegetable freezer, fruits freezer, ice machine, fish freezer, dairy freezer etc. Additionally, 0.30% turnover tax, and 9% VAT is applicab;e on shop rent in supermarkets including the real-estate rental costs. Intense price competition among existing players, political unrest and frequent disruption by law enforcement agencies disrupt the supply chain and hamper cost competitiveness of the supermarkets in Bangladesh.

The government can ensure fair price to the farmers, reduce influence of the middlemen and wastage of perishables items, especially the agro-products by chain retailers. Traceability is possible in by the supermarket retailing, which is absent in the kitchen markets. There is a huge potential to attract investment in the sector that is playing a big role in changing the life style, ensuring stable price of essentials, creating employments for educated, semi-educated youths and also helping the government to earn revenue (BOSA, 2012). According to BOSA (2012), there are 120 retail outlets across the

country, including Agora operating with 13 outlets, Meena Bazar with 17, Shwapno with 47, and Nandan, Khulshi Mart and Grocer with one each.

5.9 Challenges to overcome

As of now, the supermarket industry captures only 2 percent of the market. Increasing awareness about food contamination, rise of income levels, and the expansion of urbanization is likely to have a constructive impact on the future of the supermarket industry. If the number of players can be decreased, the existing chain of operation will become more robust. Supermarkets will place weekly orders with the sourcing firm which will in turn buy in bulk and supply to individual outlets. Large scale buying will allow firms to cut down dependency on the middle-men and ensure higher revenues for farmers and lower prices for end clients. The sourcing firm will also engage in grading the quality of the commodities. This development, along with each shop's ambience, product quality, and convenience factors will attract customers into shopping at the supermarkets in Bangladesh.

5.10 Chapter Summary

Supermarket is a new concept in Bangladesh. The first Bangladeshi superstore Agora started its journey in 2001. Since the inception of Agora in 2001, the Bangladeshi supermarket sector has taken a steady stride forward. This chapter highlights the retail background (4.2) of Bangladesh along with the retail revaluation (4.1) of this country by underlying the motivation (4.3) behind the supermarket concept in Bangladesh. However growth of this potential sector (4.4); market share in the Super market (4.5) along with the traditional system of shopping (4.6) has been presented separately next to the economic contribution (4.7) problems (4.8) and challenges (4.9) of this emerging sector. The next section (chapter six) focuses on the detailed methodology to be carried out for the purpose of the thesis.

CHAPTER 6
RESEARCH DESIGN & METHODOLOGY

6.0 Introduction

Research intended to search for knowledge to enrich the existing understanding of specific topic through the new contributions of the researcher's own exploration. Kothari (1990, p. 8) described, "Why a research study has been undertaken, how the research problem has been defined, in what way and why the hypothesis has been formulated, what data have been collected and what particular method has been adopted, why particular technique of analyzing data has been used and a host of similar other questions are usually answered when we talk of research methodology concerning a research problem or study".

The previous chapter depicts the context of the study current study. The main purpose of this chapter is to discuss the details of research design and methodology including sampling, population, data collection, and data analysis. This chapter also addresses the rationale and the justification of different statistical methods used in the current research. The issues of the reliability and validity of the measurement scales are addressed in this section with proper references. There is also a discussion of how the research constructs as well as the variables of each construct are selected and operationalied in this study. The variables and scaling used to measure the constructs have been provided in this section. The functional definitions of different concepts that are used in the study were also described in this chapter.

6.1 Research Process

A good research starts with a systematic process (Kothari, 2005, p. 20) that focuses on identifying the objective and gathering a multitude of information for analysis in a structured and justified way through certain steps in a particular sequence so that the researcher can come to a conclusion. Therefore, the present study was conducted as per the following chronology:

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┌─────────────────────────────────────┐
│      Defining the research problem    │
└─────────────────────────────────────┘
                    │
                    ▼
┌─────────────────────────────────────┐
│     Determining the research design   │
└─────────────────────────────────────┘
                    │
                    ▼
┌─────────────────────────────────────┐
│        Deciding on sampling design    │
└─────────────────────────────────────┘
                    │
                    ▼
┌─────────────────────────────────────┐
│    Deciding on data collection method │
└─────────────────────────────────────┘
                    │
                    ▼
┌─────────────────────────────────────┐
│      Analyzing and interpreting data  │
└─────────────────────────────────────┘
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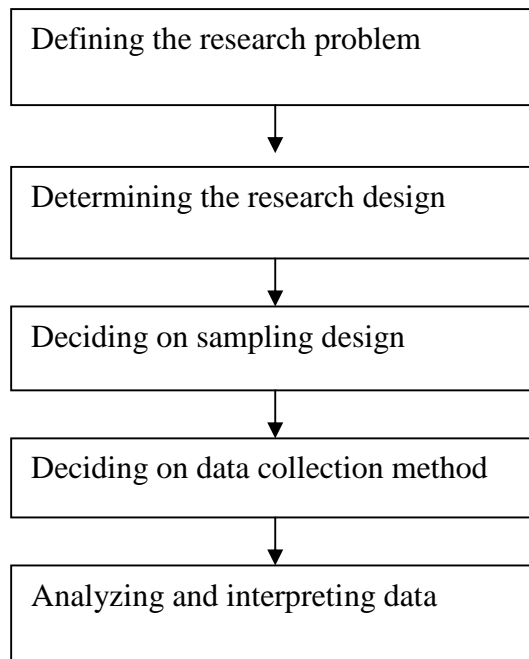
Figure 6.1   Research process followed in the present study; Source: Malhotra, 2003

6.2   Defining the Research Problem

The first step in the research is to define the problem precisely (Malhotra, 2008) that provides the foundational knowledge about the problem area. In order to discover a well define research area, an extensive survey of literature is conducted regarding what studies have been conducted in the past, how these studies were conducted, and the conclusions in the problem area.

For this study two types of literature- conceptual and empirical studies- are surveyed. The concepts and theories of store image, customer satisfaction and store loyalty were incorporated in the conceptual literature and the former studies conducted on store image, customer satisfaction and store loyalty in the retail industry included in the empirical literature of the study.

6.3   Determining the Research Design

Burns and Grove (1993) define a research design as the blueprint for conducting a study to achieve the research objectives through answering the research question or testing the research hypothesis (Cooper & Schindler, 2006, p. 71). It is the base to illustrate how, when and where data will be collected and examined (Parahoo , 2014). For conducting a

research a researcher can use difference approaches.(Azim, 2008, p. 102). For the purpose of this study the researcher has explained different research designs as discussed below:

6.3.1   The Extent of Topic

In terms of the research scope, a study may be either statistical study or case study (Azim, 2008). The current study is an exertion to examine the influence of store image on store loyalty in the retail industry of Bangladesh that consequently a statistical study.

6.3.2   Viewpoint of Research Question

A research can be broadly categorized as exploratory or conclusive. This study comprised of the characteristics of both research. Explorative studies are undertaken when a new area is being investigated. In this research a through extensive literature survey and informal discussion with concerned people was conducted to explore the research area and to detect the possible hypotheses. Then to arrive at a formal decisive outcome the hypotheses were tested and implications were drawn through executing a conclusive study.

6.3.3   The Approach to Conducting Research

Kotler (1994, p. 135) has mentioned four major approaches to execute a research –viz. observation, focus-group, survey, and experiment. As the present study has been conducted through a questionnaire, therefore survey method was applied to collect the data from the respondents. Survey method falls under four categories as such- personal interviews, telephone interviews, mall-intercept surveys and self-administrated surveys (Cooper,2010), In this study data has been collected by using mall-intercept survey. In Mall-intercept personal survey respondents are intercepted while they are shopping in malls and brought to test facilities in the malls (Malhotra, 2008: 177; Churchill and Brown, 2007:208; Kent, 2007:186 and Churchill and Iacobucci, 2002:286).

6.3.4   Control over Variables

From the point of researcher's control over variables, a study can be illustrated as either experimental or ex post facto. As no effort was made to apply control over the variables, therefore this study is an ex post facto study.

6.3.5   Purpose of Study

From the viewpoint of purpose of study, a research can be expressed as descriptive or causal study. This study deemed to have both descriptive and causal objectives. In the beginning of the study the researcher collected descriptive data through detailed questionnaire to get a comprehensive view of the characteristics and attitudes of the respondents (Schiffman and Kanuk, 2007) Therefore, as the study has examined the relationships between variables through the cause and-effect relationship it clearly comprised the features of causal research (Zikmund, 2003) to develop a better understanding about store loyalty in the retail industry of Bangladesh.

6.3.6   Nature of Data

From the viewpoint of the nature of data a study can be either qualitative or quantitative. The present study can be considered as having the features of both qualitative and quantitative study. This study is qualitative in nature as it has been conducted by gathering of primary data from large numbers of individuals with the purpose to analyze the results to a wider population. However, statistical results have been used to quantify the data of the population for the purpose of understanding and decision-making.

6.3.7 Method of research

This section provides a justification for the quantitative approach used in this thesis. It further justifies the use of a survey methodology using self-administered questionnaires as being appropriate for collecting data from the sample of shoppers' at the Bangladeshi retail chains supermarkets.

Considering the research purpose, model, and hypotheses developed in Chapter 3, a quantitative approach is used in this research to test the hypotheses. Quantitative methods, according to Neuman (2002), have been described as "an organized method for combining deductive logic with precise empirical observations of individual behavior in order to discover and confirm a set of probabilistic causal laws that can be used to predict general patterns of human activity". Amaratunga et al. (2002) maintain that applying quantitative research helps the researcher to establish statistical evidence on the strengths of relationships between both exogenous and endogenous constructs. They also emphasize that the statistical results provide directions of relationships when combined with theory and literature. Hence, this thesis aims to measure underlying variables, as

"measurement of the variables in the theoretical framework is an integral part of research and an important aspect of quantitative research design" (Cavana et al., 2001, p.186). While quantitative methodology is unable to generate theory or provide the in-depth explanations of qualitative enquiry, Cavana (2001) and Amaratunga et al. (2002) point out that it can verify the hypotheses and provide strong reliability and validity. Added to this, this methodology has been successfully used in similar studies of retail relationships (Bloemer and Ruyter, 1998; Wong and Sohal, 2002; Gondasamy, 2006; Xu-hui & Jian, 2010; Dullie, 2012; Guduk, 2016) buyer-seller relationships (Lin et al., 2003), and particularly those in a hotel setting (see Bowen and Shoemaker, 1998; Kim and Cha, 2002), have also widely used this approach. Put it in other words, because the objective of this thesis is to empirically investigate casual relationships among the underlying constructs, this methodology was deemed to be appropriate (Churchill, 1995; Clarke and Dawson, 1999; Punch, 1998).

Besides, the researcher has conducted a case study in this study on the leading Bangladeshi supermarket Agora. The rationale behind using such case study approach is to verify the general findings of the study for the betterment of retail understanding from Bangladesh perspective.

6.3.8 Length of Time
A study can be articulated as cross-sectional or longitudinal with respect to length of time. The current study is cross-sectional as it was conducted at a particular point of time.

6.4   Sampling Design
A sample refers to a subgroup of the elements or components of the population that are selected for participation in a study (Malhotra, 2003, p. 328). The process of sampling design used in the present study involves the following steps:

```
┌─────────────────────────────────────┐
│     Define the target population     │
└─────────────────────────────────────┘
                   │
                   ▼
┌─────────────────────────────────────┐
│    Determine the sampling frame      │
└─────────────────────────────────────┘
                   │
                   ▼
┌─────────────────────────────────────┐
│    Select a sampling technique(s)    │
└─────────────────────────────────────┘
                   │
                   ▼
┌─────────────────────────────────────┐
│     Determining the sample size      │
└─────────────────────────────────────┘
                   │
                   ▼
┌─────────────────────────────────────┐
│     Execute the sampling process     │
└─────────────────────────────────────┘
```
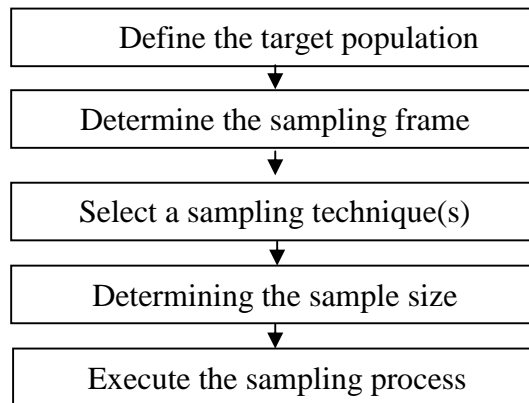
Figure 6.2   The Sampling Design Process; Source: Malhotra, 2003, p. 329

6.4.1   Define the target population

The sampling design process initiated by defining the target population. The target population is the composition or collection of elements or objects that posses the information sought by the researcher and about which inferences are to be made (Malhotra, 2003, p. 330). Target population must be accurately defined. Defining the target population involves translating the research problem into a precise statement of whom or which should be included in and who or which should be excluded from the sample. The basic objective of this study was to examine the influence of store image on store loyalty via customer satisfaction in the retail industry of Bangladesh. Hence, all the shoppers' of the super market were considered as the target population of the study.

6.4.2   Determine the Sampling Frame

Sampling frame is the of representation of the elements of the target population. It consists of a list for identifying the target population. (Malhotra, 2003, p. 330). For the present study, the sampling frame is divided into two segments. First, the study was geographically confined to the super markets of Dhaka city and Chittagong Metropolitan city as the major super shops are situated in these two cities. Hence, all the customers visiting to the super markets of these two cities initially formed the sampling frame of the study. Only local/ domestic shoppers' constituted the sampling frame merely due to the fact local shoppers' perception can help to depict the loyalty status of Bangladesh retail industry. Secondly, as the data were collected only from the super market hence, the study was limited to investigate store loyalty from the shopping experience of the super market shoppers'. Traditional stores or bazaars were not included in this study as the features of those shops do not subject to the concern of this study.

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6. 4.3 Select a Sampling Technique

Sampling techniques basically are of two types- probability sampling and non-probability sampling (Kothari, 1990, p. 58). Probability sampling techniques generally include simple random sampling, systematic sampling, stratified sampling, area sampling, cluster sampling, and multi-stage sampling. On the other hand, non-probability sampling techniques include convenience sampling, judgment sampling, quota sampling, and snowball sampling (Malhotra, 2003, p. 333).

The present study used a non-probability, convenience sampling technique for data collection as the respondents were chosen on the basis of availability in addition to time and money constraints. The non-probability sampling technique has been used in similar other studies (Mandhachitara, Shannon & Hadjicharalambous, 2007; Tifferet and Herstein, 2012). In this study a non-probability sampling technique has been used as randomization of the selection of the respondents is impossible and the population (All super market shoppers') is very large (Etikan, Musa & Alkassim, 2016) Moreover due to the limitation of resources, time and workforce constraints non-probability sampling technique verified appropriate for the researcher. It can also be used when the research does not aim to produce outcomes that will be used to create generalizations concerning to the entire population.

The convenient sampling has been specially used by the researcher of this current study as it is not possible for the researcher to include everyone who are purchasing form the super market. Moreover, members of the target population are identical in nature which would rather create no variance in the research results by using a sample random sampling (Etikan, Musa & Alkassim, 2016). However, the convenient sampling is a type of nonprobability or nonrandom sampling where members of the target population are easily accessible (Given, 2008), geographically juxtaposition, and availability at a given time, and has the willingness to participate (Dörnyei, 2007). Convenience sampling is also known as Haphazard Sampling or Accidental Sampling. It is called an accidental sampling as elements may be selected in the sample merely as they just happen to be positioned, spatially or administratively, near to where the researcher is conducting the data collection (Etikan, Musa & Alkassim, 2016). Nonetheless, research has suggested that convenient sampling is subject to face the problem of biases of the researcher. Therefore, this technique has the limitation of non-representation of the population.

6.4.4   Determining the Sample Size

Sample size is the number of respondents to be included in the study (Malhotra, 2003, p. 333). To have an appropriate sample size depends on a number of aspects, viz. the purpose of the study in terms of the accuracy, size and nature of the population(Bradley, 2007:189) and the risk of selecting a bad sample (Israel, 2003).In addition to the purpose of the study and population size, three more criteria should be specified in determining an appropriate sample size; such as the level of precision, the level of confidence or risk, and the degree of variability in the attributes being considered (Miaoulis and Michener, 1976). The current study specified all the three criteria in the following manner:

6.4.4.1 The Level of Precision

The level of precision, also called sampling error, is the range in which the true value of the population is estimated to be (Israel, 2003). This range is often expressed in percentage points. The current study used a precision level of $\pm 5\%$.

6.4.4.2 The Confidence Level

The confidence or risk level is based on the idea encompassed under the Central Limit Theorem. The theory suggests that when a population is repeatedly sampled, the average value of the attribute obtained by the samples is equal to the true population value (Israel, 2003). In a normal distribution, approximately 95% of the samples values are within two standard deviations of the true population value, for example, mean. The confidence level for the current study was specified at 95%.

6.4.4.3 Degree of Variability

The degree of variability in the attributes beings measured refers to the distribution of attributes in the population (Israel, 2003). The more heterogeneous a population, the larger the sample size required to obtain a given level of precision and vice-versa. A proportion of 50% indicates the highest level of variability. Thus, the degree of variability used in the present study was 0.5.

6.4.4.4 Strategies to Determine Sample Size

There are several approaches to determining the sample size. These include using a census for small population, imitating a sample size of similar studies, using published tables, and applying formulas to calculate a sample size (Israel, 2003).

The present study is an effort to examine store loyalty in the retail industry of Bangladesh. Nonetheless the customers in this industry are segmented by traditional stores and super stores this study conducted the survey only on super market shoppers'. Since the total populations size (shoppers') visiting super markets is unknown for this study therefore this study used the following formula (Cochran, 1963, p. 75) to determine the sample size.

$$n_0 = \frac{Z^2 pq}{e^2}$$

Here, n_0 is the sample size, Z is the abscissa of the normal curve that cuts off an area at the tails at 95% confidence level, e is the level of precision at 5%, p is .5 and q is $1-p = 1-.5 = .5$.

By putting the values in the formula, the sample size was calculated as follows:

$$n_0 = \frac{Z^2 pq}{e^2}$$

$$n_0 = \frac{(1.96)^2 \, .5 \times .5}{(.05)^2}$$

$$n_0 = \frac{(3.8416) \, .25}{.0025}$$

$$n_0= \frac{.9604}{.0025}$$

$$n_0 = 384.16$$

$$n_0 = 385$$

Hence, the sample size for the study as calculated from the use of Cochran's (1963) formula came to 385 shoppers'. However, for the ease of understanding, the calculated sample size was rounded up to 400. According to Krejcie and Morgan (1970), despite of a large number of population, a sample size of 384 could be sufficient. Since this study has used SEM therefore Hair et al. (2010) suggested that testing a research model using SEM requires a large sample as small samples are less stable for estimation purposes. However, Anderson & Gerbing (1988); Hu et al. (1992); Schumacker & Lomax (2004) mentioned that SEM may be used for sample sizes as small as 50 and as large as 5000. Hoelter (1983) proposed a "critical sample size" of 200 cases for testing a SEM model. Hair et al. (2006) suggested that in deciding sample size using SEM, a researcher should consider the data distribution, estimation technique, model complexity, missing data, and the amount of average error variance and recommended that a sample between 150 and 400 is needed when the estimation is based on maximum likelihood. The more complex models require a larger sample size. Therefore, the sample size of at least 400 cases was considered as appropriate for this research. However, the data collection of this present survey was conducted on 534 samples who purchased from the super markets of Dhaka city and Chittagong Metropolitan city.

6.4.4.5 Executing the Sampling Process

Execution of the sampling process refers to the detailed implementation of sampling design including defining population, sample frame, sampling unit, sample size and sampling process decisions (Malhotra, 2003, p. 332) that has been carried out in this study.

Initially, a total of 385 customers constituted the sample size for the present study based on the formula developed by Cochran (1963). And finally, for testing a SEM model a

total of 695 shoppers have been approached to fill-in the questionnaire by themselves for providing a better understanding about the consequences of the study. Among these 695 questionnaires by excluding problematic, incomplete and unanswered questionnaires, 534 were used into the analysis, resulting in a valid response rate of 76.8%.

6.5   Questionnaire Design

According to Malhotra (2003, p. 293) "a questionnaire is a structured technique for data collection consisting of a series of questions, written or verbal, that a respondent answers." The store shoppers' were encouraged to response about their perception in the questionnaire as Malhotra (2004) suggests that most people like to express their opinions.

The questionnaire was organized in three pages as Zikmund & Babin, (2007) suggests that fewer pages possibly intensifies respondents' participation in a survey. The sequence of questions is also important that can influence the nature of the respondents' answers (Malhotra, 2004). The researcher has arranged the questionnaire from one topic to another in a logical manner with questions focusing on completing the section before moving to the next section. In Bangladesh context as the formal education rate is a little lower comparing to the neighboring countries therefore the researcher has used the questions and the instructions of the questionnaire in simple, clear, and unbiased wording.

6.5.1   Structure of the Questionnaire

This study has been conducted on survey method. To collect data from the samples a closed-ended questionnaire was employed. The measurement items under the construct and scaling of the questionnaire has been partially adapted and modified from the previous literatures (see table 5.3 of this chapter). The questionnaire had a total of five sections which has been attached in the Appendix of this theis.

Demographic Information: The first section of the questionnaire is comprised of nine questions, out of which the first five questions have been developed to collect the demographic information of the respondents (gender, age, education occupation and income) and the last four questions were related with the behavioral pattern of the respondents as such the time of purchase, visiting frequency, nature of purchase (cash/plastic money) and shopping locality. All the questions were multiple-choice type.

The data of second , third, fourth and fifth sections were analyzed on a 5-point Likert scale ranging from strongly disagree with scale point 1 to strongly agree with scale point 5.

Store Image: The second section of the questionnaire attempted to analyze first research construct of this thesis. The first research construct of the study is store image under which five dimensions has been discussed. The first dimension of store image namely as "sales personnel" in the super market industry that comprised questions like efficient knowledge, good communication skill, handling customer complaints, courteousness, prompt service, professional look and adequacy in numbers of the sales personnel etc were used for data collection from customers of different super markets. This dimension consists of seven questions. The second dimension of store image namely as "store location" that comprised questions like shopping convenience, parking facilities, minimum travelling time, available number of outlets and good visibility from the road side. This dimension consists of five questions. The third dimension of store image namely as "store environment" composed of questions like cleanliness, comfortable and pleasant shopping atmosphere, and hassle-free shopping experience, wide walking speciousness / space, attractive layout / interior and attractive ambience. This dimension consists of six questions. The fourth dimension of store image consist of six questions that namely as "product attributes" composed of questions like quality products, available number of new products, wide variety of products, organized display of products, hygienic/fresh products and branded products. The fifth and last dimension of store image namely as " price aspects" composed of questions like special discount, flexible payment facilities, competitive /low price compared to other stores, fair price, adequate payment counter, membership card facilities and smooth & quick billing facilities. This dimension consists of seven questions.

Customer Satisfaction: The third section of the questionnaire attempted to analyze the second research construct of this thesis which is customer satisfaction. This section explores the overall level of customer satisfaction on a self-administered questionnaire containing 5 items regarding sales personnel, store location, store environment, product attributes and price aspects.

Trust: The fourth section of the questionnaire attempted to analyze the third research construct of this thesis which is trust. This section explores the overall level of trust on a self-administered questionnaire containing 3 items regarding shoppers' faithfulness, trustworthiness, and confidentialness towards the store.

Store Loyalty: The fifth and last section of the questionnaire was dedicated to uncovering the overall loyalty status of the respondents through asking three questions related to the regularity of purchase, continuity of future purchase and recommending the store to others.

6.5.2 Construct used in the questionnaire

The main variables examined in this research were store image, customer satisfaction, and customer loyalty of the supermarkets in Bangladesh.

Store Image: Empirical support evidence that, researchers defined store image as a multi-faceted construct which include consumer's perceptions of a store on different (salient) attributes (Bloemer and Ruyter, 1998;). In literature it has been found that store image defined as a combination of multiple store attributes (Ghosh, 1990; Bloemer and Ruyter, 1998; Biswal, Sreekumar and Panda, 2011; Virvilaite and Dailydiene; 2012). However, in the literature these attributes were presented as scattered items to delineate store image. The researcher has picked up those scattered items to explain store image in the retail context of Bangladesh. Therefore, the researcher did not opt every single item related to store image rather, merely store image has been exposed in this study, by considering the significance of Bangladesh supermarket scenario. The author used a self constructed five-dimensions with multiple sub-items to measure store image which include consumers perceptions about sales personnel, store location, store environment, product attributes and price aspect.

Store Satisfaction: the author has used the concept of customer satisfaction based on the expectancy- disconfirmation theory proposed by Lewin (1938). This theory posits that customer satisfaction judgment is the comparison between the expectation and the perceived performance of a product or service (Cardozo, 1965). Therefore, satisfaction is the customer's overall judgment of the service provider (McDougall & Levesque, 2000). Oliver (1997) stated that satisfaction is determined by disconfirmation- which is the gap between customers' expectations and perception of the service. If the performance falls short of customer expectation, quality is perceived to be low resulting in negative disconfirmation or dissatisfaction; and vice-versa (Bitner, 1990; Kandampully, Mok, & Sparks, 2001). Satisfied customers ensure a regular cash flow for the business in the future (Berne, Mugica, and Yague, 1996).

Trust: In this study the concept trust used by the author as a faith and confidence of customers that the store will be able to fulfill their needs and wants through its product and services. the construct of trust has been conceptualized in this thesis as having two dimensions, trust credibility (honesty) and trust benevolence (goodwill) where three items for credibility and three for benevolence has been used. These items are choosen as they can define trust in the best way and are the global measures used in previous studies such as Crosby et al. (1990), Moorman et al. (1992), Morgan and Hunt (1994), and Kumar et al. (1995). In this study trust is related to the store's faithfulness, trustworthiness, and confidentialness.

Store Loyalty: In this study the concept store loyalty used by the author as a combinatiion of behavioral loyalty and attitudinal loyalty. Behavioral loyalty is the loyalty that consider regular and repeat purchase behavior or revisiting behavior of the shoppers towards a specific store or brand (Bowen and Shoemaker 1998; Kandamully and Suhartanto 2000; Bowen & Chen, 2001). In this study store loyalty is behavioral as it will focus on the regularity of shopping and repeatedness of shopping from the same store. At the same time if the shoppers are telling others and recommending others about the store it will fall under the concpet of attitudinal loyalty.

6.5.3 Measurement items under the construct and scale adaption

The measurement items under the above discussed research constructs are partially adapted from the previous literature which are highlighted in the following table:

Measurement Items Under The Construct And Scale Adaption		
Store Image Dimensions		
Sales Personnel	Efficient knowledge	Darian, Tucci & Wiman, 2001; Lee at el, 2005; Ahmed, 2007; Kulkarni, 2013
	Good communication skill	Harris et al., 2001
	Understanding customer complaints	Kulkarni, 2013
	Courteousness	Jin & Kim, 2003; Gundala, 2010
	Prompt service	Hasan and Rehman, 2007; Virvilaite and Dailydiene, 2012; Biswal Sreekumar and Panda, 2016
	Friendliness of staff	Mortimer & Clarke, 2010; Gundala, 2010; Alhemoud, 2011; Ali & Hasnu, 2013.
	Good appearance	Klassen, Clayson and Jasper, (1996); Priporas, 2002; Vyver, 2008.
Store Location	Shopping convenience	Jinfeng and Zhilong, 2009; Fatima and Rasheed, 2012; Jaravaza and Chitando, 2013; Dubihlela and Dubihlela, 2014.
	Available parking facilities	Bearden, 1977; Reimers and Clulow, 2009; Oghojafor, Ladipo, and Ogbonna, 2012; Jhamb and Kiran, 2012
	Minimum travelling time	Jaravaza and Chitando, 2013
	Store operating hours	Jolson and Spath, 1973; Mazursky and Jacoby, 1985; Verma & Madan, 2011.
	Good visibility from the road side	Mortimer & Clarke, 2010; Jaravaza and Chitando, 2013
Store Environment	Cleanliness	Kyum & He, 2007; Biswal, Sreekumar and Panda, 2011; Hussain and Ali, 2015
	Comfortable and pleasant shopping experience	Ahmed, 2007; Shamsher 2014; Kanna, 2011; Wiszniewski, 2012; Markovic, at el
	Hassle-free shopping	Shamsher and Hossain, 2012; Shamsher, 2014
	Wide walking space	Sirohi et al., 1998; Alhemoud, 2011
	Attractive layout/ interior	Štursa, 2009; Shashikala and Suresh, 2013; Hasan, 2015
	Attractive ambience	Baker, Grewal and Levy, 1992
Product Attributes	Quality products	Ozer et al. 2005; Clottey et al., 2008; Kotler and Armstrong, 2010; Biswal, Sreekumar and Panda, 2011; Ahmad, 2012.
	Freshness and originality	Ahmed, 2007; Chaubey, 2010; Mortimer & Clarke, 2010
	New product availability	Fotheringham, 1988; Gwin and Gwin, 2003; Ahmed, 2007;
	Wide variety of products	Berry, 1969; Rajaguru and Matanda, 2006; Virvilaite and Dailydiene, 2012; Ahmad, 2012; Jhamb and Kiran, 2012; Akbar, 2013

	Organized display	Vaccaro*, at el*, 2009; Basera, Mutsikiwa & Dhliwayo, 2013; Hussain and Ali, 2015
	Branded products	Aspfors, 2010; Verma & Madan, 2011; Biswal, Sreekumar and Panda, 2011
PriceAspect	Regular discount	Alhemoud, 2011; Verma & Madan, 2011; Ali & Hasnu, 2013
	Acceptance of different payment methods	Alhemoud, 2011; Biswal, Sreekumar and Panda, 2011
	Competitive /low price	Ahmed, 2007; Biswal, Sreekumar and Panda, 2011; Ali & Hasnu, 2013
	Fair price	Maxwell, 1995; Alexander & Alexander, 1991; Bolton, Warlop & Alba, 2003; Martin, Ponder & Lueg, 2009
	Adequate payment counters	Biswal, Sreekumar and Panda, 2011
	Value for price	Fisk, 1961; Mittal,2009; Biswal, Sreekumar and Panda, 2011; Grah, 2015
	Smooth & Quick Electronic billing system	Camenisch, Piveteau & Stadler, 1996; Jao, Helgason & Zych, 2009
Customer Satisfaction		
Satisfied with the overall sales personnel		Miranda et al., 2005; Kulkarni, 2012; Adhilla, 2015;
Satisfied with the overall store location		Huddleston *at el*, 2009;
Satisfied with the overall store environment		Nguyen & LeBlanc, 2002; Koo, 2003; Hsu & Chang, 2008
Satisfied the overall product attributes		Shpëtim, 2012
Satisfied with the overall price aspect		Homburg, Koschate & Hoyer, 2005;. Han & Ryu, 2009;
Trust		
I trust this store		Koo, 2003; Van der Heijden.
The retailer of this store is trustworthy		Wong and Sohal, 2006 ; Guenzi, Johnson & Castaldo,2009; Akbar, Salahuddin & Shahriar, 2013.
This store gives me a feeling of confidence for serving my need		Shpëtim, 2012; Grah & Tominc, 2015.
Store Loyalty		
I frequently buy form the store		Kandampully & Suhartanto, 2000; Bloemer & Ruyter, 1998
I will continue to buy from the store in future		Knox and Denison, 2000; Koo, 2003; Han & Ryu, 2009; Shpëtim, 2012
I recommend the store to others		Knox and Denison, 2000; Kandampully & Suhartanto, 2000; Reichheld, 2003; Han & Ryu, 2009; Shpëtim, 2012.

Table 6.1 Measurement Items Under The Construct And Scale Adaption

Source: Literature Review

The following table summarized the construct used in the questionnaire:

Constructs	Number of Item	Item Labels
Sales personnel (Store image Dimension 1)	7	sp_1-sp_7
Store Location (Store image Dimension 2)	5	sl_1-sl_5
Store Environment (Store image Dimension 3)	6	se_1-sl_6
Product Attributes (Store image Dimension 4)	6	pda_1-pda_6
Price Aspect (Store image Dimension 5)	7	pa_1-pa_7
Customer Satisfaction	5	cs_1-cs_5
Trust	3	Ts_1-ts_3
Store Loyalty	3	cl_1-cl_3

Table : 6.2 Summary of Construct Measures; Source: PLS Graph

6.5.4 Pre-testing

Reynolds and Diamantopoulos (1998) has suggested that pre-testing is an important part of the questionnaire development process. Pre-test has been defined as to experiment among a group of respondents for screening out problems related to the instructions and design of a questionnaire" (Zikmund, 2003, p.229).Churchill and Iacobucci (2002) stress that data collection should never begin without pre-testing the research instrument which is necessary to improve the face validity of the constructs. In this regard Hunt et al. (1982, p.270) expressed that to prove that the research instrument could be able to provide sufficient quality and quantity of data to satisfy the objectives of the research pretesting ought to be completed before the final survey. Prior to conduct the main survey the benefits of a pre-testing have been supported by numerous researchers (see Hunt et al., 1982; Blair and Presser, 1992; Churchill, 1995; Reynolds and Diamantopoulos, 1998; Zikmund, 2003).

Literature evidenced some difference of opinion among the scholars about the best method for conducting pre-test (Blair and Presser, 1992; Reynolds and Diamantopoulos; 1998). Literature suggested that researchers have differentiated between three types of pre-test methods (Hunt et al., 1982; Blair and Presser, 1992; Churchill, 1995; Reynolds and Diamantopoulos, 1998; Zikmund, 2007). These are planned field survey, personal interviews (face-to-face), and expert panel. Among these in the first method planned field survey, researcher used a small sample referred to as 'pre-testing' (Zikmund, 2007). The second method is known as personal interview where the researcher focused on the

ambiguousness and difficulties in understanding the questionnaire that hindering the respondents' ability to provide correct answers. The third pretesting method is known as expert panel where some expert people are asked to judge the research instrument to determine any problems it presents. However studies have mentioned that each of these pretesting methods has some limitations (Blair and Presser, 1992; Churchill, 1995). Therefore, in order to overcome the shortcoming of using one method the researcher of this thesis has used a combination of expert panel, interviews, and planned field survey methods to conduct the pretesting of the questionnaire.

6.5.5   *Pre-testing the Sampling Frame*

The researcher faces two main questions regarding the sampling frame for a pre-test. The first one is to identify the respondents of the pretest (Hunt et al., 1982, p.269) and the second one is to determine how large the sample size is required for the pretest. Churchill (1995) and Tull and Hawkins (1990) has mentioned that respondents for the pretest should be similar with those respondents who were approached in the actual survey. Hence, some common characteristics of respondents deemed to be chosen than respondents chosen randomly from the population of interest (Reynolds and Diamantopoulos, 1998**).** Regarding the sample size for the pretest literature evidenced that no particular sample size specified by Zatalman and Burger (1975) rather only has mentioned a 'small' sample of 20 is sufficient. Nonetheless, Luckas et al. (2004) expressed a size of 50 respondents required to run the proper statistical testing procedures. Therefore 100 questionnaires were distributed to the super market shoppers', aiming for a completion of at least 50 respondents.

6.5.6 *Pre-Test Procedures*

Researchers' has mentioned that each of the pretesting g procedures has some limitation (Blair and Presser,1992; Churchill, 1995). Therefore the researcher of this thesis has decided to use a combination of expert panel, personal interviews, and planned field survey methods for the pretesting.

Expert Panel

Once an initial measurement scale and survey questionnaire was developed based on an extensive literature review and field study, the first pretest survey questionnaire was distributed among a panel of seven experts. Three of them were professors in the area of

marketing at University of Chittagong who were asked to evaluate the significance of the questionnaire's conceptualization of marketing research operation and to assess the appropriateness of the terms used in the retail context. The rest of the four experts were the store managers. Two of them were from Dhaka super market and two were from Chittagong who was asked to acquire feedback, suggestions, and comments on the questionnaire. The purpose of this pretest was to determine if there was a necessity for revision of the survey design, layout, wording, and if it was necessary to clarify any ambiguous measurement item. Participants were encouraged to provide their feedback and comments about the initially developed survey questionnaire. Based on their feedback comments and suggestions, improvements to the questionnaire modifications in terms of wordings have been made to enrich the quality of the final draft of the questionnaire. The feedback indicated that the sentences and instructions were well understood. The researcher noted down all the queries and considered them accordingly.

Personal Interviews

In the second procedure the researcher has used Bowen and Shoemakers' (1998) suggestion in which five personal interviews were conducted with shoppers' of the super market. In this process five store shoppers were interviewed personally by the researcher. Among these three shoppers were from Dhaka and two were from Chittagong. The depth interview assist the researcher to improve the unambiguous conceptual statements (Malhotra, 2004; Zabkar et al., 2010) of the questionnaires and the measurement scales . This was done to check the understanding capability of the questionnaires form shoppers' viewpoint. Additionally, they were asked to identify any problems in regard to the questionnaire format, wording or design, and to address any comments or suggestions they had. The shoppers' has the suggestions regarding the space between each group of questions within the same part to make the questionnaire easier to read. It was also identified that three out of five respondents did not understand the question related to their evaluation on how they felt about the store environment. They suggested that it takes approximately ten minutes to complete one questionnaire. Their observations and recommendations were integrated into the design of the questionnaire. Therefore, based on their suggestions and with all necessary corrections the questionnaire was modified for the third stage of pre-testing.

Planned Survey

Discussion with both academics and store managers (procedure one; seven responses), personal interview with the shoppers (procedure two, five responses) identified that the most appropriate way was to distribute the questionnaires when shopper's checked in the store , and collect them when they checked out from the store. Therefore, in the third and final procedure was conducted among 20 customers from the same super market. In this stage respondents were fund to have some confusion regarding the 'credibility of the sales personnel' which was replaced with knowledge of the sales personnel'. Additionally, from where minor changes to statement wording and layout were made to the instrument to ensure that the questions were readily understood by all respondents (Zikmund, 2003). Therefore, the final version of the questionnaire was developed for the pilot study.

6.5.7 Pilot Study

As the researcher has previously mentioned that this study has applied PLS SEM, therefore before conducing the final survey a pilot study was conducted to test the applicability of the developed questionnaire and the proper direction of different relationships of the developed model. Additionally, it was pertinent to check whether the PLS is working and to identify any other problems. Therefore the pilot study of this research can be considered as the first groundswell of data collection and analysis. In this procedure, one hundred pre-tested structured questionnaires were distributed among the store shoppers' of Dhaka and Chittagong through mall intercept technique during May 2016 using the 5 point likert scale (1= Strongly Disagree and 5= Strong Agree). Partial least Squares (PLS) version 2.00 and version 3.00 was used to analyze the data (Chin, 1998; Diamantopoulos & Winklhofer, 2001; Fornell & Bookstein, 1982). Among the one hundred questionnaires thirty five were found to be incomplete and inaccurate. Hence, sixty five shopper' responses were used for the purpose of pilot study where forty data were from Dhaka and twenty five data were from Chittagong. Finally, from March 1 to March 31st, 2016, field survey pre-testing was conducted among a total of sixty five respondents.

Pretest Procedure	Targets	Reasons to use this procedure
1. Panel of Experts	Three professors in the area of marketing+ four store owners	➤ To evaluate the significance of the questionnaire's conceptualization of marketing research operation ➤ To assess the appropriateness of the terms used in the retail context. ➤ To acquire feedback, suggestions, and comments on the questionnaire.
2. Personal Interview	Five store shoppers' (Bowen and Shoemakers', 1998)	➤ To identify any problems in regard to the questionnaire format, wording or design ➤ To address any comments or suggestions
3. Planned survey (data collection)	Twenty customers from the super market were interviewed through mall intercept.	➤ To adjust and refine the questionnaire prior to the pilot survey

Table 6.3: Procedures Used in Pre-test

Measurement of Validity and Reliability for the pilot study

Gable & Wolf (1993) suggested that validity refers to the appropriateness, meaningfulness, and usefulness of the specific inferences and actions based on test scores. Reliability is an assessment of the degree of internal consistency between multiple measurements of a variable (Hair et al., 1998). Validity of a measure can be inferred through the following two validity checks - content validity and construct validity. Content validity was confirmed in this study as the author has sent survey instrument to a number of retail marketers, academics, and experts for their comments and inputs. However, researchers has established construct validity by correlating a measure of a construct with a number of other measures that should, theoretically, be associated with it (convergent validity) or vary independently from it (discriminant validity) for the reflective constructs (Chi, 2005). The convergent validity of the scale was measured by tests of composite reliability (CR) and average variance extraction (AVE) of each latent construct.

(Fornell & Larcker, 1981). In this regard researchers mentioned the critical threshold value of AVE 0.50, (Hensler et al 2009; Hair, Ringle, & Sarstedt, 2011) considerers' sufficient convergent validity. Henseler, Ringle, and Sinkovics (2009) have mentioned values higher than

0.70 are satisfactory for CR. Therefore, higher CR and AVE values indicate a higher convergent reliability of the measurement. Nonetheless, this study has used Cronbach's alpha for reliability analysis for the current pilot study to test the internal consistency. Bagozzi et al. (1998) suggested 0.60 cut-off point value for internal consistency. However, item loadings less than 0.6 (Hulland, 1999) were discarded from the pilot study of the reflective constructs. The following table dictates the results of the pilot survey. The following table presents the measurement of validity and reliability for pilot study:

Construct Store image	Loading	Average Variance Extracted (AVE)	Composite Reliability (CR)	Cronbach's Alpha
Sales personnel	0.789	.5090	.8378	.7569
Store Location	0.675	.5209	.7653	.6388
Store environment	0.742	.5629	.8652	.8059
Product attribute	0.846	.5943	.8976	.8625
Price aspect	0.633	.6024	.8187	.6687

Table 6.4: Measurement of validity and reliability for pilot study

Source: Calculated by the Author

In the table of pilot survey indicated the values of AVE for this pilot study was between .509 and .602 indicating acceptable levels and suggesting adequate convergent validity. Hair et al. (2010) recommended that composite reliability coefficient should be at least 0.70. Cronbach's Alpha designated suitable level of internal consistency between .638 and .862. Additionally, indicator reliability was assessed by examining the outer loading of each constructs measure (Hair et al., 2011) which ranged between 0.63 and 0.84. Therefore, after confirming the reliability and validity of the pilot survey the researcher approached to conduct the final data collection.

6.6   Data Collection

The present study is statistical in nature (Azim, 2008), as it attempt to examine the influence of store image on store loyalty-- in the retail industry of Bangladesh. Both secondary and primary data were taken to conduct the study. However, at end of the study a case of the leading supermarket Agora has been analyzed that allows the researcher for better exploration and understanding the findings from a practical scenario. For this an in-depth interview has been conducted with the shopper's of Agora to comprehend their behavioral conditions regarding their shopping experience at Agora. The following discussions highlighted the sources of data collection.

6.6.1   Sources of Secondary Data

Extensive reviews of literature were conducted to collect the secondary data. The researcher analyzed a good number of literatures including different books, local and international printed journals, electronic journals, websites, published and unpublished PhD theses, master's theses, government reports and publications, specialized magazines& newsletters–to accumulate data related to the research objective.

In addition, a comprehensive desk study was conducted to develop an understanding regarding the concepts and theories of store image, customer satisfaction and store loyalty scholarly online journal sites such as Emerald, SAGE, and JSTOR were browsed constantly. Apart from this, libraries of Dhaka University, Chittagong University, Institute of Business Administration (IBA), Dhaka University Bureau of Business Research, Bangladesh Super Market Owners Association (BSOA), and Chittagong Independent University (CIU) were personally visited.

6.6.2   Sources of Primary Data

The primary data of the study were composed of from the local shoppers' who purchased from the major super markets operating in Dhaka city and Chittagong Metropolitan city. To collect data from the samples, a self-administered closed-end questionnaire has been employed. Mall intercept technique has been used to collect data from the shoppers.

6.6.3 Mall Intercept technique

Using this method, shoppers were approached with the questionnaire by a voluntary participative approach (Tih & Lee, 2013). In this method the researcher did not offer any incentives to encourage participation of the shoppers' (Muposhi & Dhurup, 2016). The

researcher given the questionnaire to those shoppers who showed their inclination to participate. To minimize possible response biasness the researcher highlighted the idea that respondents can choose any options based on their perceptions as there are no correct or incorrect answers (Tih & Lee, 2013). The questionnaires were disseminated in the super market and retrieved once the shoppers had completed them.

In this thesis the researcher has particularly used the mall intercept method as it allowed researchers to target relevant consumers (Muposhi & Dhurup, 2016). In this study mall intercept method was considered appropriate due to the effectiveness of this method and the easiness in gaining the convenience to a representative collection of respondents (Dillon, Madden & Firtle, 1994; Du Preez, 2001). Nonetheless, many researchers in different studies have widely used this method related to the shopping behavior of the respondents. (Koo, 2003; Mafini & Dhurup, 2015; Chopra, 2015; Abimnwi & Njuguna, 2015; Muposhi & Dhurup, 2016; Noor & Mahmud, 2016). The specific reason to choose the mall intercept method by the researcher is it's low cost, the ability to collect accurate responses and easiness for acquiring relevant data (Wiid & Diggins, 2009:114). Chinomona (2013) has mentioned that by using this method data collection can be done with speediness and this method has the advantage of less costliness. Interestingly, by using this methd the researcher has gained control over the respondent type (Chinomona, 2013).

6.6.4   Duration and Time of Primary Data Collection

After pretesting the questionnaire the primary data were accumulated from the respondents (super market shoppers') on a three months' time duration that started on 1 June, 2016 to end on 1 October, 2016. Data were collected within such time duration with the believe to accumulate large number of shoppers' would visit the study zone to purchase their daily necessities during the festivals of Ramjan, Eid and Durga Puja. Thus, it was believed that more shoppers' could be approached for responses during this time period.

6.6.5   Geographic Spot for Primary Data Collection

The research data were collected from the local shoppers' who purchased from the major super markets operating in Dhaka city and Chittagong Metropolitan city. The researcher has chosen to collect data only from Dhaka city and Chittagong Metropolitan city as the

major super markets are situated and operated in these two cities. Thus the researcher has avoided collecting data from any particular super store only to remain impartial. As the study purpose was to examine the influence of store image on store loyalty therefore, to understand the image perception and to verify the loyalty status of the shoppers data collection from the super markets was the basic necessity of the study. Data were collected from the shoppers by using non probability convenient sampling technique.

6.6.6   Response Rate of the Survey

For testing a SEM model a total of 695 shoppers has been were approached to fill-in the questionnaire. Among these 695 questionnaires by excluding problematic, incomplete and unanswered questionnaires, 534 were usable questionnaires were used into the analysis. This resulted in the overall response rate of 76.8% for the study.

6.7   Data Analysis Method

The data analysis in research is a significant phase as it has the potential to prejudice a well-designed investigation (Kumar et al., 1999). Literature evidenced that the rationale of the statistical procedures is to support in establishing the credibility of the theoretical model for approximation the extent to which the independent variables used seem to be influencing the dependent variable (Coorley, 1978, P. 13).

6.7.1. Preliminary Data Analysis

The excellence of statistical analysis is prejudiced by how soundly the statistics were arranged and transformed into an appropriate structure for investigation (Aaker et al., 2005). Thus, before conducting statistical analysis for testing the hypotheses, the raw data collected ought to a preliminary analysis. Therefore to screen the data of this thesis in terms of editing, coding, cleaning, and treating missing data (i.e., using *t*-test) were conducted followed by , testing for normality, (i.e., using skewness and kurtosis). outliers, (i.e., using Box and Whisker, normal probability plot), and multicollinierity (SEM assumptions) and non-response bias were performed. Finally, the descriptive analyses on the construct of store image, customer satisfaction, trust and customer loyalty were presented. In this process, mostly used and accepted data analysis technique (Zikmund, 2003) Statistical Package for Social Sciences (SPSS) version 20 has been executed by the researcher.

6.7.2 Descriptive and inferential statistics:

Data collected from the sample respondents (super market shoppers') were analyzed through SPSS on the basis of both descriptive and inferential statistics for analyzing frequencies, mean, and standard deviation. For example, demographic profile, along with the behavioral characteristics, of the respondents was analyzed by showing only percentages. These analyses were conducted for each of the variables to gain preliminary information about the sample.

The following figure depicts how the research purpose and three fundamental types of research questions – difference, associational, and descriptive, correspond to the general type of statistic used in a study (Leech, Barrett, & Morgan, 2005, p.4). was used for analyzing frequencies, mean, and standard deviation.

General purpose   Explore Relationships between Variables
        Description
(only)

Specific Purpose   Compare Groups Find Strength of Association,
        Summarize

Data   Relates Variable

Type of Question/   Difference   Associational
        Descriptive
Hypothesis

General Type of   Difference Inferential Statistics   Association Inferential
Statistics   Descriptive Statistics

Statistic   (e.g. t-test, ANOVA)   (e.g. correlation, multiple
regression) (e.g. mean, percentage)

Figure 6.3: Schematic diagram showing how the purpose and type of research question correspond to the general type of statistic used in a study

Source: Adapted from *SPSS for Intermediate Statistics* by Nancy L. Leech, Karen C. Barrett, & George A. Morgan, 2005, p. 4)

6.8 Model Specification

The model used in this research (Figure 3.1, Chapter 3) is conceptualized as a structural equation model, which consists of four key constructs (store image, customer satisfaction, trust and store loyalty) with their interrelationships. Structural equation model (SEM) first emerged in the marketing literature early on 1980s (e.g., Bagozzi 1994; Bagozzi and Yi 1988; Fornell and Larcker 1981a, 1981b) .In topical time, SEM has been widely used by the academic researchers and has become an important instrument for analysis (Heise, 1975; Bentler, 1980; Anderson and Gerbing, 1982; Anderson and Gerbing, 1988; Breckler, 1990; Byrne, 2001; Hair et al., 1995; Jöreskog and Sörbom, 1996; Schumacker and Lomax, 1996; Kline, 2005; Homles-Smith et al., 2006). Interestingly, this statistical instrument has been employed by many researchers in different fields such as biologists, economists, educationalists, marketing, medical and a diversity of other social and behavioral scientists (Anderson & Gerbing, 1988).

Literature evidenced that when the statistical investigation required a simultaneous series of interrelated dependent relationships among the measured variables and latent constructs, as well as between several latent constructs (Hair et al., 2006b; Schumacker & Lomax, 2004), subsequently, SEM is the ideal analysis for the researcher. Therefore, structural equation modeling (SEM) is the collection of statistical techniques that allow a set of relations between one or more independent variables (IVs), either continuous or discrete, and one or more dependent variables (DVs), either continuous or discrete, to be examined (Ullman, 2006). Both IVs and DVs can be either measured variables (directly observed), or latent variables (unobserved, not directly observed). Samani (2016) mentioned, SEM is a significantly complex statistical method for assessing relations between constructs, including latent and observed variables.

Variable Name	Definition of the variable
Exogenous variables (Independent variables)	Variables that are not influenced by another other variables in a model
Endogenous variables (Dependent Variables)	Variables that are influenced by other variables in a model
Manifest variable	A variable that is directly observed and measured. Also known as indicator variable, items or observed measures (Fornell & Larcker, 1981).
latent variable	A variable that is not directly measured. It refer to the conceptual terms that are employed to show the theoretical concepts. These variables in the model are graphically symbolized by a circle.
Observed Variable	A variable refer to the items, measures and indicators of variables that are measured directly and graphically represented by a square in the model. (Andreev, Heart, Maoz, & Pliskin, 2009; Fornell & Larcker, 1981).
Moderation	It refers to a situation that includes three or more variables, such that the presence of one of those variables changes the relationship between the other two.
Mediation	It refers to a situation that includes three or more variables, such that there is a causal process between all three variables.

Table 6.5: Summery of the variables used in SEM

Interestingly, SEM has the aptitude to examine the theory for multivariate analysis such as the uni-dimensionality, reliability, and validity of a construct (Anderson & Gerbing, 1988; Hair et al., 2006b; Kline, 2005). It is an inclusive method to evaluate and modify a theoretical model (Anderson and Gerbing, 1988). SEM is a second generation multivariate method that was used to assess the reliability and validity of the model measures. Byrne (2013a) stated SEM as a statistical procedure to investigate confirmatory method (i.e., hypothesis-testing) through examination of a structural theory on a given phenomenon. Generally SEM can be observed as a speculation that reveals "causal" techniques that present observations on multiple variables (Gefen, Straub, & Boudreau, 2000; Hair, Ringle, & Sarstedt, 2011). This technique represents two essential concepts. Firstly, constructing a group of structural (i.e., regression) equations, by allowing the measurement error, endow with the studied causal processes. Secondly, transforming the structural relations into research model for generalization to assist a clearer conceptualization of the theory and studied hypotheses (Roldán & Sánchez-Franco, 2012; Wong, 2013). SEM estimates a series of separate, but interdependent, multiple regression equations simultaneously by specifying the structural model used by

the statistical program. Chin (1998; 2001) stated that statistically SEM "represents a second generation analytical technique which: a) combines an econometric perspective focusing on prediction, and b) a psychometric perspective modeling latent (unobserved) variables inferred from observed-measured variables". SEM has the ability to provide greater flexibility in modeling theory with data compared to first generation techniques. Chin (1998; 2001) mentioned that SEM involves "three primary components; i) indicators (often called manifest variables or observed measures/variables) ii) latent variable (or construct, concept, factor), and iii) path relationships (correlation, one-way paths, or two way paths)". The application of SEM necessarily provides both practical and theoretical justification by improving statistical estimation by better representing theoretical concepts (Hair et al., 1998).

6.8.1 Why Use SEM?

It has been mentioned that the researchers' plan is to use a Partial Least Square (PLS) based Structural Equation Modeling (SEM) approach to examine the hypothesized model and to test the hypotheses of the relationships between the constructs as proposed in the research model. This study will depicts the empirical results by employing SEM rather than first generation regression models because in general, SEM offers a number of advantages over other multivariate techniques. First, the method is highly flexible, allowing reciprocal relationships, allowing errors to be correlated or uncorrelated, and allowing the modeling of different types of interaction relationships or experimental effects. Secondly, SEM has the ability to impute relationships between unobserved constructs (latent variables) from observable variables into the analysis. Thirdly, first generation regression models such as linear regression, LOGIT, ANOVA, and MANOVA, which can analyze only one layer of linkages between independent and dependent variables at a time. Whilst, SEM (Chin, 1998) enables researchers to depict the relationships among multiple independent and dependent constructs simultaneously (Gerbing and Anderson, 1988) of all the variables in the model instead of separately. Whereas, the first generation regression models required two unrelated analyses, nonetheless, SEM permits complicated variable relationships to be expressed through hierarchical or non-hierarchical, recursive or non-recursive structural equations, to present a more complete picture of the entire model (Bullock et al., 1994, Hanushek and Jackson, 2013). Fourthly, SEM is an overall method to signify, estimate, and testing a theoretical network of (mostly) linear relations between variables, where those variables

may be either directly observable or unobservable, and may only be measured imperfectly (Rigdon, 1998). Fifthly, SEM permits the researchers to unambiguously recognize the imperfect nature of their measures by establishing a flexible factor analytic measurement model between the measures and the traits being measured. Sixthly, SEM is a powerful statistical method to successfully deal with the difficult problems of multicollinearity. Seventhly, SEM presents a suggestive graphical language to provide a convenient and powerful way for presenting complex relationships (Rigdon, 1998) which has make it a standard tool in many scientific disciplines to examine the hypothetical models for clarifying the interrelations among a set of variables (Chi, 2005).

6.8.2 Different Approaches to SEM

Researchers across the world have suggested that structural equation modelling can be successfully implemented through different approaches (Wong, 2013). The first approach is the widely applied Covariance-based SEM (CB-SEM) by using software packages such as AMOS, EQS, LISREL and MPlus. The second approach is Partial Least Squares (PLS), which focuses on the analysis of variance and can be carried out using PLS-Graph, VisualPLS, SmartPLS, and WarpPL3 (Wong, 2013).

6.8.2.1 Covariance-based SEM (CB-SEM)

Among these two approaches CB-SEM has been widely functional in social science field during the past several decades, and is still the preferred data analysis method today for confirming or rejecting theories through testing of hypothesis, predominantly when the sample size is large, the data is normally distributed, and most importantly, the model is correctly specified (Wong, 2013). While using CB-SEM researchers must choose appropriate variables and linked together to convert a theory into a structural equation model (Hair, Ringle, & Smarted, 2011; Hwang et al., 2010; Reinartz, Haenlein, & Henseler, 2009).

6.8.2.2 Partial Least Squares (PLS)

In the contrary, smartPLS is one of the prominent software for Partial Least Squares Structural Equation Modeling (PLS-SEM) which was developed by Ringle, Wende & Will (2005). Henseler, Ringle, and Sinkovics (2009) mentioned that use of PLS‑SEM are growing and has been increasingly applied by researchers and academicians in marketing and other business disciplines. Yet not surprisingly, some of the author's previous

experience and familiarity with the CB‑SEM approach has made the viewpoint of some researchers towards PLS‑SEM as less rigorous and less suitable for examining relationships between latent variables (Hair et al., 2011). Nonetheless, the growing number of studies on PLS‑SEM, has made this approach as a promising method that offers enormous prospective for SEM researchers especially in the marketing (Henseler et al., 2009; Hair et al., 2012) and management information systems disciplines (Chin et al., 2003; Ringle et al., 2012)

6.8.2.3 Debates Between Structural Equation Modeling with CB-SEM and smartPLS

Debates on the use of appropriate software for Structural Equation Modeling with CB-SEM and smartPLS clearly has been distinct by numerous researchers (Hair, Ringle, & Sarstedt, 2011; Wong, 2013; Samani, 2016). In this regard, Hair, Ringle, & Sarstedt (2011) has clearly mentioned that when the research objective is relate to theory testing and confirmation, then the appropriate method is CB‑SEM. In contrast, if the research objective is prediction and theory development, then the appropriate method is PLS‑SEM. Interestingly, PLS‑SEM has the ability to work efficiently with a much wider range of sample sizes and complex model, and for addressing a broader range of problems than CB‑SEM. (Hair, Ringle, & Sarstedt, 2011; Wong, 2013). However research has suggested that despite of the differences between CB-SEM and PLS-SEM both are essentially complementary statistical methods for SEM, and the advantages of the one method are the disadvantages of the other, and vice versa (Wold, 1982).

As the current objectives of this research is based on prediction and theory development with a little complexity in the model development therefore, the current study has used smartPLS version 2.0 and version 3.0. (Ringle, Wende& Will, 2005) which is popularly known as Partial Least Square Structural Equation Modelling (PLS-SEM) as the data analysis tool to evaluate the constructs presented in the study.

6.8.3 Partial Least Square Sructural Equation Modelling (PLS-SEM)

Partial least square structural equation modelling (PLS-SEM) is a statistical method that has been developed by Ringle, Wende & Will in (2005). Since its launch in 2005 the availability, user friendliness and advanced reporting features of *PLS*-SEM (Wong, 2013) has expand its popularity all over the world among the academicians and researchers. The

PLS-SEM method is a statistical method that has been developed for the analysis of latent variable structural models involving various constructs with multiple indicators. Hair, Ringle, & Sarstedt (2011) has mentioned PLS-SEM as a causal modeling approach intended to maximize the explained variance of the dependent latent constructs. Further, Hair, Ringle, & Sarstedt (2011) added PLS- SEM as the "regression-based" approach that minimizes the residual variances of the endogenous constructs.

The PLS-SEM has the ability to handle a large number of latent variables by using simpler algorithms. It can handle complex conceptual framework and can conveniently work with all the formative latent variables (Hair et al., 2014; Ringle et al., 2012). When the research objectives are exploration rather than confirmation, PLS-SEM would be an attractive statistical method to conduct the study (Hair, Ringle, & Sarstedt, 2011; Wong, 2013; Samani, 2016). PLS-SEM is significantly advantageous for exploratory analysis and for testing developmental theories. (Fornell & Bookstein, 1982). Therefore, PLS does not necessitate testing a theory that have empirically supported and already well-established in some different context (Gefen, Straub, Boudreau, 2000)

However, some more recent articles, concluded that if correctly applied then PLS can certainly be a "silver bullet" in many research situations (Hair et al., 2011). Nonetheless researchers stated that PLS-SEM successfully implemented in the discipline of behavioral sciences (Bass et al, 2003), marketing (Henseler et al., 2009; Hair et al., 2012), accounting (Lee et al., 2011), organization (Sosik et al., 2009), management information system (Chin et al., 2003; Ringle et al., 2012), and business strategy (Hulland, 1999).

To circumvent the identification problem by using PLS-SEM, each constructs need to have more than three items (indicators). Whenever three indicators left in the model that cannot be computed since the model "just-identified" and all values obtained from factor loadings are meaningless. Secondly, only the reliable and valid variance is useful for testing causal (direct) relationships and the structural model cannot be conducted when prior of reliability and validity cannot be achieved. The PLS-SEM functioned to maximize the explained variance of the endogenous latent constructs (dependent variables) and minimize the unexplained variances. Interestingly, The PLS can work with non normality of data with the structural equation modeling since its appliance is executed the non parametric method (Afthanorhan, 2013). When the PLS-SEM conquer

identification issues indicators (items) with fewer than three for each constructs could be carry on this method. In addition, this model can include a larger number of indicator variables even higher than 50 items.

Lowry and Gaskin (2014) suggested that PLS-SEM can successfully deal with the analysis of higher constructs (e.g., third- or fourth-order constructs) and has the ability to develop a structural model with reflective or formative constructs. This distinguishing role of PLS-SEM has made this method a preferable one for the researchers all over the world when to deal with both reflective and formative constructs (Afthanorhan, 2013). Structural Equation Modeling has two basic parts which are measurement model and structural model. (Hair, Ringle, & Sarstedt, 2011; Wong, 2013; Samani, 2016).

6.8.4 Estimating Higher-Order Construct Model Through PLS

PLS successfully deal with higher-order construct model based on theoretical and empirical considerations (Edwards, 2001). As such, Wilson & Henseler (2009) recommended that higher-order constructs has been presented most clearly by key prominent PLS methodologists. This kind of models permits for decrease in the model complication and theoretical frugality. The following three approaches are available for higher-order construct model.

6.8.5 The repeated indicators approach modeling

PLS path modeling allows for the conceptualization of a hierarchical components model which was formerly recommended by Wold (1982) . The hierarchical components model can be defined as constructs involving more than one dimension (Edwards 2001, Jarvis et al. 2003; Law and Wong 1999; Law et al. 1998; MacKenzie et al. 2005; Netemeyer et al. 2003; Petter et al. 2007). This model is distinguished from unidimensional constructs, which are characterized by a single underlying dimension (Netemeyer et al. 2003). As the manifest variables are used repeatedly (Guinot et al. 2001; Lohmöller 1989; Noonan and Wold 1983; Chin et al, 2003; Tenenhaus et al. 2005; Wold 1982), therefore, this is also recognized as the Repeated Indicators Approach (Lohmöller, 1989; Wold, 1982) or Superblock Approach (Tenenhaus, Esposito Vinzi, Chatelin and Lauro, 2005) . This is the most popular approach when estimating higher order constructs with PLS (Venaik, 1999; Wilson, 2007; Zhang, Li, and Sun, 2006). "A second order factor is directly measured by observed variables for all the first order factors. While this approach repeats the number

of manifest variables used, the model can be estimated by the standard PLS algorithm" (Reinartz, Krafft and Hoyer, 2004). Since of its simplicity, this approach is increasingly applied by the researchers who want to model higher-order constructs with PLS (Martinez-Ruiz & Aluja-Banet, 2009; Wetzels, Odekerken-Schröder & Van Oppen, 2009).

By this approach the manifest variables are used twice: for the first-order latent variable ("primary" loadings) and for the second-order latent variable ("secondary" loadings). A prerequisite for the repeated indicators approach is that all indicators of the first-order and the second-order factors should be reflective. Rajala et al (2010) recommended that in reflective measurement relationships (between the LVs and the related observed variables) the Repeated Indicators approach is applied.

6.8.6 The hybrid approach modeling

Another way to conduct approach higher-order model is the hybrid approach. In this regard, Becker, Klein & Wetzels (2010) suggested that the hybrid approach efforts alike to the repeated indicator approach, but in this approach each indicators are used (manifest variables) only once in a model to avoid artificially correlated residuals. It separates the indicators of each first-order construct and uses one half to estimate the first-order construct and the other half to assesse the second-order construct to circumvent the repeated use of indicators in the model (Wilson and Henseler, 2007).

6.8.7 The two-step approach modeling

Another way of building a higher-order model is the Two-Step Approach recommended by Anderson and Gerbing (1982) which is also known as the sequential latent variable score method. In this approach the LV scores are initially estimated in a model without the second-order LV (Agarwal & Karahanna, 2000). Through this process the lower order latent variable scores are obtained (Chin, 1998; Lohmoller, 1989; Tenenhaus et al., 2005). In this regard Becker, Klein & Wetzels (2010) mentioned that at first , the first-order LV scores are computed without the second-order construct present, and subsequently implements these first-stage construct scores as indicators for the higher order latent variable in a separate second-stage analysis (e.g., Agarwal and Karahanna, 2000; Wetzels et al., 2009; Wilson and Henseler, 2007). Furthermore, Becker, Klein & Wetzels (2010) suggested "one can also estimate a repeated indicator model in the first-stage and then

uses the first-order construct scores in a separate second-stage" (Ringle et al., 2012; Wilson, 2010). In this study the author has used the two stage approach to conduct the analysis for two reasons. First, it is widely accepted and used in marketing research (Hair et al., 1995), Second, the accurate representation of the reliability of the items of each construct is best conducted in two stages to avoid any interaction between the measurement and structural models (Hair et al., 1995).

6.9 Measurement Model

The measurement model dictates the unidirectional predictive relationships between each latent construct and its associated observed indicators (Byrne, 2013b; Hair et al., 2014). It assesses the reliability of each construct for estimating the causal relationships. Byrne (2000) suggested that a measurement model is used to represent the relationship between a construct and its measures and help to connect the observed variables (measures) with the unobserved variable (construct) (Jung, 2007; Byrne, 2013b). Roy at *el* (2012) suggested that the task of the measurement model is to examine the relationship of an unobserved variable - a "latent variable" or a "construct", - with a set of observed variables - "indicators" or "measured variables". In a PLS-SEM measurement model researchers distinguish between reflective measures and formative measures (Diamantopoulos et al., 2008; Henseler, Ringle, and Sinkovics 2009).

6.9.1 Reflective measures verses formative measures

Hair et al. (2016) suggested that If the indicators are highly correlated and interchangeable, they are reflective and their reliability and validity should be thoroughly examined (Haenlein & Kaplan, 2004; Petter et al., 2007). Hair et al (2014) has mentioned that in the Reflective Measurement Model arrows point from the Latent variable to the measured indicators. However in the Formative Measurement Model arrows point from the measured indicators to the Latent Variable (Bollen & Lennox, 1991 ;). Wrongly modelling a reflective model as formative, and vice versa, is known as "model misspecification". In this study, the researcher has used the reflective measurement model only as there is no item appropriate for formative measurement.

Rules of Thumb for **Reflective Measures verses Formative Measures**	
Reflective Measurement Models	Internal consistency reliability: Composite reliability should be higher than 0.70 (in exploratory research, 0.60 to 0.70 is considered acceptable). • Indicator reliability: Indicator loadings should be higher than 0.70. • Convergent validity: The average variance extracted (AVE) should be higher than 0.50. • Discriminant validity: – The AVE of each latent construct should higher than the construct's highest squared correlation with any other latent construct (Fornell–Larcker criterion). – An indicator's loadings should be higher than all of its cross loadings.
Formative Measurement Models	-It examines each indicator's weight (relative importance) and loading (absolute importance) and use bootstrapping to assess their significance. The minimum number of bootstrap samples is 5,000, and the number of cases should be equal to the number of observations in the original sample. Critical *t*-values for a two-tailed test are 1.65 (significance level = 10 percent), 1.96 (significance level = 5 percent), and 2.58 (significance level = 1 percent). – When all the indicator weights are significant, there is empirical support to keep all the indicators. – If both the weight and loading are nonsignificant, there is no empirical support to retain the indicator and its theoretical relevance should be questioned. • Multicollinearity: Each indicator's variance inflation factor (VIF) value should be less than 5. • Indicator weights should be examined to determine if they are affected by (observed or unobserved) heterogeneity, which results in significantly different group-specific coeffiients. If theory supports the existence of alternative groups of data, carry out PLS-SEM multigroup or moderator analyses. If no theory or information is available about the underlying groups of data, an assessment of unobserved heterogeneity's existence must be conducted by means of the finite mixture PLS (FIMIX-PLS) method. • When many indicators are used to measure a formative construct, with some being nonsignifiant, establish two or more distinct constructs, provided there is theoretical support for this step.

Table 6.6: Rules of Thumb for Reflective Measures verses Formative Measures

Source: Adapted from Hair, Ringle, & Sarstedt, 2011

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6.9.2 Reliability and Validity for Reflective Measurement model

Reflective measurement model should be evaluated with the reliability and validity in order to achieve their consistency (Hair et al., 2011). Barclay, Higgins & Thompson (1995) has suggested that the reflective measurement model properties is necessary to be satisfied properly first before proceeding to the structural model (Fornell & Larcker 1981). Therefore, this study has discussed the reflective measurement model by measuring the individual item reliability, internal consistency and discriminant validity (Hulland, 1999; Eta, 2010).

In this research study, three reflective constructs has been used because each item is a function of the respective construct. Overall, there were 39 items for all the three research constructs; the first research construct is the store image (independent variable) that contain five store image dimensions where the first store image dimension "sales personnel" contain seven items (sp_1-sp_7) followed by second store image dimension "store location" that contain five items (sl_1-sp_5), third store image dimension "store environment" that enclose of six items (se_1-se_6), fourth store image dimension "product attributes" included with six items (pda_1-pda_6) and fifth store image dimension "price aspect" surround with seven item (pra_1-pra_7). The second research construct is customer satisfaction that constitute with five items (cs_1-cs_5) and the third research construct is store loyalty that contain three items (cl_1-cl_3). Since Chin, Marcolin & Newsted (2003) has recommended that PLS analysis does not required, normality distribution data and a test for normality such as Skewness and Kurtosis or the Kolmogorov-Smirnov test (Jackson, 2008) like covariance SEM, therefore in this study these statistical techniques has not applied.

Item/Indicator Reliability

Item reliability examines how well each item related to their respective construct, which is sometimes referred to as simple correlations. The individual item reliability for PLS can be evaluated by examining the loadings of the items for reflective constructs. The loadings score can be obtained from the algorithm estimates of PLS. Henseler et al. (2009) has mentioned that that a latent variable should explain a substantial part of each indicator's variance (usually at least 50%). Literature suggested that item reliability can be assessed differently. Barclay, Higgins and Thompson (1995) specify that the items with loadings less than 0.707 should be discarded. Nonetheless, Hulland's (1999) recommended items with factor loadings less than 0.50 should not be maintained for

structure analysis. However, Igbaria et al. (1997) suggested an individual loading minimum of 0.40 is acceptable (Hair et al. 1998). However, priority has been found in the literature allowing for 0.30 factor loading level as acceptable (Sirdeshmukh et al., 2002). Churchill (1979) advised to remove reflective indicators from measurement models if their outer standardized loadings are smaller than 0.40. (Henseler *et al.*, 2009). However, logically it's justified to eliminate an indicator with low reliability for substantially increasing the composite reliability (Henseler *et al*., 2009).

As the current study has been conducted in a third world context like Bangladesh, therefore, the researcher determined a minimum cut off value of 0.6 as the fitting measure to strengthen the reliability of individual items of reflective constructs so that the maximum number of items can be maintained for the final analysis (Hossain et al., 2010b, 2011d).

Internal consistency

Internal consistency for PLS analysis has been developed by Fornell and Larcker (1981). Consistency here means inter-relatedness among the items of the test and whether the items are consistent between themselves to a sufficient degree for them to be combined with one another (Serbetar and Sedlar, 2016). Wong (2013) suggested that social science researcher traditionally used Cronbach's alpha to measure internal consistency reliability; but PLS-SEM researchers used Composite Reliability as a replacement (Bagozzi and Yi, 1988; Hair et al., 2012) of Cronbach's alpha. In this study internal consistency is measured by both composite reliability and Cronbach's Alpha which are discussed below:

i) **Composite Reliability**

 Contrasting to the Cronbach's alpha, composite reliability does not assume that all indicators are equally reliable. In PSM –SEM during model estimation the rule of thumb to measure composite reliability is to consider values of 0.60 to 0.70 in exploratory research and values from 0.70 to 0.90 in more advanced stages of research are regarded as satisfactory (Nunnally and Bernstein 1994), whereas values below 0.60 indicate a lack of reliability. However, Henseler, Ringle, and Sinkovics (2009) has mentioned that each indicator's absolute standardized loading should be higher than 0.70. Bagozzi et al. (1998) suggested 0.60 cut-off point value for internal consistency. In general, indicators with loadings between 0.40 and 0.70 should only be considered for removal from the scale if deleting this indicator leads to an increase in the composite reliability. Henseler,

Ringle, and Sinkovics (2009) stated that Indicators that exhibit very low loadings of 0.40 should, always be eliminated from reflective scales.

ii) Cronbach's Alpha

Coefficient alpha, usually known as Cronbach alpha, which is probably the most widely used reliability coefficient to assess the reliability of a multiple-item variable (Nunnally, 1978). Coefficient alpha is an estimate of reliability, or more precisely, an estimate of internal consistency (Serbetar & Sedlar, 2016). Churchill and Peter (1984) suggested a value of alpha below 0.60 is undesirable. However, Nunnally, (1978; 1988) indicated that for scale items which are used for the first time in a new environment, the cut-off value for the Cronbach's alpha should remain at 0.60 (Churchill and Peter, 1984; Nunnally, 1978; 1988) otherwise, 0.70 should be the threshold. Therefore, the cut off value for the alpha coefficient for 0.60 for scales adapted and modified from prior research can be accepted in this study which were previously not used in the retail context of Bangladesh. Hence, Cronbach's alpha for 0.60 is considered adequate (Churchill and Peter, 1984; Nunnally, 1978; 1988) in this study.

Convergent Validity

Validity is the measure of the accuracy of an instrument used in a study. For convergent validity, Fornell and Larcker (1981) suggested to examine the average variance extracted (AVE) (Hair, Ringle, & Sarstedt, 2011). When Average variance extracts (AVE) values are higher than the critical threshold value of 0.50, it indicates sufficient convergent validity, meaning that a latent variable is able to explain more than half of the variance of its indicators on average (Hensler et al 2009). Hair, Ringle, & Sarstedt (2011) has mentioned in statistical terms, that the AVE of each latent construct should be greater than the latent construct's highest squared correlation with any other latent construct (Fornell and Larcker, 1981). When indicators' cross loadings are examined, an indicator's loading with its associated latent construct should be higher than its loadings with all the remaining constructs (i.e., the cross loadings).

Discriminant Validity

The next step in the measurement model is to evaluate discriminant validity of the reflective variables which assessed the degree to which the constructs differ from each other. Two analytical procedures have been suggested by Barclay, Higgins, and

Thompson (1995) to conduct discriminant validity. These are i) a Square Root of AVE analysis at the constructs level and, ii) cross loading matrix evaluation at the item level.

i)   *Square Root of AVE analysis*

In order to conduct discriminant validity first the researcher estimates the AVE of each latent variable. After this the square root of average variance extracted (AVE) need to be calculated. In this regard Fornell-Larker (1981) suggested that the off-diagonal elements (correlation of latent variables) must be less-than or equal to the bolded, diagonal elements (square root of the average variance explained) in the corresponding rows and columns (Igbaria et al., 1997; Barclay, Higgins & Thompson, 1995; Gefen, Straub & Boudreau 2000). This value is then compared with the inter-construct correlation. Barclay, Higginsand Thompson (1995) mentioned that discriminant validity is achieved when the square root of average variance extracted (AVE) of a construct is larger than its correlation with other constructs

ii)   *Cross loading*

Chin (1998) has recommended that the second discriminant validity measure can be accomplished when loading of an item within a construct is greater than its loading in any other constructs. Nonetheless, Fornell–Larcker criterion evaluates discriminant validity on the construct level and the cross-loadings allow this calculation on the indicator level (Henseler et al, 2009).

6.10 Structural Model

After the Reliable and valid measurement model evaluation Henseler et al. (2009) suggested to conduct the structured model. Hanlon (2001) mentioned that structural model is the comparison between the constructs within the model, whilst, Barclay, Higgins and Thompson (1995) articulated that structural model evaluates the statistical significance of the path loadings and path co-efficient between each construct. Literature evidenced that scholars of PLS have developed two nonparametric approaches to test the relationship between variables. These techniques are either jackknife or bootstrap (Santosa et al., 2005; Gefen et al., 2000). As Chin (1998a) mentioned that Bootstrap technique is more sophisticated approach than jackknife. Therefore, the researcher has used Bootstrap technique for data analysis in this study. To execute this evaluation, the amount of variance explained and the statistical significance is evaluated based on three criteria; i) percentage of variance explained or R square (R^2) which traditionally is called regression score, ii) path coefficient ( ) that indicates the strength of the relationships

between constructs, and iii) the statistical significance of t-value which explain to whether the relationship between constructs is significant (Mustamil, 2010).

6.10.1 Explanatory Power of the Model

The explanatory power of the model is demonstrated by the R^2 that pronounced as R squared which is calculated to signify the extent to which the independent constructs explain the dependent constructs. In PLS-SEM the value of R^2 is calculated to explain the endogenous latent variables' variance (Hair, Ringle, & Sarstedt, 2011). The R^2 value studied for each predicted variable for evaluating the explanatory power of the model. Jackson (2008) suggested that the explanation of the R^2 is analogous to the linear regression model. It has been recommended by the researchers around the world that when the scores of R^2 endogenous constructs' value satisfy the minimum requirement for the 0.10 cut off value this signifies the model as a relatively parsimonious model (Santosa, et al. 2005; Mustamil, 2010).

6.10.2 Why PLS-SEM uses Bootstrapping

Hair, Ringle, & Sarstedt (2011) has suggested that as PLS-SEM does not assume that the data are normally distributed therefore, PLS applies nonparametric bootstrapping (Davison and Hinkley 1997; Efron and Tibshirani 1993). By this process a large, prespecified number of bootstrap samples (e.g., 5,000) are created by randomly drawing cases with replacement from the original sample (Hair, Ringle, & Sarstedt, 2011). This estimation assists in achieving standard errors for hypothesis testing. The PLS algorithm estimates the SEM results from each bootstrap sample (e.g., 5,000 PLS-SEM estimations). Henseler, Ringle, and Sinkovics (2009) recommended that bootstrapping facilitates the anticipated coefficients in PLS-SEM to be tested for their significance. Through the PLS-SEM bootstrapping statistical analysis results standard error for each path model coefficient are provided and t-test are executed to determine the significance of path model relationships.

6.10.3 Path coefficient ( ) and t-value

After running the PLS-SEM algorithm, estimates are obtained for the structural model relationships of the path coefficients are obtained which represent the hypothesized relationships among the constructs. Path coefficients are always standardized path coefficients and also refereed as the path weights connecting the factors to each other.

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Garson (2016) suggested that the path coefficient represents standardized values between -1 and +1. Weights closest to absolute 1 reflect the strongest paths which are almost always statistically significant Weights closest to 0 reflect the weakest paths. Very low values close to 0 are usually nonsignifiant. (Hair, *at el,* 2014). Whether a coefficient is significant ultimately depends on its standard error that is obtained by using bootstrapping. The larger the path weight, the stronger that path in the structural model. A non-significant path resulted in reidentifing the model without that path with necessary theoretical support and discussion. Nonetheless, dropping a non-significant path may have an effect on the consequence of other paths in the model (Garson, 2016). After running the bootstrapping values obtained in the path diagram are the values for t-tests of significance. Because, the bootstrap standard error allows computing the empirical t value (Hair, *at el,* 2014). When the empirical t value is larger than the critical value, we say that the coefficient is significant (Wong, 2013) at a certain error probability (i.e., significance level). Commonly used critical values for two tailed tests are 1 .65 (significance level= 10%), 1.96 (significance level = 5%), and 2.57 (significance level = 1 %). However, Hair, *at el* (2014) suggested that in marketing, researchers usually assume a significance level of 5%. Nonetheless, the choice of the significance level depends on the field of study and the study's objective (Hair, *at el,* 2014). Therefore, this study has applied a two-tailed *t*-test with a significance level of 5%, if the *T*-statistics value in the path coefficient is larger than 1.96 the path will be significant and below value of 1.96 will be resulted in an insignificant path coefficient.

6.11 Effect of Mediation

Lowry and Gaskin (2014) suggested that a mediator is a construct in a causal chain between two other constructs. In mediation, the relationship between the independent variable (IV) and dependent variable (DV) is hypothesized to be an indirect effect that existed due to the influence of a third variable which is known as the mediator.

According to Baron and Kenny's (1986) mediation analysis, four conditions need to be accomplished. Firstly, the researcher must establish that there is statistical significance between the dependent and independent variables. Secondly, the researcher must explain that there is a statistical significance between the independent variable and the mediating variable. Then, the researcher must demonstrate a statistical significance between the mediating variable and the dependent variable. Finally, when the mediator is included in the model, the effect of independent variable is reduced and the effect of the mediator

remains significant. Among the two types of mediation, Full mediation occurs when the independent variable shows no significant effect on the dependent variable with the inclusion of the mediator in the model. However, partial mediation occurs when the independent variable still has a significant effect and its effect is reduced when the mediator is incorporated in the model (Lowry and Gaskin, 2014). Interestingly, studies have suggested that if the direct path is not significant, there is no mediating effect (Wong, 2015; Hair et al., 2014).

Baron and Kenny (1986) recommended a test known as Sobel test (Pardo & Roman, 2013) a statistical method of testing the significance of a mediation effect. The Sobel test is basically a specialized t test that provides a method to determine whether the reduction in the effect of the independent variable, after including the mediator in the model, is a significant reduction and therefore whether the mediation effect is statistically significant (Sobel, 1982; Sobel, 1986)

In order to determine the statistical significance of the indirect effect, a statistic based on the indirect effect must be compared to its null sampling distribution. The Sobel test uses the magnitude of the indirect effect compared to its estimated standard error of measurement to derive a t statistic (Sobel, 1982).

$$t = {}^{(\ -\ )}/_{SE} \quad OR \quad t = {}^{(\ )}/_{SE}$$

Where SE is the pooled standard error term and $SE = \sqrt{(\ ^2\ ^2 + \ ^2\ ^2\ )}$ and $\ ^2$ is the variance of and $\ ^2$ is the variance of (Sobel, 1982). This t statistic can then be compared to the normal distribution to determine its significance. Alternative methods of calculating the Sobel test have been proposed that use either the z or t distributions to determine significance, and each estimates the standard error differently (MacKinnon, 2002).

Finally, it is important to find out the strength of mediation. The strength of mediation is computed via variance accounted for (VAF), as suggested by Hair et al. (2014). According to Hair et al. (2014), full mediation exist when a VAF value stands for greater than 80% , a value between 20% and 80% is partial mediation, and a value less than 20% means there is no mediation (Bollen & Stine, 1990).

6.12 Operational Definitions of Concepts Used in the Study

➢ **Customer Satisfaction**: Customer satisfaction is the outcome of the subjective evaluation that the preferred option meets or exceeds expectations (Bloemer & Ruyter, 1998). It can be referred to as a person's feelings of pleasure or disappointment resulting from

comparing a product's perceived performance (or outcome) in relation to his or her expectations (Kotler, 2000). It is the reflection of a customer's comparative judgment resulting from the perceived performance of a product or service (Kotler and Keller, 2006, pp. 25-26).

➢ **Trust:** Trust is refers to the faith and confidence of customers that the store about its product and services to accomplish their needs.

➢ **Store Loyalty**: Store loyalty refers to the shoppers' strong commitment to exhibit repeat visiting behavior to the same store (Bloemer and Ruyter, 1998) for similar or other products (Cunningham, 1961). Store loyal shoppers are those who are telling others and recommending others about the store.

➢ **Shopper:** A person who visits a store in search of goods and services.

➢ **Customer:** 'Customers refers to those individuals who purchase for the purpose of individual or household consumption' (Loudon & Bitta, 2002, p. 5)

➢ **Retailer**: Business whose sales primary come from retailing.

➢ **Retail Store**: a place of business which usually owned and operated by a retailer, a manufacturer or by someone other than a retailer in which merchandise is sold primarily to the final consumers.

➢ **Retailing**: All activities involved in selling goods or services directly to final consumers for their personal and non business use.

➢ **Superstore**: A store almost twice the size of a regular supermarket that carries a large assortment of routinely purchased food and nonfood items and offers services such as dry finishing, check cashing, bill paying, lunch counters, car care and pet care.

➢ **Supermarket**: A supermarket is a self-service shop offering a wide variety of food and household products, organized into aisles.

➢ **Service**: Any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything.

➢ **Store image:** Store image is the personality of the store and the way in which the store is defined by the shoppers mind, partly by its functional qualities and psychological attributes (Martineau, 1958). It is the combination of a multi-faceted construct which include consumer's perceptions of a store on different (salient) attributes (Bloemer and Ruyter, 1998).

➢ **Dimensions of store image:** It refers to the attributes of the store that represent the image of the store in the shoppers mind. The researchers have considered five dimensions

to measure store image. These are sales personnel, store location, store environment, product attributes and pricing aspect.

Sales Personnel: It refers to the Attitude, behavior, and knowledge and communication skill of sales staff to understand customer complaints.

Items under Sales Personnel dimension

- Efficient knowledge: It refers to the institutional knowledge, skill, education and training to understand customers' queries whenever required such as information about how to use the product, warranty program and the like.

- Good communication skill: It means retail employees are competent enough to communicate with the shoppers'.

- Understanding customer complaints: This indicates giving customers' customized attention by listening to the customers' problems on person-to-person basis to handle complaints directly and immediately.

- Courteousness: This stands for consistent courtesy and respect of the retail employee towards the shoppers'.

- Prompt service: Prompt service means the competence of the store's employees to serve the shoppers' in the best possible way.

- Friendliness of staff: This stands for openness and sociability of the retail employee towards the shoppers'.

- Appearance: This stands for the retail employees' professional sense of gesture and posture into the retail store.

Store location: It indicates the retail operation's spaces that possess to be easily accessible in terms of time and distance from various locality within the store are.

Items under location dimension

- Shopping convenience: It refers to the   customers' interest toward the accessibility of the easiness with which a customer may get into and out of a store.

- Available parking facilities: It stands for the good and quality parking services of the retail store.

- Minimum travelling time: It stands for the customers' preference to shop from a store with the nearby distance from home/office.

- Store operating hours: It focuses on the store's maximum service timing for the shopping easiness of the customers.

- Good visibility from the road side: It refers to the fact that the store must be noticeable for the shoppers' so that they can aware about the shop.

Store environment: It refers to the Set of physical characteristics of the store including architecture, layout, display, colors, lights, temperature, sounds, smells, etc which as a whole contribute to creating an image in the shopper's mind by influencing their emotions and purchasing behavior.

Items under store environment dimension

- Cleanliness: It refers to the neat and clean shopping environment that influences the frequency of shopping and the length of time consumers are willing to shop.
- Comfortable and pleasant shopping atmosphere: It stands for soothe and peaceful shopping environment to create an enjoyable retail experience for the shoppers'.
- Hassle-free shopping experience: It means presenting shoppers' a reliable, cozy and tranquil shopping experience.
- Wide walking speciousness/ space: It stands for sufficient gap between the displays shelve of each side, the walkways and open area inside the store.
- Attractive layout/ interior: It refers to the interior decoration, graphic design, specialized architecture and expertise of the retail store that attract shoppers' to shop from the store.
- Attractive ambience: store ambience stands for elaborate displays, appropriate lighting, pleasant scent, well painted walls, neat shelves, attractive decor, friendly sales people and background music.

Product attributes: A product attribute refers as the characteristic that defines a particular product that affects a consumer's purchase decision. Product attributes can be tangible (or physical in nature) or intangible (or not physical in nature).

Items under Product attributes dimension

- Quality products: Product Quality is the characteristics of a product or service that bear on its ability to satisfy stated or implied customer needs in terms of the product's overall durability, reliability, precision, ease of operation, repair and other valued attributes (Kotler and Armstrong, 2010, p.196).
- Originality of products: It stands for the products freshness and uniqueness that can be able to serve the consumers for their best interest.

- New product availability: It refers to the latest availability of different product in a saleable condition whenever the shopper wants it.

- Wide variety of products: It means a large number of different products that a retail store presents for sale to its customers.

- Organized display: It refers to the cards, exhibitions and other tools that aware the customers about the features or promotional aspect of the products to influence them at the point of sale. Hygienic/fresh products: It refers to how cleanly the product is handled in the processing stage and during the chilling process prior to packaging.

- Branded products: It stands for the imported and foreign products under different brand name offered by the store.

Price aspect: Price is the amount of money customers have to pay to obtain the product Pricing is the fundamental aspect of financial decision making and is one of the four Ps the marketing mix

Items under Price aspects dimension

- Special discount: This indicate reductions to a basic price of goods or services on some special occasions like Eid, puja, holidays and other national festivals etc.

- Acceptance of different payment methods: It refers to the payment services by using the plastic money (debit card/ credit cards) and cash payment opportunity.

- Competitive /low price: Competitive pricing stands for setting the price of a product or service based on what the competitors are charging for selling similar products.

- Fair price: A fair stands for the price for a good or service that is fair to both the retailer and customer.

- Adequate payment counter: It indicates a good number of payment counters that a store can avail for its customers.

- Value for price: It refers to the value that a product or service can deliver to the customers in the retail store.

- Smooth & electronic billing facilities: It refers to the flatness and speediness of the billing service in the payment counter without any delay.

6.13 Chapter Summary

This chapter highlights the details of the research methodology used in this thesis. The discussion instigates with the Research Process in (6.1) followed by the research problem in (6.2). The next section focus on the the Research Design (6.3); sampling design (6.4)

and Questionnaire Design in (6.5). The data collection procedure analyzes in (6.6) followed by Data Analysis Method in (6.7). The next section depicts the Structural Equation Modeling (SEM)/ Model specification (6.8) whilst the Measurement model analyzed in (6.9) and Structural model in (6.10) followed by the discussion of the mediation effect in (6.11). The Operational Definitions of Concepts Used in the Study depicts in (6.12) and finally the chapter summary represents in (6.13). The next chapter (Chapter 7) presents the results of the data analysis and hypotheses testing.

CHAPTER 7

DATA ANALYSES

7.0   Introduction

The previous chapter detailed the research methodology adopted to test the proposed theoretical model, and to answer the research questions of the study. The purpose of this chapter is to present the data analyses and to tests the hypotheses along with necessary interpretations. The chapter begins with the Demographic Profiles of the Respondents (7.1) followed by Behavioral pattern of respondents in (7.2). The Composite Mean Score are presented in (7.3). The influence of Demographic Variables on store loyalty is discussed in (7.4). Following this, (7.5) reports the Analysis and results of Structural Equation Modeling (SEM) used to test the hypotheses arising from the model. The next section highlights the Assessment of Measurement Model in (7.6). This is followed by two sections (7.7 and 7.8) where Assessing First order Reflective Measurement Model has been emphasized in (7.7) and Assessing the Second order reflective measurement model focused on (7.8). The next section showed the structural model in (7.9). The mediation effect of customer satisfaction and trust are represented in (7.10) and (7.11). For testing the significance of a mediation effect Results of Sobel test are shown in (7.12). Section (7.13) and (7.14) presented the Calculation of Variance Accounted For (VAF) for customer satisfaction and trust. Finally the Chapter Summary depicts in (7.15).

7.1.   Demographic Profiles of the Respondents

First of all, the demographic profile of the sample respondents (534 shoppers') is exhibited. The shoppers' demographic characteristics were evaluated by gender, age, education, occupation and income. The following section gives a brief overview of the demographic profile of the sample respondents as collected from the field survey:

Demographic Particulars	Frequency	Percentage
Gender		
Male	249	46.6
Female	285	53.4
Total	534	100
Age		
Below 30 years	302	56.6
More than 30 years	232	43.4
Total	534	100
Education		
Up to H.S.C	105	19.7
Bachelor/ Masters or Above	429	80.3
Total	534	100
Occupation		
Service	187	35.0
Business	68	12.7
Housewives	279	52.2
Total	534	100
Income (only the employed ones)		
Below Tk. 50000 per month	335	62.7
More than Tk. 50000 per month	199	37.3
Total	534	100

Table 7.1 Demographic Profile of the Respondents; Source: Computed by the author

Table 7.1 shows the demographic profile of the respondents. During data collection procedure, all the respondents irrespective of gender were approached randomly. Out of 534 respondents 46.6 percent were male and the rest 53.4 percent were female. 56.6 percent respondents fell below the age group of 50 years and the remaining 43.4 percent composed the age group of above 50 years. Majority of the respondents' (80.3 percent) educational background was up to bachelor or masters and the rest of the respondents (19.7 percent) completed up to HSC level. It is interesting to observe that a good proportion of the respondents were Housewives (52.2 percent) and the rest of the respondents comprised of Service (35.0 percent) and Business (12.7 percent). With respect to income, 67.2 percent of the 335 employed respondents had up to Tk. 50000 income per month and the rest 37.3 percent had more than Tk. 50000 income per month. During data collection procedure, all the respondents irrespective of gender were approached randomly. After data collection, it was observed that the majority of the respondents were male (73%) and the rest were female (27%).

7.2   Behavioral pattern of respondents

The following table depicts the Behavioral pattern of respondents as collected from the field study:

Behavioral Particulars	Frequency	Percentage
Time of Purchase		
Morning	134	25.0
Evening	400	75.0
Total	534	
Visiting Frequency		
Daily	68	12.7
Weekly	315	59.0
Monthly	151	28.3
Total	534	100
Mode of Payment		
Cash	344	64.4
Plastic Money	190	35.6
Total	534	100
Shopping localities/districts		
Dhaka	377	70.6
Chittagong	157	29.4
Total	534	100

Table 7.2 Behavioral pattern of the Respondents; Source: Computed by the author

The shoppers' behavioral pattern was evaluated by time of purchase, frequency of purchase, mode of payment and shopping locality/district. The purchase timing was divided into two times of a day, such as morning and evening. The frequency of purchase was categorized into three groups like daily, weekly and monthly. The mode of payment divided into cash and plastic money category. Finally the shopping locality/district categorized as Dhaka and Chittagong.

Regarding purchase timing, most of the respondents (75.0 percent) were found to shop in the evening hours with only a minor (25.0 percent) doing the same in the morning hours. It was found that most of the respondents (59.0 percent) buy on weekly basis; followed by (28.3 percent) on monthly basis, and (12.7 percent) on daily basis. About the mode of payment it was observed that a good portion of the respondents usually purchase in cash (64.4 percent). This indicates that the super market shoppers still prefer carrying cash than plastic cards to make payments. Finally, the Shopping localities indicate that majority (70.6 percent) of the Dhaka district shoppers used to shop from super stores.

However, in Chittagong only a few (29.4 percent) portion of the shoppers uses superstores to buy their necessities.

7.3 The Composite Mean Score

The following table depicts the mean score and standard deviation of the store image dimensions and the reserach contructs:

No. of Items	Store Image Dimensions	Mean	Std. Deviation
7	Sales Personnel (sp-1_sp-7)	3.79	0.96
5	Store Location (sl-1_sl-5)	3.66	1.13
6	Store Environment (se-1_se-6)	3.83	0.98
6	Product Attributes (pda-1_pda-6)	3.89	0.95
7	Price Aspects (pra-1_pra-7)	3.61	1.08

Table 7.3 Table: Descriptive Statistics of Store Image Dimensions

Source: Computed by the author

No. of Items	Research Constructs	Mean	Std. Deviation
31	Store Image	3.75	1.01
5	Customer Satisfaction	3.83	.926
6	Trust	3.95	1.08
3	Store Loyalty	4.00	.937

Table 7.4 Descriptive Statistics of All Research Constructs; **Source: Computed by the author**

Table 7.3 and 7.4 present the descriptive statistics for the items and constructs used in this thesis. In Table 6.3 the mean score of all store image dimensions of the retail store is found to have a range of 3.61to 3.89 and the corresponding standard deviations are 0.92 to 1.13. These mean scores reflect that customers of the retail store considered product attributes first, while considering store image, followed by Store Environment, Sales personnel, Store Location and price aspects. In table 6.4 the mean score of all research construct of this study is found to have a range of 3.75 to 4.00 and the corresponding standard deviations are .926 to 1.08. These mean scores reflect that the respondents' perception about store image, customer satisfaction, trust and store loyalty. However, other statistics must be consulted, as in isolation these descriptive statistics could be quite misleading.

7.4 Influence of Demographic Variables on Store loyalty

In order to understand the influence of demographic variables on store loyalty, the mean of the store's loyalty of different demographic variables have been calculated. Moreover, to understand whether the difference between two mean is significant or not, Z score is calculated which is discussed below:

The following table depicts the mean score, standard deviation, Coefficient of Variation Z score's of the demographic elements as such age, gender, education, occupation and income.

Gender of the respondent					
	N	Mean	Std Deviation	Coefficient of Variation	Z Score
Male	247	3.8907	.76817	19.7%	37.18
Female	287	4.1138	.77813	18.9%	
Age of the respondent					
	N	Mean	Std Deviation	Coefficient of Variation	Z Score
Below 30 years	302	3.9901	.80528	20.1%	.750
30 years and above	232	4.0374	.74860	18.5%	
Education of the respondent					
	N	Mean	Std Deviation	Coefficient of Variation	Z Score
Up to HSC	105	3.9619	.81691	20.6%	.237
Bachelor and Above	429	4.0225	.77222	19.2%	
Occupation of the respondent					
	N	Mean	Std Deviation	Coefficient of Variation	Z Score
Service/ Business	254	3.94	.7894	20.0%	2.06
Housewife	280	4.07	.7645	18.7%	
Income of the respondent					
	N	Mean	Std Deviation	Coefficient of Variation	Z Score
Below tk 50000	339	3.9833	.81814	20.5%	1.17
Above tk 50000	195	4.0581	.71077	17.5%	

Table 7.5: Compare Means (Dependent Variable: Store Loyalty)

Source: Computed by the author

Compare means of Gender

The results presented in Table show that females are more loyal than males. As the mean score of male (3.8907) is less than that of female (4.1138). However, in the table, the coefficient of variation of females (18.9%) indicted that their mean score are more representative and they have less variation in judgment compared to the male (19.7%). However to understand whether their difference is significant or not, the following null hypothesis is developed:

H_9: There is no significant difference of store loyalty between male and female.

To test this hypothesis Z score is calculated. Since it is seen from the table that the computed value of Z= 37.18 which is greater than the critical value of Z=1.96 (5% level) therefore, the author reject the null hypothesis.

Compare means of Age

The mean results presented in Table indicated that older segment consumers (4.0374) are more loyal than the younger segments (3.9901). However, the coefficient of variation of aged segment (18.5%) indicted that their mean score are more representative and they have less variation in opinion compared to the younger segment (20.1%). However to understand whether their difference is significant or not, the following null hypothesis is developed:

H_{10}: There is no significant difference of store loyalty between older segment consumers and younger segments.

In table since the computed value of Z= .750 which is less than the critical value of Z=1.96 (5% level) therefore, the author accept the null hypothesis.

Compare means of education

The results presented in Table shows that more educated shoppers (4.0225) are more loyal compared to the less educated shoppers (3.9619). Nonetheless, the coefficient of variation of more educated shoppers (19.2%) indicted that their mean score are more illustrative and they have less variation to estimate loyalty compared to the less educated segment (20.6%). However to understand whether their difference is significant or not, the following null hypothesis is developed:

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H$_{11}$: There is no significant difference of store loyalty between more educated shoppers and less educated shoppers.

In table since the computed value of Z= .237 which is less than the critical value of Z=1.96 (5% level). Therefore, the author accepts the null hypothesis.

Compare means of occupation

The results presented in Table shows that in terms of occupation, housewives (4.07) are more loyal compared to segment of people who are occupied in Business/service sector (3.94). Nonetheless, the coefficient of variation of housewives (18.7%) indicted that their mean score are more illustrative and they have less deviation in assessing loyalty compared to the Businessman/service holder (20.0%). However to understand whether their difference is significant or not, the following null hypothesis is developed:

H$_{12}$: There is no significant difference of store loyalty between housewives and businessman/service personnel.

In table since the computed value of Z= 2.06 which is greater than the critical value of Z=1.96 (5% level) therefore, the null hypothesis is rejected.

Compare means of income

The results presented in Table shows that in terms of income, high income group (4.0581) are more loyal compared to segment of people who are low income group (3.9833). Nonetheless, the coefficient of variation of (17.5%) indicted that their mean score are more illustrative and they have less deviation in assessing loyalty compared to the Businessman/service holder (20.5%). However to understand whether their difference is significant or not, the following null hypothesis is developed:

H$_{13}$: There is no significant difference of store loyalty between high income group and low income group.

In table since the computed value of Z= 1.17 which is less than the critical value of Z=1.96 (5% level). Therefore, the null hypothesis is accepted by the author.

7.5 Analysis and Results of Structural Equation Modeling

Structural Equation Modeling (SEM) is an extension of the general linear model that enables a researcher to test a set of regression equations simultaneously. Structural equation models usually involve latent variables with multiple indicators In this study SEM is used to test the hypotheses developed from the theoretical model. The rational for using SEM approach is discussed in the methodology chapter. There are a number of SEM based applications available for researchers and for this study the author has selected PLS Graph version 2.0 and version 3.0. The Partial Least Square (PLS) is a second-generation regression model that integrates factor analysis and linear regressions. It is suitable in confirmatory factor analysis and simultaneous testing of multiple hypotheses. The key advantage of PLS is that it makes minimal distribution assumptions. Therefore, tests for normality such as skewness, kurtosis, and the Kolmogorov-Smirnov test need not be done. Detailed conceptual and theoretical grounds with different logic for using PLS were discussed in previous sections of this chapter.

7.6 The Two-Step Approach

In this study to conduct the PLS Based Structural Equation Modelling (SEM) analysis, the two-stage approach, recommended by Anderson and Gerbing (1988), is adopted. This approach is also known as the sequential latent variable score method. The detailed behind using this approach has been th oroughly discussed in the methodology chapter. The two-step process, consist of encompassing (1) the assessment of the measurement model and (2) the assessment of the structural model. The measurement model (First stage) specifies the relationship between indicators and latent variables. In the structural mode (second stage) the paths or causal relationships between the underlying exogenous and endogenous constructs are specified.

In the PLS approach at first the measurement reliability and validity according to certain criteria that are associated with reflective construct are estimated. Henseler et al. (2009) strongly recommended that the structural path relations need to be estimated when the calculated latent variable scores show evidence of sufficient reliability and validity. Therefore, in the first stage, which is the assessment of the measurement analysis, the main objective is to examine the validity and reliability of the measurements of the constructs. In this step item reliability, internal consistency, convergent validity and discriminant validity are examined to acquire satisfactory reliability and validity. In the

second stage, the assessment of the structural model is undertaken to test the proposed hypotheses by examining the amount of variance explained (R²), path coefficient ( ), and statistical significance of associated t-values. All the calculation has been done by using SmartPLS 2 and SmartPLS 3. The following table specifies the sequence of two-stage approach:

Stage	Two-Stage approach	Analysis	Constructs
1	Measurement Model	Item reliability Internal Consistency Convergent Validity Discriminant Validity	Reflective
2	Structural model	Amount of Variance Explained (R^2) Path Coefficient ( ) Statistical Significance of t-values	Reflective

Table: 7.6: Two-Stage Approach

7.7 Assessment of Measurement Model

The analysis of the measurement model describes how the latent constructs are measured in terms of the observed variables and their measurement properties. It is suggested that before proceeding to the structural model, measurement model properties need to first be satisfied (Barclay, Higgins & Thompson, 1995; Fornell & Larcker 1981). In this study, the measurement model has been discussed in two parts: First order conduct and second order construct. In the following section the first order and second order the measurement model has been assessed by measuring the individual item reliability, internal consistency and discriminant validity (Barclay, Higgins, & Thompson, 1995; Hulland, 1999; Eta, 2010). In the second order construct

First Order Reflective Construct					
Construct Store image	Item Name	Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Sales personnel	sp_1:Efficient Knowledge sp_2: Communication Skill sp_3: Confidence sp_4: Courteousness	0.713 0.747 0.677 0.766	0.528	0.817	0.702
Store Location	sl_1: Shopping convenience sl_2: parking facilities sl_3: Minimum travelling time	0.737 0.700 0.701	0.509	0.756	0.619
Store environment	Se_1: Clean shopping environment Se_2:Comfortable shopping atmosphere Se_3:Hassle-free shopping experience Se_4:Wide walking speciousness Se_5:Attractive interior Se_6:Attractive ambience	0.664 0.718 0.691 0.764 0.725 0.683	0.502	0.858	0.801
Product attributes	Pda_1:Quality products Pda_2:New product availability Pda_3:Wide variety of products Pda_4:Organized display of products Pda_5:Hygienic/fresh products Pda_6:Branded products	0.656 0.744 0.761 0.747 0.731 0.618	0.506	0.859	0.803
Pries aspect	pra_3:Competitive price pra_4:Fair price pra_5:Adequate payment counter	0.757 0.815 0.682	0.567	0.797	0.614

Table 7.7: First Order Reflective Construct

Source: Computed by the author

7.8 Assessing first Order Reflective Measurement Model

In the first order Reflective Measurement Model **there** were 31 items under the first construct (Store image); the first construct is store image that constitute with five dimensions which are Sales personnel (sp_1-sp_7), Store Location (sl_1-sl_5), Store

Environment (se_1-sl_6), Product Attributes (pda_1-pda_6) and Price Aspect (pa_1-pa_7).

Item/Indicator Reliability

Item reliability examines how well each item related to their respective construct. As the reliability of indicators varies, the reliability of each indicator should be carefully assessed. In this study, the individual item reliability for PLS has been evaluated by examining the loadings of the items for reflective constructs from the algorithm estimates of PLS. The cut-off point for indicator reliability from different recommendations in the literature has been discussed in the methodology chapter. In this study the cut-off point of 0.6 has been considered for reliable item loading so that the maximum number of items can be retained for the final analysis (Hossain et al., 2010b, 2011d) for achieving the measurement model's ability to accomplish the requirements of convergent validity. Therefore, after the first PLS run, nine items with loadings below 0.6 (Hulland, 1999) were discarded (Table 7.7) from reflective constructs.

The eliminated items are sp_5, sp_6, sp_7; sl_4, sl_5; pra_1, pra_2 pra_6 and pra_7. Hence, after the item elimination, all the constructs had a minimum of three items. (Kline, 1998; Rahim, Antonioni, and Psenicka, 2001). The refined measurement model was again tested and all loadings were found to be above the cut-off point of 0.6 (Table 7.7). The results of the majority of the item reliability (loading) ranged above 0.7 whilst only five items (sp_3, Se_1, Se_6, Pda_1and Pda_4) had a loading of 0.6 to 0.7 (Table 7.6).

Internal consistency

Wong (2013) suggested that social science researcher traditionally used Cronbach's alpha to measure internal consistency reliability; but PLS-SEM researchers used Composite Reliability as a replacement (Bagozzi and Yi, 1988; Hair et al., 2012) of Cronbach's alpha. In this study internal consistency is measured by both Composite Reliability and Cronbach's Alpha. Wong (2013) stated that Composite reliability should be 0.7 or higher. However Bagozzi and Yi (1988) mentioned in case of an exploratory research, 0.6 or higher is acceptable. In this study as the scale items are slightly modified by the researcher hence Cronbach's alpha for 0.60 is considered adequate (Churchill and Peter, 1984; Nunnally, 1978; 1988) and the justification to such measure of 0.60 is presented in the methodology chapter.

In the table (Table 7.6). it was found that Composite Reliability is ranged between 0.7 to 0.8 whilst for Cronbach's Alpha all values ranged from 0.619 to 0.803 which is adequately explain the construct .

Convergent Validity

For convergent validity, Fornell and Larcker (1981) suggested to examine the average variance extracted (AVE)) for which The average variance extracted (AVE) should be higher than 0.50. (Hair, Ringle, & Sarstedt, 2011). In the table show that all the AVE values are above 0.50. The largest value is 0.567 for price aspects whilst the lowest is 0.502 for store environment. It confirmed that AVE for all store image dimensions exceeds the assigned cut off point, which means that the convergent analysis for all reflective constructs is satisfied.

Discriminant Validity for First Order Construct

Hair, Ringle, & Sarstedt (2011) and Wong (2013) mentioned that according to Fornell–Larcker criterion, the square root of AVE in each latent variable can be used to establish discriminant validity where this value should be larger than other correlation values among the latent variables. Therefore for conducting this, "a table is created in which the square root of AVE is manually calculated and written in bold on the diagonal of the table. The correlations between the latent variables are copied from the Latent Variable Correlation section of the default report and are placed in the lower left triangle of the table".

For example, the latent variable sales personnel's AVE is 0.528 (from Table 7.7) hence its square root becomes 0.744379. This number is larger than the correlation values in the column of price aspect (0.3975 and 0.3225) and also larger than those in the row of price aspect (0.4295). Similar observation is also made for the latent variables pda, se, sl and sp. The result indicates that discriminant validity is well established.

In the following table 7.8 the Fornell-Larcker Criterion Analysis for Checking Discriminant Validity for First Order Construct are shown below:

First Order Reflective Constructs	Product Attributes (pda)	Price Aspect (pra)	Store Environment (se)	Store Location (sl)	Sales Personnel (sp)	Store Loaylty
Product Attributes (pda)	**0.711337**					
Price Aspect (pra)	0.4295	**0.744379**				
Store Environment (se)	0.5544	0.3975	**0.708449**			
Store Location (sl)	0.3762	0.3225	0.4862	**0.717843994**		
Sales Personnel (sp)	0.4257	0.3773	0.4919	0.3961	**0.726636**	
Store Loyalty	0.4878	0.4778	0.4311	0.396	0.3558	**0.829216**

Table 7.8: Fornell-Larcker Criterion Analysis for Checking Discriminant Validity for First Order Construct

Source: Computed by the author

	loyalty	pda	pra	satisfaction	se	sl	sp	store image	trust
a.sp_1	0.2675	0.2975	0.2829	0.3111	0.3464	0.2815	0.7127	0.5008	0.3344
a.sp_2	0.2347	0.2631	0.2065	0.3121	0.3044	0.3161	0.7455	0.4702	0.2414
a.sp_3	0.2564	0.3119	0.1915	0.3143	0.3281	0.2567	0.6778	0.4718	0.287
a.sp_4	0.2604	0.3581	0.2406	0.3728	0.4383	0.3706	0.7665	0.5788	0.3724
b.sl_1	0.3123	0.2985	0.2588	0.358	0.3767	0.7363	0.3255	0.4938	0.3011
b.sl_2	0.237	0.3106	0.2398	0.3042	0.3481	0.7007	0.3159	0.4759	0.313
b.sl_3	0.2332	0.2371	0.176	0.3525	0.3054	0.7018	0.2624	0.4114	0.2694
c.se_1	0.2623	0.4066	0.172	0.3924	0.6608	0.2981	0.3095	0.5553	0.3769
c.se_2	0.2915	0.4098	0.2064	0.4011	0.7162	0.3704	0.4241	0.521	0.4091
c.se_3	0.2627	0.3985	0.1402	0.3354	0.694	0.3317	0.362	0.5786	0.449
c.se_4	0.3271	0.3844	0.2531	0.3806	0.7655	0.3945	0.3558	0.5299	0.5095
c.se_5	0.3358	0.3753	0.3276	0.4106	0.7258	0.3494	0.3339	0.5154	0.4151
c.se_6	0.3309	0.3857	0.2768	0.3944	0.6837	0.3073	0.3053	0.5796	0.5087
d.pda_1	0.3942	0.6591	0.2574	0.3814	0.4015	0.3006	0.2782	0.5697	0.5401
d.pda_2	0.3234	0.7433	0.3159	0.373	0.4336	0.3156	0.3692	0.5398	0.5287
d.pda_3	0.3357	0.7601	0.2845	0.3599	0.3791	0.2999	0.29	0.5009	0.5249
d.pda_4	0.3836	0.7448	0.277	0.4198	0.4074	0.2576	0.3268	0.5098	0.532
d.pda_5	0.3479	0.7321	0.2898	0.3806	0.4271	0.3096	0.3014	0.514	0.5303
d.pda_6	0.311	0.6168	0.2388	0.3472	0.3039	0.2057	0.2416	0.4838	0.4104
e.pra_3	0.2714	0.2952	0.7561	0.3094	0.2513	0.2512	0.2505	0.4277	0.2732
e.pra_4	0.2792	0.2804	0.8149	0.3468	0.2563	0.2352	0.2373	0.4302	0.3139
e.pra_5	0.3425	0.3086	0.683	0.2772	0.2263	0.2332	0.2305	0.407	0.3028
f.CS2	0.4045	0.339	0.2728	0.6884	0.3557	0.3863	0.2588	0.4337	0.3447
f.CS3	0.5086	0.4182	0.2831	0.8032	0.4876	0.3555	0.3493	0.5331	0.4575
f.CS4	0.4322	0.4628	0.2817	0.7707	0.4009	0.3651	0.3782	0.5248	0.4578
f.CS5	0.4102	0.3328	0.3982	0.6825	0.3502	0.2944	0.3452	0.4544	0.3639
g.CL1	0.7712	0.3111	0.2512	0.4551	0.3045	0.2878	0.2842	0.3905	0.3368
g.CL2	0.8627	0.3926	0.3237	0.5214	0.3515	0.3047	0.3075	0.46	0.418
g.CL3	0.8473	0.4999	0.3937	0.504	0.3976	0.3211	0.2814	0.5278	0.4975
h. TS8	0.3942	0.5591	0.2574	0.3814	0.4015	0.3006	0.2782	0.5697	0.7401
h.TS1	0.3836	0.5448	0.277	0.4198	0.4074	0.2576	0.3268	0.5098	0.732
h.TS3	0.3358	0.5753	0.3276	0.4106	0.5258	0.3494	0.3339	0.5154	0.7151

Table 7.9: Latent Variable Score; Source: Calculated by the author

7.9 Assessing the Second Order Reflective Measurement Model

In the second order reflective measurement model the first order construct Store Image's five dimensions are converted as five items (pda_pra_se_sl_sp) by calculating latent variable score (Computed from PLS Algaritham). The second construct is Customer Satisfaction (f.CS_1-f.CS_5) that composed of four items; the third research construct is Trust that composed of three items (h.TS_1-h.TS_3) and last research construct is Customer Loyalty (g.CL_1-g.CL_3) which represents three items.

Second Order Relective Construct					
Construct	Item Name	Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Store Loyalty	sl_1:Frequently buy from the store sl_2:Continue to buy in future sl_3:Recommend to others	0.771 0.863 0.847	0.6857	0.8672	0.7705
Customer satisfaction	cs_2:Satisfaction with store location cs_3: Satisfaction with Store environment cs_4:Satisfaction with Product attributes cs_5:Satisfaction with Price aspect	0.689 0.802 0.770 0.684	0.5447	0.8265	0.7198
Trust	ts_1:trust the store ts_2: feeling of confidence ts_3: trustworthy	0.741 0.732 0.714	0.5317	0.7730	0.6596
Store Image	Sales Personnel (sp) Store location (sl) Store environment (se) Product attributes (pda) Price aspects (pa)	0.706 0.696 0.811 0.804 0.611	0.5320	0.8490	0.7790

Table 7.10: Second Order Reflective Construct

Source: Calculated by the author

In the table 7.10 it can be seen that the highest loading is 0.863 for sl_2 and the lowest loading is 0.611 for pra . The AVE values for the Second order reflective measurement model are higher than the critical threshold value of 0.50 which indicates satisfactory convergent validity. For assessing the internal consistency, it found that all values of Composite Reliability ranged above 0.7 and the values of Cronbach's Alpha are above 0.6 (Bagozzi and Yi, 1988). This confirmed sufficient the internal consistency.

Discriminant Validity for Second Order Construct

For the discriminant validity of the second order reflective constructs the cross loadings of all variables are checked with proper caution and the mechanism for achieving discriminant validity has been discussed in the previous section **(See table 7.11)** of this chapter. The following table highlights the discriminant validity of the second order reflective constructs.

Second Order Reflective Constructs	Customer Satisfaction	Store Image	Store Loyalty	Trust
Customer Satisfaction	**0.7381**			
Store Image	0.6652	**0.7294**		
Store Loyalty	0.5971	0.5617	**0.828**	
Trust	0.5536	0.7107	0.5092	0.**7292**

Table 7.11: Fornell-Larcker Criterion Analysis for Discriminant Validity for second order construct

Source: Calculated by the author

7.10 Assessing the Structural Model

After the reliability and validity of the first and second order reflective measurement model the structural model need to be examined. The structural model assess the percentage of variance explained or R square (R^2) which traditionally is called regression score, path coefficient ( ) indicates the strength of the relationships between constructs, and the statistical significance of t-value which explain to whether the relationship between constructs is significant (Mustamil, 2010). In this study Tests of significance of all paths were performed using the bootstrap re-sampling procedure. Most of the hypothesized paths in the proposed model were found to be statistically significant at level of 5%. However the link between customer satisfaction and trust showed insignificant path. The table indicate that two-tailed *t*-test with a significance level of 5%, the *T*-statistics value in the path coefficient is larger than 1.96. Hence, the path is significant and below value of 1.96 has resulted in an insignificant path coefficient.

7.11 Test of Hypotheses

The proposed research hypotheses which were established in chapter 3 are tested in this chapter by using Partial Least Square Structural Equation Modelling (PLS-SEM) version 2.0 and version 3.0. In table 7.12 the results of the tested hypotheses of H_1, H_2, H_3, H_5, H_6

and H_7 are presented with their T Statistics values.

The following table depicts the results of the test of hypotheses from the PLS Bootstapping:

Hypothesis	Relationship	Beta Coefficients (ß)	T Statistics	Result (Accepted/ Rejected)
H_1	Store Image -> Store Loyalty (direct relationship without Mediation)	0.5649	17.89	Accepted
H_2	Store Image -> Customer Satisfaction	0.6654	23.60	Accepted
H_3	Customer Satisfaction -> Store Loyalty	0.3932	8.20	Accepted
H_5	Store Image -> Trust	0.7572	24.34	Accepted
H_6	Trust -> Store Loyalty	0.1443	2.54	Accepted
H_7	Customer Satisfaction -> Trust	0.0503	1.23	Rejected
	Endogenous Construct			
R Square	Customer Satisfaction 0.443 Trust 0.627 Store loyalty 0.413			

Table 7.12: Hypotheses testing and PLS Boot-Strapping output for Structural Model (SEM)

Source: Tested by the author

7.12 The Direct relationship between Store image and Store loyalty

In the table 7.12 the results of the tested hypotheses are presented with their T Statistics values. According to the value of H_1 the relationship between Store Image and Store Loyalty (direct relationship without Mediation) is represented in Figure 7.1 by using Boot-Strapping Method which is calculated by PLS version 3.0. The results of this

hypothesis shown that a direct and statistical significant relationship (17.89) exist between store image (independent variable) and store loyalty (dependent variable).
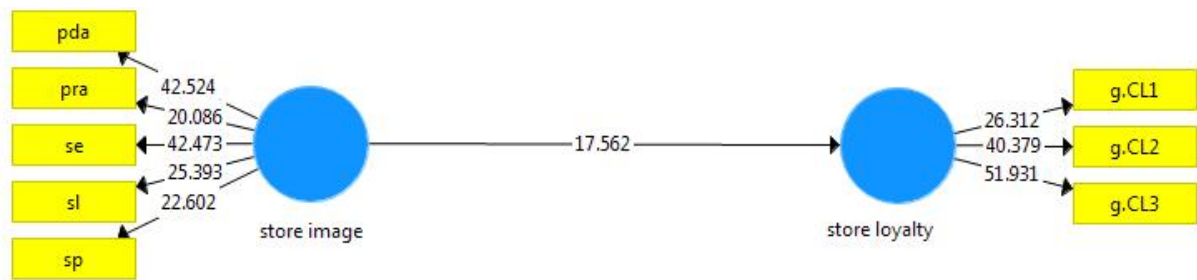
Figure 7.1 The Direct relationship between Store image and Store loyalty

Source: PLS Boot-Strapping output

7.13 Customer Satisfaction as a Mediator

Figure 7.1 showning the direct and statistical significant relationship between Store Image Store Loyalty. To conduct this direct effect the researcher exclude customer satisfaction and trust from the path model and run the bootstrapping. Then when customer satisfaction has been included in the model the study results indicated that there is a statistical significant relationship (23.60) established between Store Image (independent variable) and Customer Satisfaction (mediating variable) A statistical significance (8.20) validated between Customer Satisfaction (mediating variable) and Store Loyalty (dependent variable). In mediation, the relationship between the IV and DV is hypothesized to be an indirect effect due to the influence of a third variable MV (Customer Satisfaction as the mediator).

Therefore when the mediating variable (MV) is included in the model, the effect of independent variable (IV) is reduced and the effect of the mediator remains significant. It can be validated that the effect of store image on store loyalty became lower when customer satisfaction included in the model which is shown in the following table:

Hypothesis	Relationship	Beta Coefficients (ß)	T Statistics	Result (Accepted/ Rejected)
H_4	Store Image -> Store loyalty (indirect relationship with customer satisfaction as a Mediator)	0.2915	5.78	Accepted

Table 7.13: Hypotheses testing for the indirect relationship between Store Image and Store Loyalty via customer satisfaction as a mediator

Source: Tested by the author
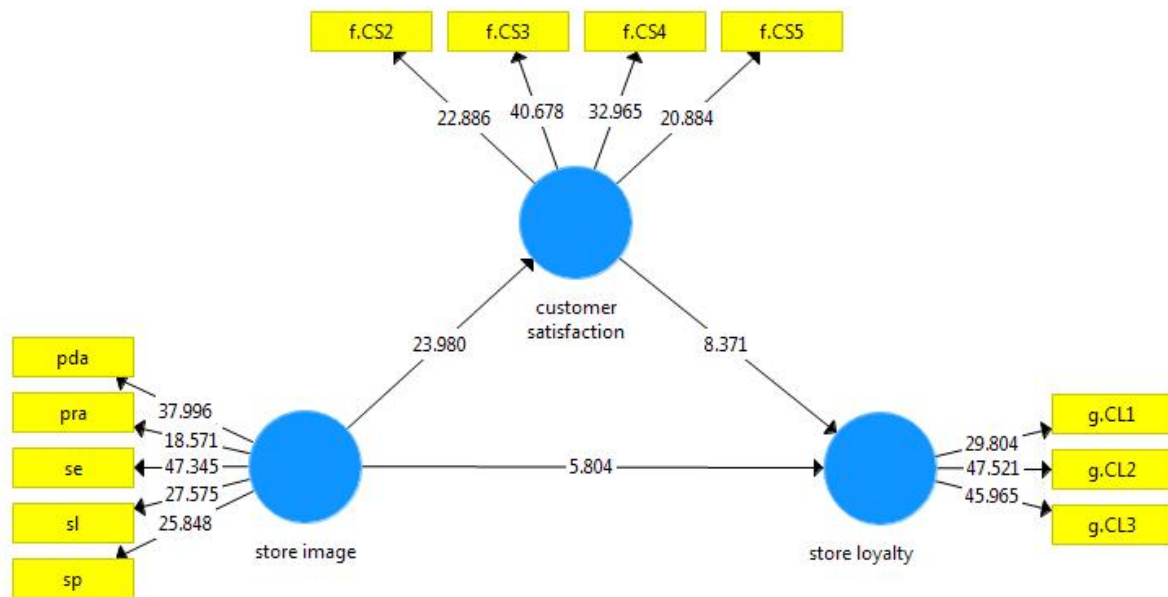
Figure 7.2: The mediating effect of customer satisfaction between link of Store Image and Store Loyalty; Source: PLS Boot-Strapping Output

7.14 Trust as a Mediator

Equivalently, to see the effect of another mediating variable (MV) Trust when included in the model the results validated that there is a statistical significant relationship (24.34) exist between Store Image (independent variable) and Trust (mediating variable). The model has also established a positive relationship (2.54) validation between Trust (mediating variable) and Store Loyalty (dependent variable). These results are achieved from the PLS Boot-Strapping Output. With the inclusion of Trust as a mediator in the model the effect of store image on store loyalty is decreased which is exposed in table 7.14 and figure 7.3.

Hypothesis	Relationship	Beta Coefficients (ß)	T Statistics	Result (Accepted/ Rejected)
H$_8$	Store image -> Store Loyalty (indirect relationship with trust as a Mediator)	0.4317	7.43	Accepted

Table 7.14: Hypotheses testing for the indirect relationship between Store Image and Store Loyalty via Trust as a Mediator; Source: Tested by the author

The following figure highlights the indirect relationship between Store Image and Store Loyalty via Trust as a Mediator

Figure 7.3: The mediating effect of Trust between link of store image and Store loyalty

Source: PLS Boot-Strapping output

7.15 Sobel test
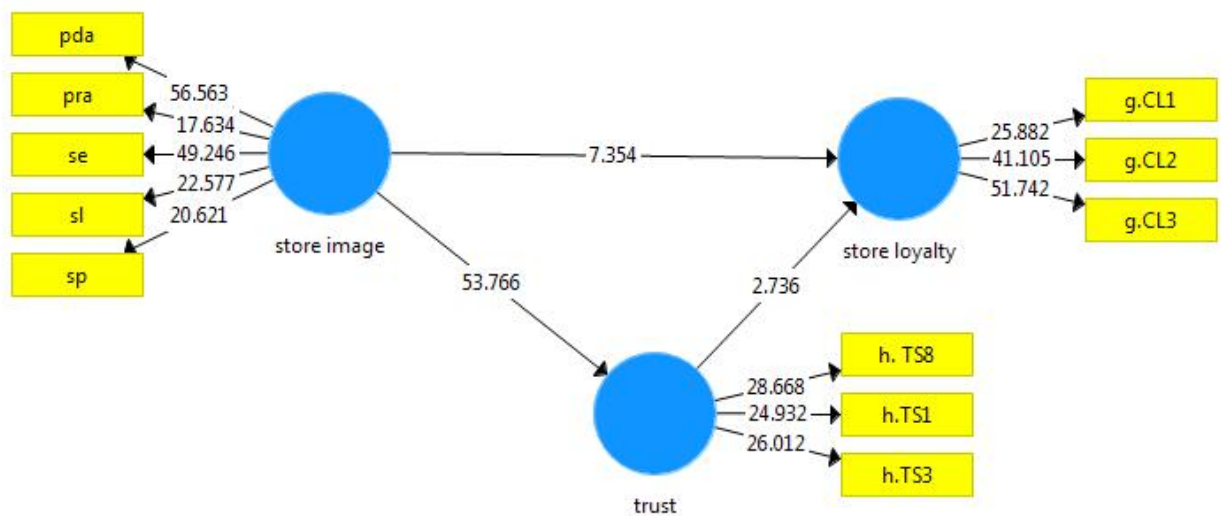
In this study Sobel test has been conducted which is a specialized t test for testing the significance of a mediation effect. The results of the Sobel test in case of customer satisfaction indicates that the Z value is 8.0344 which is greater than table value of 1.96. Two tailed probability value shows 0.0 which is less than 0.05. As the results of the mediation is not insignificant rather it has substantially decrease, hence customer satisfaction is established as a Partial mediator in this model. This mediating effect is verified by the z-statistic (Sobel 1982).

For the trust the Z value is 2.306 which is greater than table value of 1.96. Two tailed probability value demonstrated as 0.021 which is less than 0.05. The result of the mediation has not become insignificant which indicate that the value has considerably declined, therefore trust partially mediates the relationship between store image and store loyalty which has been confirmed by the z-statistic (Sobel 1982).

7.16 Calculation of Variance Accounted For (VAF) for Customer Satisfaction

To estimate the extent of the indirect effect Iacobucci and Duhachek (2003) exercise the VAF (Variance Accounted For) value, which symbolizes the ratio of the indirect effect to the total effect. As recommended by Hair et al. (2013), this measure assist to reject or accept a mediating hypotheses depends on the size of the ratio of the indirect effect to the total effect which is called Variance accounted for (VAF). The formula is shown below:

$$VAF = \frac{indirect\ effect}{total\ effect}$$

$$VAF = \frac{a \times b}{a \times b + c}$$

It has been mention, that the variance accounted for (VAF) determines the size of the indirect effect in relation to the total effect (Direct effect +Indirect effect). Therefore, VAF > 80% = Large Effect and full Mediation, VAF > 20% = Partial Mediation, VAF < 20% = almost there is no mediation (Abdi & Senin, 2015).

Therefore, the extent of the indirect effect of store image via customer satisfaction is demonstrated by the VAF value:

$$VAF = \frac{0.665 \times 0.403}{0.665 \times 0.403 + 0.291} = 0.480$$

A VAF value of 48% indicates that less than half of the total effect of store image onto store loyalty is explained by the indirect effect.
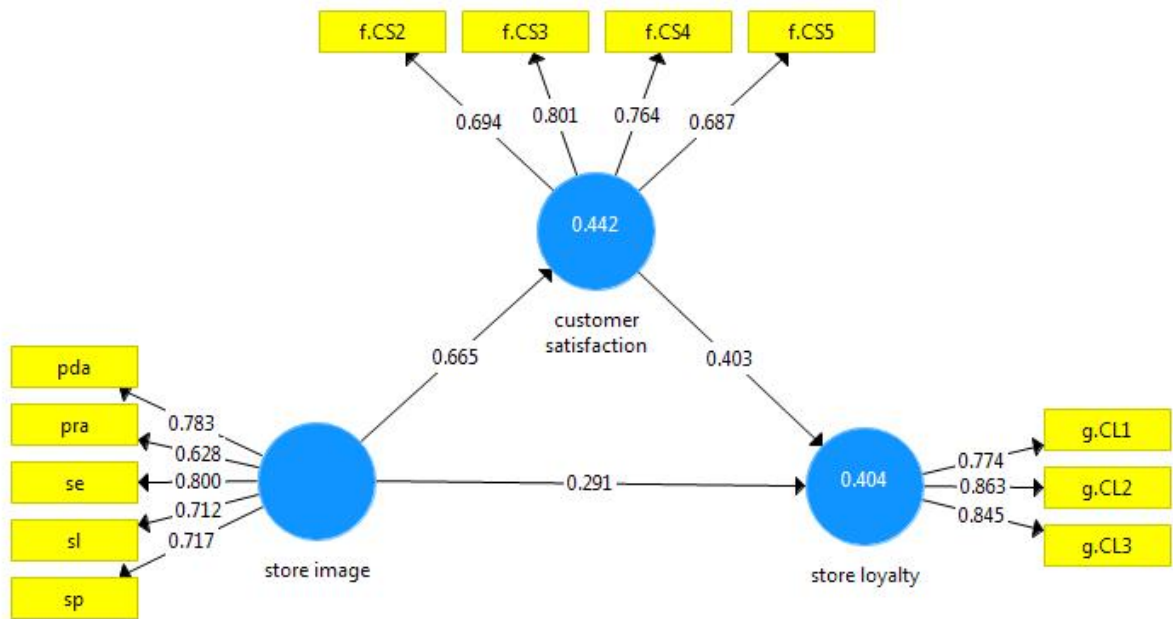
Figure 7.4 the PLS Algaritham output results for calculating VAF for Customer Satisfaction

7.17 : Calculation of Variance Accounted For (VAF) for Trust

Equivalently, the degree of the indirect effect of store image via trust is verified by the VAF value which determines the size of indirect effect in relation to total effect (Hair et al., 2013) as previously mentioned:

$$VAF = \frac{0.799 \times 0.167}{0.799 \times 0.167 + 0.432} = 0.235$$

A VAF value of 23.5% indicates that less than half of the total effect of store image onto store loyalty is explained by the indirect effect.
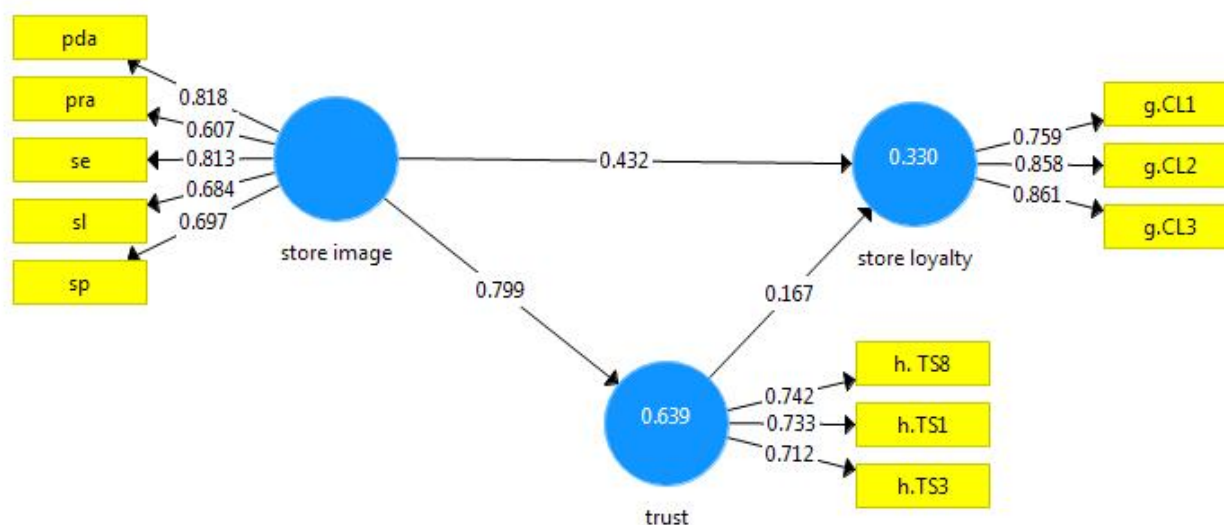
Figure 7.5 the PLS Algorithm output results for calculating VAF for Trust

Hypothesis	Relationship	Hypothesis Statement	Decision
H_4	Store Image Customer Satisfaction Store Loyalty	Customer satisfaction mediates the relationship between store image and store loyalty	Accepted
H_8	Store Image trust Store Loyalty	Trust mediates the relationship between store image and store loyalty	Accepted

Table 7.15: Summary of Mediation Hypotheses

7.18 Chapter Summary

The first part of this chapter describes the demographic characteristics and behavioral pattern of the sample of this study. Next, the mean score of store image dimensions and mean score of all research constructs were presented. For calculating the Influence of Demographic Variables on store loyalty Z test has been conducted by the author. Significant differences of loyalty status were observed in age and occupational characteristics. The results highlighted that females are more loyal compared to the male shoppers and Housewives showed more loyalty than the income generating shoppers. Interestingly, age education and income of the respondents showed insignificant difference with respect to the loyalty status. The second part of data analysis is the use of Partial Least Square (PLS) based structural equation modeling, which is conduct in two stages, the measurement model and the structural model. The calculations were confirmed through SmartPLS 2 and SmartPLS 3. The hypotheses derived from the conceptual framework in chapter three have been analyzed in this chapter which is represented in table 12. Among the eight hypotheses except the relationship between customer satisfaction and trust showed insignificant results whilst the rest of hypotheses were accepted by the author. To confirm the significance of a mediation effect of customer satisfaction and trust, Sobel test were conducted. Finally Calculation of Variance Accounted For (VAF) for customer satisfaction and trust confirmed that customer satisfaction (48%) and trust (23%) partially mediated the link between store image and store loyalty. Therefore, the study revealed that store image has a both direct and indirect relationship with store loyalty.

CHAPTER 8

DISCUSSIONS

8.0   Introduction

This chapter presents the results that examined the hypotheses identified in Chapter Three. This chapter aims to interpret the results reported in Chapter Seven and accomplish the aims of the thesis. The chapter is divided into ten sections. Section (8.1) focuses on the comparison of the mean values of the demographic elements significance along with store loyalty. The results of the specifying hypothesized relationships between the underlying constructs are then discussed. In Section (8.2) the direct and significant relationships between Store Image and Store Loyalty are discussed. In Section (8.3) the positive relationship between Store Image and Customer Satisfaction is analyzed. The significant relationship between Customer Satisfaction and Store Loyalty is examined in Section (8.4). The mediating role of Customer Satisfaction between the link of Store Image and Store Loyalty is highlighted in Section (8.5).   The positive relationship between Store Image and Trust is presented in Section (8.6). The significant relationship between Trust and Store Loyalty is discussed in Section (8.7). The insignificant relationship between Customer Satisfaction and Trust is examined in Section (8.8). The mediating role of Trust between the link of Store Image and Customer Loyalty is highlighted in Section (8.9) and the Final Section (8.10) presents a chapter summary.

8.1 Influence of Demographic Variables on Store Loyalty

There are conflicting views on whether consumer demographics are related to store loyalty behavior (Creusen, 2010; Ahmed, Mohamed and Ismail, 2011). This phenomenon has generated a growing interest in how this demographic shift will impact consumer behavior and shoppers' purchase decision (Cole and Balasubramanian 1993; Moschis 1994; Lumpkin and Hunt 1989; Rousseau, Lamson and Roger 1998). Consumers' diverse traits in aspects of age, gender, income, education and occupational status affect the marketing presentation of the goods and services (Kotler and Amstrong, 2010).

In the previous chapter for understanding the influence of demographic variables on Store Loyalty, the mean of the store's loyalty of different demographic variables have been calculated in Table 7.5 along with the Z score to analyze the significant differences

among each of the demographic variables. The following section discusses the hypotheses related with the demographic elements used in this study:

H$_9$: There is no significant difference of store loyalty between males and females.

The results calculated in Table 7.5 (See Chapter Seven) in the previous chapter indicated that the female segment is more loyal compared to the male segment. This demonstrates that significant differences exist between the female shoppers and the male shoppers with respect to store loyalty in the supermarket industry of Bangladesh.

The results are supported by the finding of Melnyk et al. (2009) where females were found to be more loyal than their male counterparts because they generally place a higher value on long-term relationships and have a more feeling orientation (Patterson, 2007). Mittal and Kamakura (2001) also arrive at the same conclusion that when it comes to repurchasing behavior, females are more store loyal than males and the probability of repurchasing tendency is uniformly higher among women than among men. Melnyk et al's (2009) findings highlight that women were more likely to be loyal customers than men, because women tend to be loyal to individuals and organizations. However the finding of this study contradict the results of Levy and Rook (1999) who discuss the switching tendency of women as well as their impulsiveness about shopping preferences.

In the present scenario of Bangladesh, as the demographic shift is growing rapidly, the working females are making a large portion of buying decisions from the newly established superstores. To some extent, the growing number of superstores in Bangladesh has reduced the male shoppers perceived household duties including food purchasing and other necessities which have made male shoppers spend less time and effort for shopping, because they are not engaged in shopping planning (Zeithaml, 1985). The female segment is found to be loyal compared to the male segment, as they have less time to move from store to store due to family responsibilities.

H$_{10}$: There is no significant difference in store loyalty between older segment consumers and younger segment consumers.

The results calculated in Table 7.5 (See Chapter Seven) in the previous chapter indicated that there are no significant differences of store loyalty exist between older segment consumers and younger segment consumers. This reflects that both younger and older shoppers' are loyal towards the supermarkets of Bangladesh which indicate that loyalty

towards the store does not depend on the age factor. This result supports the finds of Uncles and Ehrenberg (1990) who by suing panel data studied that for fast moving consumer goods (FMCG) there was no difference in brand loyalty between younger and older consumers. Nonetheless, this result diverged from the finding of Smith (1991) and Lumpkin and Hunt (1989) who concluded that the 'older' generation is more likely to exhibit loyal behavior than the younger generation. This study also voided the conclusion of Patterson (2007) where the results show that more mature age groups display significantly more loyal behavior than their younger counterparts.

H_{11}: There is no significant difference of store loyalty between more educated shoppers and less educated shoppers.

The results in Table 7.5 (See Chapter Seven) in the preceding chapter revealed that insignificant differences of store loyalty exist between more educated shoppers and less educated shoppers. This reflects that educational achievement does not matter among the Bangladeshi store loyal supermarket shoppers. This result supports the finding of Loan (2009) who conducted a study in the Romanian non-durables market and confirmed that education level has no influence on loyalty. This result voided the findings of Mittal and Kamakura (2001), Evanschitzky and Wunderlich (2006) along with Peters and Fort (1992) who found that educational achievement is found to influence choice of store and loyalty.

H_{12}: There is no significant difference of store loyalty between housewives and businessman/service personnel.

The results calculated in Table 7.5 (See Chapter Seven) in the previous chapter indicated that housewives are more loyal in comparison to the businessman/service personnel as significant differences exist between the two groups in store loyalty behavior. This highlights that housewives are more loyal as they enjoy the shopping convenience and the comfort of the supermarkets compared to the traditional untidy wet markets. This can be considered as a fresh finding, as no literature previously compared the loyalty issue of housewives with other occupations.

H₁₃: There is no significant difference of store loyalty between high income group and low income group.

The results calculated in Table 7.5 (See Chapter Seven) in the previous chapter indicated that insignificant differences of store loyalty exist between higher income consumers (income more than taka 50000) and lower income consumers (income less than taka 50000). This demonstrates that store loyalty is equivalent between both groups of consumers which indicate irrespective of high price of supermarkets the Bangladeshi shoppers' are loyal to the comfortable and hassle-free shopping environment of retail shops. In other words, supermarkets are exploring for best value for money which is enhancing store loyalty among all people regardless of income differences.

However, a considerable body of research suggests that income is related to consumer loyalty (Crask and Reynolds, 1978; Korgaonkar, Lund, and Price, 1985; Zeithaml, 1985). This result diverged from the findings of Leszczyc and Timmermans, (1997); Farley (1964); and Evanschitzky and Wunderlich (2006) who established that with increased incomes shoppers are inclined to switch stores. Livesey and Lennon (1978) confirmed that overall shopping is expected to increase with the increase in income level (Goldman, 1977; Bawa and Gbosh, 1999).

In a developing country like Bangladesh, the limited income people are more price conscious and are supposed to spend enough time for comparing goods in order get better maximization of small price discrepancy. Surprisingly, the author did not find support for a relationship between store loyalty and income, which is in line with Anic (2006). This picture is perhaps for the fact that the convenience to purchase from the supermarkets has successfully eradicated income differences among the Bangladeshi shoppers for facilitating store loyal behavior.

8.2 H₁: Store Image has a direct significant relationship with Store Loyalty in Bangladesh retail market.

The PLS based statistical analysis in Table 7.12 and Figure 7.1 (See Chapter Seven) of this study has demonstrated a strong support for this hypothesis (t=17.873). This finding indicates that the influence of store image on store loyalty is significant. The results of the study validate that store image of the supermarkets directly and significantly influence the Bangladeshi shoppers' loyalty. This is noticeable that in a third world country like

Bangladesh the second largest contributing retail sector is accomplishing greater loyalty through the growing establishment of supermarkets which is changing the entire preferences of urban consumers through creating store loyal shopping behavior.

The study area is the supermarket which is providing the customers the opportunity of store convenience (Jinfeng and Zhilong, 2009; Datta, 2010; Verma and Madan, 2011), products excellence, customer empathy, a comfortable atmosphere (Sinha, 2003; Shamsher and Hossain, 2011) with enormous enjoyment. Therefore, it's an expected scenario that the Bangladeshi shoppers' behavior depends on multiple features. In this study store image has been composed of multi-dimensional store attributes that is influencing the Bangladeshi shoppers loyalty towards a particular supermarket. Large part of Bangladesh population is composed of middle income class and lower income class. Therefore, being highly price sensitive visiting a supermarket and remaining loyal to the store is a matter of prestige for the Bangladeshi shoppers rather than being dependant on the traditional bazaar for purchasing regular necessities.

It is pertinent to mention that before the establishment of supermarkets in Bangladesh the retail trade was done only through the traditional market or kacha bazar where there was no indication or consideration for store image. In the year 2000 the leading supermarket Agora started its retail trade in this country. With the passing time when other competing supermarkets were blossoming in this new sector the retailer started to be concerned about its image to to retain this market. The supermarkets in Bangladesh have successfully created a unique image in the shoppers mind through its attracting attributes like service quality, product features, pleasing shopping environment, convenient store location, and fixed and flexible payment options.

The findings of this study are similar with many researchers in the Asian context. Chang and Tu (2005) established a direct connection between store image and store loyalty in the Taiwanese hypermarket industry. Formerly a positive relationship between store image and store loyalty has been established by Mazursky and Jacoby (1986); Osman (1993); Peter and Olson (1996) and Yen, Chan and Chaw (2007). Another study by Dullie (2012) revealed a significant relationship between store image and store loyalty existed for four image dimensions namely merchandise quality, perceived price, employee customer service and reputation among the Malaysian shoppers. Das (2014) designated

that store image found to have a positive influence on attitudinal loyalty and behavioral loyalty among the Indian shoppers of Kolkata.

Most prior studies presented that there is a direct relationship existed between store image and store loyalty. Gondasamy (2006) investigated that store image has a direct relationship with store loyalty among the Malaysian super market shoppers. Similar conclusions are drawn by Sirgy and Coskun (1985). Various attributes of store image have a direct link on store preferences and patronage (Martineau, 1958; Lindquist, 1974; Bearden, 1977; Koo, 2003). The literature evidenced that store image (attribute) investigation has given some empirical validation to create store loyalty (Bloemer and de Ruyter, 1998; Knox and Denison, 2000; Koo, 2003; Sawmong and Omar, 2004). Imran, Ghani, and Rehman (2013) established the there is a strong relationship between store image and store loyalty which were previously supported by many Asian researchers. However, Shahroudi & Mohammadi (2012) established a low direct influence of store image on customer loyalty among the Iranian shoppers.

Surprisingly, current research outcome has voided the results of Choi (2013) that store image components, specifically the variety of products, product quality, guarantees, employee services and physical environment of store have no influence on loyalty in the Korean grocery retailing stores. Nonetheless the current study supports the findings of Perumal (2005) who confirmed that a significant and positive correlation between store image attributes and store loyalty behavior of Malaysian shoppers. Similar conclusions were drawn by Wisnalmawati at el (2014) in the context of the Indonesian retail market.

In the European context, a number of studies have established that store image and store loyalty are significantly connected. Miranda et al (2005) reported that store image affects store loyalty of grocery stores in Australian retailing. Park (2009) reported that store image significantly affects the repurchase intention for online shopping in USA. Unexpectedly, this study has rejected the findings of Bloemer and Ruyter (1998) who found no direct influence of store image on store loyalty of major department stores in a Swiss city. This study has successfully discarded the outcomes of Beneke (2013) that no direct significant relationship exists between store image and loyalty in the South African retail marketplace. Therefore, the concept of store image has different consequences on retail loyalty under different retail contexts.

The direct influence of store image on store loyalty in this study is a clear indication that people are devoted towards the supermarkets which are reliable for its overall image. In this study, store image is composed of sales personnel, store location, store environment, product attributes and price aspects that are essentially having significant impacts on their shopping and patronage behavior. This is justified that the higher image of the supermarket generates loyal behavior of customers and vice versa. Therefore, a unique image encourages the Bangladeshi consumers to repurchase from the same store which is strategizing on store loyalty to gain a sustainable competitive edge. The direct and significant relationship between store image and store loyalty designates that the current supermarket image is creating a favorable perception in the shoppers' mind that have a positive impact on consumers' store loyal behavior. Therefore, in order to ensure the shoppers' loyal behavior creating a positive store image perception is a necessity to continue the successful retail operation. Hence, store image is the antecedent to guarantee store loyalty among the Bangladeshi supermarket shoppers'.

8.3 H$_2$: There is a positive relationship exist between Store Image and Customer Satisfaction in Bangladesh retail market.

The PLS based statistical analysis in Table 7.12 (See Chapter Seven) of this study has confirmed that second hypothesis is accepted (t=25.785). This finding indicates that a positive relationship exists between store image and customer satisfaction in Bangladesh retail market and the influence of store image on customer satisfaction is significant. Similar findings were established by Bloemer and Ruyter (1998) where store image is found to have a well-built relationship with customer satisfaction in the Switzerland retailing context. Chang and Tu (2005) found that store image acts as an antecedent of satisfaction. Koo (2003) validated that there is a positive direct relationship between store image and store satisfaction and increase in customer satisfaction increases repeat purchase behavior and store loyalty among the Korean shoppers. Empirical evidence established the relationship by Grah and Tominc (2015) has identified a positive relationship between store image and store satisfaction in the Slovenian market previously supported by Andreassen and Lindestad (1998). Therefore, more positive store image creates more customer satisfaction. Bloemer and Odekerken-Schröder (2002) suggested that positive store image is related to a higher level of satisfaction. Therefore,

considering the store image attribute consumers shop from the stores where they can maximize their satisfaction.

Interestingly, the current research voided the results of Lee, Smith and Kim (2014) on Korean drug stores where it was found that the image of the store was not related to customer satisfaction. The current study supports the findings of Javanmard and Hoseini (2013) who discovered that positive image of the store is found to have a positive relationship with customers' satisfaction of the Shahrvand chain super market in Tehran. Stan (2015) established that store image has a strong impact on customer satisfaction and in order to retain the customers the store managers need to pay particular concentration on store image to develop and implement their marketing strategy. A more recent study by Javanmard (2016) confirmed that positive store image has a positive relationship with customers' satisfaction in the Tehran retail market. Another study by Guduk (2016) revealed that for traditional supermarkets in the Netherlands store image is found to increase the store satisfaction for loyal consumers. This was previously confirmed in studies by Ingene, 1984; May, 1989; Alves and Raposo, 2007; Beneke at el, 2011; Azoury, Daou and Khoury, 2013.

The results of the current study validated that store image of the supermarkets significantly influence the Bangladeshi shoppers' satisfaction. As the supermarket culture is comparatively new in contrast to the other developed countries of the world therefore, image of the store plays a major role to make the customers satisfied. It is pertinent to mention that these stores are successfully operating in the urban cites of Bangladesh by providing customers a hassle-free, comfortable atmosphere to purchase the daily necessities (Shamsher and Hossain, 2012). In a developing country like Bangladesh superstores are gradually getting popular as the shoppers satisfaction has shifted towards convenience, comfortable shopping environment, available product and price options which are facilitating the shoppers to form an image about the store to enhance their satisfaction level. Besides, the effects of globalization, substantial increase of middle class consumers, increasing number of women working outside home, dual careers, rising per capita income, and fascination towards foreign and imported products has changed the satisfaction level of Bangladeshi shoppers. Now-a-days people are becoming busy with their job, study, business and so on. As a result, the time conscious Bangladeshi shoppers' satisfaction level with products, services and overall shopping environment are

largely created by the image of the store. Moreover, the rapidly changing retail environment of the Bangladeshi supermarkets are highly cognizant regarding creating favorable store image to facilitate customer satisfaction in order to survive in the competitive retail arena.

The paradigm shift of the country's retailing practices and the changing socio economic development of Bangladesh is significantly attracting the upper and upper middle class shoppers towards supermarket shopping where satisfaction level is highly influenced by the image of the store. Shopping in Bangladesh has become an enjoyment where satisfied customers feel the pleasure of shopping through clean, well-structured and adequate physical environment to enjoy a nuisance free shopping experience (Islam et al, 2016). Customers are satisfied when the store is neat and pleasant and when they feel that the store understands their needs. Therefore, it can be indicated that the Bangladeshi shopping practice becomes delighted and shoppers' emotion are enhanced by the store image attributes like pleasant store atmosphere, appealing displays, perceived service quality (Akbar, 2013), store convenience (Shamsher, 2014), and product quality (Kashem and Islam 2012; Rana, Osman and Islam, 2014). From the psychological aspect of store image customers who are satisfied with the service of the retail store are more likely to purchase with that store again as intangible pleasure of feelings play a strong role in decisions to purchase intangible services (Szymanski and Henard, 2001). Therefore, store image can be deemed to proceed as an ancestor of customer satisfaction in Bangladesh retail market.

8.4 H$_3$: There is a positive relationship between Customer Satisfaction and Store Loyalty in Bangladeshi retail market.

The PLS based statistical analysis in Table 7.12 (See Chapter Seven) of this study has demonstrated a strong support for this hypothesis (t=23.971). This finding indicates that the influence of customer satisfaction on store loyalty is significant. The results of the study validated that customer satisfaction of the supermarkets directly and significantly influence the store loyalty of Bangladeshi shoppers'. This result indicates that without being satisfied shoppers of Bangladesh are reluctant to become loyal to the supermarket. The results highlight that the shoppers' delightedness with the shop creates an emotional attachment towards the supermarket for which they visit the store repeatedly that enhances their store loyal behavior. In other words, when the Bangladeshi shoppers get

superior customer value with product and service excellence they are dedicated to become loyal with the store. Additionally super market shopping gives the pleasure of expediency and worriless time saving purchase options that make the Bangladeshi customers satisfied by stimulating store patronage and revisiting intention. This indicates that the positive and delighted customer experience resulted in devoted shopping behavior that boosts up the store loyalty among the Bangladeshi supermarket shoppers'.

The positive explanation behind this finding is that the customers of supermarkets in Bangladesh do have concerns regarding the feeling of satisfaction for being loyal towards the store. At present the numbers of supermarkets are rising rapidly in the country. Additionally, supermarkets still have to compete with the untidy traditional market or kacha bazaar. Therefore, customer satisfaction is a precondition to retain the current retail market. It is relevant to mention that in recent timse the retail customers of Bangladesh have a strong preference for branded foreign products rather than local product and has the growing fondness for convenience groceries like instant foodstuff. The local supermarkets are providing such options to the shoppers. Additionally, shopping in Bangladeshi supermarkets is now considered as a way for fun, enjoyment and excitement rather than necessity. It has now become an experience of pleasure, entertainment (Cullen, 1991) and tension releaser (Sinha, 2003) as people are exposed to a large volume of brands under a single roof where preferences are valued and treated with warmth and expertise (Hossain and Shamsher, 2011). These mixed pleasures are creating a feeling of accomplishment by deriving maximum value with convenience and variety that tended towards a feeling of recreation (Bellenger and Korgaonkar, 1980) which transpires the loyal behavior among shoppers.

The result of this finding is supported by numerous researchers (Bloemer *et al.*, 1998; Beneke, Adams, and Solomons, 2011) who validated that satisfaction is found to have a direct effect on loyalty. Ryu and Han (2010) for the upscale restaurants in the contest of Korean restaurant industry confirmed that the satisfaction of the consumers were found to be positively influenced by customer loyalty. Beneke, Adams, and Solomons (2011) showed positive and direct statistically significant relationships between, satisfaction and loyalty in the South African retail market. Ahmed (2012) concluded that shoppers' satisfaction is found to have significant impact on loyalty and positive word of mouth (WOM) in Saudi shopping mall shoppers'.

Interestingly, the results of this study voided the outcome of Miranda, Konya and Havrila (2005) who revealed that customer satisfaction with a particular store was not found to have significant influence on customers continued loyalty to that store. Nonetheless, this result is consistent with the outcomes of Huy, Olsen and Tri Duong (2006); Wong, Tong and Wong (2014); Nazari, Hosseini and Kalejahi (2014); and Rahman, Jalil and Abdullah-Al-Mamun (2014) who revealed that customer satisfaction has a positive direct effect on customer loyalty. Surprisingly, the validation of Koo (2003) has been rejected by this study which found negative relationship between satisfaction and store revisiting behavior in the Korean retail market. Seemingly, the conclusion of Agyapong (2013) has been successfully canceled by this research outcome where an inverse relationship was established between customer satisfaction and customer loyalty in the Ghanaian Telecom Industry. Therefore it can be concluded that customer satisfaction is the antecedent of shoppers' loyalty in the Bangladeshi retail market and satisfaction and loyalty is strongly interconnected with each other in the retail arena of Bangladesh.

8.5 H_4: Customer satisfaction acts as a mediator between the link of Store Image and Store Loyalty in Bangladesh retail market

The PLS based statistical analysis in Table 7.13 and Figure 7.2 (See Chapter Seven) of this study has demonstrated a strong support for this hypothesis (t= 6.1408). This finding indicates that store image has an indirect significant relationship on store loyalty through customer satisfaction. In the first hypothesis the study indicated that store image has a direct influence on store loyalty. However when customer satisfaction is included in the model the influence of store image on loyalty becomes indirect though the mediating effect of customer satisfaction.

Similar findings were drawn by the researchers in the Asian context where Dullie (2012) among the Malaysian shoppers revealed that overall customer satisfaction was a significant mediator between store image and store loyalty. However, by espousing the research model from Bloemer and Ruyter (1998), Gondasamy (2006) investigated the store image, store satisfaction and store loyalty relationship in the Malaysian retail industry where store image is revealed to have an indirect relationship with store loyalty via the interceding role of store satisfaction. Empirical results by Xu-hui and Jian (2010) confirmed that store image via customer satisfaction has an indirect effect on customer

loyalty in the Chinese retail enterprises. Lee, Lee and Lee (2015) studied the effects of pharmacy store image on consumer satisfaction and customer loyalty whilst purchasing over-the-counter drugs in South Korean market. The results confirmed that store image has positive influence on customer loyalty through the mediated effect of customer satisfaction. In another study, Sondoh, Tanakinjal and Yapp (2012) examine the relationships between hotel image, customer satisfaction and loyalty of selected hotels in Labuan and confirmed that customer satisfaction does intervene the relationship between hotel image attributes and customer loyalty. Interestingly, Shahroudi and Mohammadi (2012) in the Iranian department store context explored the effects of customer satisfaction and store image of customer store loyalty. Surprisingly the direct impact of store image on loyalty was low, however its indirect impact on loyalty through considering customer satisfaction is found to have a medium impact. Chang and Tu (2005) validated that in the hypermarket industry of Taiwan customer satisfaction functioned as an inter medium between store image and customer loyalty.

In the European context Bloemer and Ruyter (1998) confirmed that store satisfaction is found to act as a mediator between store image and store loyalty in the Switzerland retail industry. Another study by Guduk (2016) revealed that store image has an indirect effect on store loyalty through store satisfaction among the shoppers of traditional supermarket in the Netherlands. In the South African context, Beneke at el (2011) validated that satisfaction fully mediates the relationship between store image and loyalty among grocery shoppers. Similar observations are established by Beneke (2013) by indicating that satisfaction fully mediates the relationship between store image and loyalty in the same contextual background. However, Abrudan, Plaias and Dabija (2015) established that satisfaction mediates the relationship between the factors that make up the image of shopping centers and loyalty.

In this current study store image is found to have an indirect effect on Bangladeshi shoppers' loyalty through the mediating role of customer satisfaction. This indicate that image of the super market is not the single motivation that makes the customers loyal towards the store. Along with the store image it is the shoppers' combined drive of congenial satisfying inner feeling that can influence shoppers' loyalty. Akbar (2014) examined the important antecedents of Bangladeshi Retail Shoppers' patronage intention where shoppers satisfaction act as a mediating variable evidenced as the most influential

impact on Shoppers' Patronage (Akbar, 2013). This supports the significance of customer satisfaction as a mediated variable in Bangladesh retail environment. However, in this study customer satisfaction found to act as a partial mediator which reproduces the unavoidability of the concept of store image.

It is important to state that the customers visiting the supermarkets are still in the evaluation phase as this trendy and modern shopping culture is relatively new in Bangladesh, for which store image is not the only dictated factor to predict store loyalty. Moreover everyone is not purchasing from the super shop as the other traditional market is in addition available as a shopping preference which justifies their less concerned attitude towards image to enhance loyalty. It is quite natural in Bangladesh that shoppers became loyal when they establish need and expectation fulfillment through the satisfactory purchase behaviors. However, in this study, the indirect influence of store image on store loyalty indicate that customer satisfaction is revealed as a partial intervening variable which dictate the undisputed importance of store image in the shoppers' mind. It is relatable to cite that if customer satisfaction would reveal as a full mediator in that regard the position of store image was completely inconsequential and negligible to develop store loyalty in Bangladesh retail market.

8.6 $H_{5:}$: There is a positive relationship between Store Image and Trust in the retail market of Bangladesh

In the proposed model, this thesis hypothesized that a relationship exists between store image and trust. The result in Table 7.12 (see Chapter Seven) of the thesis confirms this hypothesis as from the table it can be shown that a significant relationship has been established between store image and trust in the Bangladesh retail arena. This indicates that store image is a significant factor to create trust in the Bangladeshi shoppers' mind. Therefore, if the image of the store is good, customers will have trust in that store. To create a trusting environment for the store, the Bangladeshi supermarkets must ensure an eye catching image in the shoppers' mind which will create a positive perception about the store for shopping intentions.

In a third world country like Bangladesh supermarkets are currently in the expansion stage and shoppers are starting to enjoy this retail revolution. But when the question of trusting the store transpires, customers are concerned about its image. This is because the

supermarket concept is comparatively new in this country. Therefore, for gaining trust in the shoppers' mind the retailers need to develop an exceptional and distinctive image. For example, in the Bangladeshi retail perspective despite having low price options in the retail outlets of Shwapno customers are shopping form the high price outlets of Agora which reflects Agora's favorable image compared to the less favorable image of Shwapno. Additionally, due to the low cost and economic shopping options of traditional markets compared to the pricey and classy supermarkets, shoppers are still trusting these well-equipped, modern, exclusive stores by holding good perception about these shops.

The results are consistent with Beneke at el (2011) who validated a statistically significant relationship between store image and trust in the South African supermarket industry. The outcomes are also supported by the studies of Bennetta et al. (2005) and Besra, Kartini, and Hasan (2015) who emphasized the importance of store image in building trust in a particular store (Hoq, Sultana, and Amin, 2010). This study validates that store image of the supermarket is influential to build trust in the shoppers' mind for a long-term relationship with the store. Therefore, when the retail customers of Bangladesh perceive positive opinion about the store they will tend to be committed to purchase form that store, will have a preference for that store even if there are similar stores offering the same products or services for different prices. The image of the store can enable the customers to differentiate its product in highly competitive markets and can become the ultimate factor in deciding for the customers to be committed with the store by trusting one store over another. This indicates that when the Bangladeshi supermarkets are able to improve its image it will increase the level of trust in the consumers mind. Hence, store image can be considered as an antecedent of trust in Bangladesh retail market since without having an inimitable image shoppers' won't perceive the store as reliable and trustworthy for their shopping preferences.

8.7 H_6: There is a positive relationship between Store Loyalty and Trust in the retail market of Bangladesh

In the proposed model, this thesis hypothesized that a relationship exists between store loyalty and trust. The result in Table 7.12 (see Chapter Seven) of the thesis confirms this hypothesis as from the table it will be revealed that a significant relationship is confirmed between store loyalty and trust in the Bangladeshi supermarket industry. This designates that when the Bangladeshi customers are loyal towards a store they essentially have

unquestionable trust in that store. In this case, from the retailing perspective the author considers trust as a promise between the shopkeeper and the customer that the store will fulfill its customer's need and desires according to their expectations. Hence, when the store accomplishes customers' hopes and faiths according to its promise, in return a trust in the store is created in the customers' mind which is beneficial for the store in making loyal customers. Therefore, store loyalty as the result of store trust or promises that build the highly valued connections with consumers

Additionally it is mentionable that, in a third world country like Bangladesh, shopping from a luxurious supermarket is usually considered as the symbol of status and shoppers who aretrusting this new trendy shopping traditions are enhanced to become loyal customers. In the present retail scenario customers are trusting and enjoying the prestigious buying experience of these supermarkets with products and brands of high price and high quality. Therefore, in the Bangladesh supermarket context, the significant relationship between trust and loyalty indicates that when the customers are having trust in the store, it is actually promising its customers to give them status in the society by presenting a distinguished shopping experience among the other shopping alternatives for which they became loyal towards the store.

This result is similar to the studies conducted by Lim et al. (1997); Garbarino and Johnson (1999); and Chaudhuri and Holbrook (2001) who highlighted the implication of building trust to enrich customer loyalty. The significant relationship between store loyalty and trust in this study indicates that when customers trust a particular supermarket they became loyal and committed to the store and continue to buy from the same shop. This research outcome is also supported by the findings of Ribbink et al. (2004), Akbar and Noorjahan (2009), Islam (2009) and Chen et al. (2010), Ouyang (2010) which highlight that loyalty will happen if the costumer has high trust on the store.

However, Beneke at el (2011) showed that no direct statistically significant relationship exists between trust and loyalty which has been voided by the results of this study. However, this study has successfully discarded the finding of Beneke (2013) where no direct statistically significant relationship exists between trust and loyalty in the similar contextual framework. Akbar and Parvez (2009) revealed that trust is found to be significantly related to customer loyalty in a major private telecommunication company

operating in Bangladesh. Nonetheless, this result rejected the findings of Choi (2013) who showed no effect of trust on loyalty in the Korean grocery retailing stores.

8.8 H7: **There is a positive relationship between Customer Satisfaction and Trust in the retail market of Bangladesh**

The 7th hypothesis of the proposed model indicated that a relationship exists between customer satisfaction and trust. The result in Table 7.12 (see Chapter Seven) of the thesis rejected this hypothesis as from the table it can be shown that an insignificant relationship exist between customer satisfaction and trust in the Bangladesh retail arena. This is a surprising result, as most of the studies have revealed that significant relationship exists between customer satisfaction and trust. As many supermarkets are currently operating in Bangladesh with very competitive prices and services, Bangladeshi customers have a natural tendency of choosing the store which provides trustworthy services without any unfair practices. Additionally, the pleasurable shopping atmosphere and feeling of enjoyment that the shoppers are getting by shopping from the newly emerged supermarkets are not sufficient enough to make them trustworthy towards the store. This is probably due to the fact that most of the consumers are facing unfair practices, cheating, dishonesty, unethical behavior etc. in the national context. Moreover, consumer rights are being violated in some cases through price hiking, food adulteration, artificial crisis, substandard product etc (Aslam and Huq, 2016). Thus only the customers' pleasurable feeling of satisfaction is rarely able to create trust towards the store.

The results voided the results of (Grewal et al. 1999, Ratnasingham 1998a; Beneke et al 2011) who validated that trust influences satisfaction directly and the results (Dwyer et al. 1987; Bloemer and Oderkerken-Schroeder, 2002; Gul, 2014) which found a positive indirect relationship between trust and satisfaction. Nonetheless, this study rejected the consequences of Geyskens et al (1999) who suggested customer satisfaction as an antecedent of trust. However this verdict is supported by Sumadi and Soliha (2015) who validated that an insignificant relationship exists between customer satisfaction and trust in the banking industry. Interestingly, in the Bangladesh retail context Akbar, Salahuddin and Shahriar () draw a similar conclusion that trust was not found to have a statistically significant relationship with customer satisfaction. Therefore, it can be established that contextual differences is another justified reason for this insignificant relationship

between customer satisfaction and trust as in the retail paradigm similar observations have been previously established by Akbar, Salahuddin and Shahriar (2013).

8.9 H$_8$: Trust acts as a mediator between the link of Store Image and Store loyalty in Bangladesh retail market

In the proposed model, the last hypothesis was developed to confirm the mediating role of trust between store image and customer loyalty. The result in Table 7.14 and Figure 7.3 (see Chapter Seven) of the thesis validates this hypothesis as from the table it can be observed that trust is found as a partial mediator between store image and customer loyalty in Bangladesh supermarket industry. This indicates that the previously established direct significant relationship between store image and customer loyalty became indirect with the presence of trust as a mediating variable. This is completely a new outcome as in the preceding literature no studies were found to establish the link between store image and customer loyalty.

This indicates that store image single-handedly cannot create loyalty in the retail environment of Bangladesh. To make the shoppers loyal towards the supermarket the retailer needs to concentrate on trust equivalently with store image. This reflects that the segment of customers who are purchasing form the supermarket are not merely image conscious but equally need to be trustworthy towards the store in order to became loyal. This might be due to the fact that as the supermarket concept of retail practice is comparatively new in Bangladesh therefore, customers are not loyal towards the store exclusively for its eye catching image. Additionally the retail transaction in the Bangladesh is full of unfair practices, cheating, misleading advertisement (Huq, Nekmahmud and Aktar, 2016); using formalin, textile colours, artificial sweeteners, fruit colouring, melamine, (Hossain, 2014); occasional price hike during Ramadan, Eid-ul-Fitr festivals (Aslam and Huq, 2016) and the like. Hence trusting the store matters for the Bangladeshi shoppers' to enhance their store loyal behavior. Regarding the intervening role of trust similar conclusions were drawn by Akbar and Hossain (2005) who revealed that trust acts as a mediator between corporate image and customer loyalty in the telecommunication service provider in Bangladesh. This study is also supported by Liu and Liu (2015) where brand trust acts as a mediator between store image and brand loyalty in the drug retailing industry.

8 .10 Chapter Summary

This thesis developed and empirically tested a model that leads to a better understanding of the relationships between store image and Bangladeshi shoppers store loyal behavior in the supermarket industry. In order to answer the research objectives, this model incorporates the relationships between store image, customer satisfaction, trust, and store loyalty. Furthermore, it examines the influence of store image on customer satisfaction, trust and store loyalty, and finally, the mediating influence of customer satisfaction and trust on store loyalty. As discussed in Chapter Two, the underlying constructs used to examine the proposed theoretical model were conceptualized following a literature review. Reliable and valid measures were used to measure these constructs, and were developed based on this literature (see Section 7.8 in Chapter Seven). The results of this thesis largely support the hypothesized relationships proposed in the theoretical model. In particular, the results suggest that store image and store loyalty are directly and significantly related. In addition, it has been found that the constructs of customer satisfaction and trust are an important determinant of store loyalty. These results demonstrate that store image is not only necessary for the retailers to develop a favorable image in the shoppers' mind, but also essentially significant for increasing satisfaction, trust and loyal behavior of the retail customers in Bangladesh. In the next section (Chapter Nine) of the thesis a case study has been conducted on the leading super market Agora which facilitates a better representing the results.

CHAPTER 9
A CASE STUDY ON AGORA

9.0 Preface

This chapter presents a case on the leading supermarket Agora established in Bangladesh in 2001. This case has been conducted to verify the general findings of the study. The objective of this chapter is to present the real scenario of the supermarket Agora. The first section provides an introduction (9.1) of Agora supermarket and the justification of its establishment. In the second section the profile (9.2) of the five customers are given with whom the case has been conducted. In the third section the findings of the case study (9.3) has been presented on which the five customer cases are analyzed to comprehend the actual situation regarding customer perception of store image, customer satisfaction, trust and store loyalty. The final section depicts the chapter summary (9.4).

9.1 Introduction on Agora

The Bangladesh retail industry witnessed a rapid growth in the last 17 years when in 2001 Rahimafroz, the operating company of Agora, started its retailing trade in Dhaka. In the era before 2001 the retail trade was dominantly controlled by thousands of small retailers in the traditional stores or bazaars enduring no attention from business enterprises where shoppers solely had to depend on these unorganized wet markets to buy their essentials (Shamsher and Hossain, 2011). Currently, two percent of the Bangladeshi consumers prefer shopping from the supermarkets while in neighboring India, five percent shoppers go to supermarkets. The highest 18 percent of the consumers in the Maldives and 14 percent in Sri Lanka go to supermarkets for shopping (BOSA, 2012).

The promoter of the Agora project, Rahimafroz, is one of the most respected companies in the Bangladesh manufacturing and marketing stored powered systems for the automotive industry. The retail chain store started their retailing trade under the brand name of Agora in Dhanmondi in January 2001. Since its inception in the Dhanmondi branch, customer expected response and the actual number of daily shoppers were double than predicted. Overall revenues were higher than had been planned for, which required the management of Agora to maintain excellent customer service, adequate checkout counters, trained sales staff, and significant promotional activities. Agora's second branch

opened in Gulshan one and a half years after the Dhanmondi store, in June 2002 and the third one opened in Moghbazaar in April 2005. However, the Dhanmondi customers, drawn from a more middle class background, shopped for food and groceries themselves whilst the Gulshan shoppers were more dependent on their servants and drivers to do their shopping.

9.1.1 Justification of Agora's establishment

The Bangladesh retail market has been changed with the inception of a standard and disciplined practice of supermarkets in the urban parts of the country. Compared to the developed countries the retailing industry in Bangladesh is fragmented and undeveloped which has received a breakthrough with the massive expansion of the supermarket culture. From a socioeconomic perspective the Bangladeshi consumers are exposed to outside brands which are creating preference towards the supermarket culture. Besides this, the unwilling attitude towards the practice of bargaining method in the unsophisticated unhygienic wet markets has increasingly converted the urban shopping practice towards convenience and comfort where shopping form supermarkets are believed to be an emerging socialization function and a matter of social status.

Rapid urbanization, increase in per capita income of the "middle class" segment, demographical shift with the increasing employment opportunity of women, preferences for "westernization" of lifestyles, particularly among the younger people, growing use of credit cards, changes in family structure with the emergent proportion of nuclear families etc. has intensely changed the shopping behavior of Bangladeshi consumers. This change took place when the very first supermarket Agora started their retail trade in Bangladesh in 2001, founded by Rahimafrooz Superstore Limited.

9.1.2 Target segment of Agora

Since commencement, Agora's target market are the wealthy middle-class and higher-middle cass who work in multinationals or have access to remittances, own real estate or garment factories, as well as wealthy foreigners and the like. The other reason behind choosing the middle and higher-middle class is that they are usually the more educated among all the other classes, in terms of taste, quality and preferences. As Agora's aim is to encourage large sales turnover, their focus is on those income groups who can afford to buy in large quantities. However, working parents are one of the important segments

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of this retail store who nowadays usually don't have time to go to different shops and stores for their daily needs. They would prefer a place where they could conveniently do their shopping in a congenial environment. Therefore, Agora emphasizes on convenience to bring the working class into the store.

9.1.3 *Marketing Strategy of Agora*

Agora, being a retail service store, does not sell its own products. So its marketing strategy relies heavily upon the products that the store keeps for the prospective customers, the price at which they provide those products and the manner in which the products reach the customers at the store. Their aim is to offer an extensive selection of brands and materials providing choice of different sizes at different prices. The marketing strategy employed by the supermarket is discussed below.

9.1.3.1 *Products of Agora*

Agora supermarkets are currently focusing on food retailing ranging from a wide variety of fresh vegetables, fruits, meat and fish to grocery, bakery, dairy, personal and household products. Agora provides its customers with guaranteed quality and freshness. It carries more than 30000 varieties of products and has plans to expand its product portfolio to other ranges of consumer products in the coming years. The products are procured under the direct supervision of its officials who maintain strict procurement and marketing standards. Expired date products are removed from the product display to ensure a level of quality of products for the shoppers.

The following table highlights the list of products available in Agora:

SL	Product Category	Items
1	Perishables Products	Local fresh fruits and vegetable; local Frozen meat and dairy products; international brand in the frozen meat and fish products, pizzas, cheese butter and other meat, fish or daily goods; Canned and bottled items like fruits and fruit juice; soft drinks and snacks; coffee, tea, milk, cereals, and diverse chocolate items
2	Non-Perishables Products	Personal hygiene products and household utensils; Both local and international brands of Household cleaners and insecticides, personal hygiene products including Soaps, Shampoos, Dishwashing liquids and Detergents; Utilities such as disposable knives, forks, spoons, aluminum, foils and wrappers; Cosmetics and deodorants
3	Pharmaceutical products	Regular medicines and usual drugs

Table: 9.1: List of products available in Agora

Source: Bangladesh Supermarket Owners Association (BOSA).

9.1.3.2 Pricing of Agora

In setting prices Agora follows a combination of cost based pricing, value based pricing and competitors' based prices. In case of most non-perishable products (such as soap, shaving cream, powder, shampoo etc.) they follow competitors' based price. And in case of perishable good they follow value based pricing. For the perishable items such as fresh fruits, vegetable, beef and fish, prices are reasonably higher than elsewhere.

9.1.3.3 Promotional mechanism of Agora

Agora constantly launches attractive promotions like Bazimat, Value Week or Super Value Offer or Dhanmondi Ring Offer. During Ramadan and during the celebration of national events like Bengali New Year, Eid and Puja festivals different types of discounts and sales promotional offers are available as well.

Generally, Agora advertises through newspapers and billboards in a very selective approach as it does not target the mass consumers but mostly those living in close proximity to the store. The logo "Agora"- in English points to the importance of the image factor, which is important to their promotional strategy of adequate car parking space for congestion free shopping Air-conditioning and child's play area and other amenities, are provided to increase the comfort of shopping. Usually 'The Daily Star', 'The Daily Jugantor' and 'Prothom Alo' are the newspapers where ads are given to reach the target markets more efficiently in comparison with electronic media. However, the most important and effective promotion of Agora has been possible through mouth-to-mouth communication of friends and relatives.

9.1.3.4 Distribution

Agora has chosen each location by an adequate and well off population base where there is a high level of pedestrian traffic. Agora tries to provide enough space for movement to the customers so they are encouraged to spend more time at the store. This is one of the most important distinguishing factors that the make the stores different from the local markets. The first branch of the supermarket which is at the Shimanto Square at Dhanmondi is one of the busiest and well-connected areas. A very unique feature of the Dhanmondi Branch is that it also has a kid's play area and television in a small room enough to accommodate a good number of small children. The second branch of the super

store at Gulshan is as well connected as the Dhanmondi branch. The third branch of super store has been opened at Mohgbazar. It is a more populated area. Adequate car-parking facility is also available in all the branches of Agora.

All branches have similar window displays and shop layouts. The products are on open display so that the members can select, examine, and compare the products. The interior and bright colors make the customers easier to select the products. Major retail chains in Bangladesh are Agora, Meena Bazar, Prince Bazar, Nandan, and Shwapno with the attractive features of hassle-free shopping, hygienic and clean shopping environment, quality products, fair price, right and wider product assortment, and superior store services (Munni, 2010). Rush of customers are experienced in the morning and evening.

9.1.3.5 Competitors of Agora

The main competitor of Agora, are the unorganized "Kacha Bazaars". However, in terms of competitive point of view Mina Bazaar, PQS, Nandan and Shwapno are running the battle in the retail industry. According to the BSOA (Bangladesh Supermarkets Owners' Association), currently there are 130 supermarkets in the country. However, the industry is largely dominated by three major players – Shwapno (59 Outlets), Agora (13 Outlets) and Meena Bazar (18 Outlets). In terms of distribution network, Swapno has entrenched itself as the market leader, whereas, Agora and Meena Bazar are viewed as market leaders in terms of quality and services, according to the Bangladesh Supermarket Owners Association (BOSA).

The following table highlights the number of supermarkets in Bangladesh:

SL Number	Name of Supermarket	Outlets
1	Shwapno Superstores	59
2	Agora (Rahimafrooz Superstores Ltd.)	13
3	Meena Bazar	18
4	Khulshi Mart	1
5	Grocer	2
6	Nandan Mega Shop	2
7	Others	31

Table 9.2 Number of Supermarkets in Bangladesh,

Source: Bangladesh Supermarket Owners Association (BOSA).

9.2 Profile of five Customer Cases

In this case study five customers' responses has been used. In the following table the profile of the respondents are presented. It can be shown that among the five case respondents, there are two males and rest of the three are females. Their age range is between 30 -50 and all of them are married. In terms of social status they belong to the middle, upper middle and upper class.

In the following table the profile of five customer cases are represented:

SL	Name	Age	Occupation	Education	Marital Status	Child	Earned Income	Housing	Social Status
1	Dr Halimul Basher	38 years	Medical Inspector & Private Practitioner	Post Graduation in Medical Science	Married	1 Son and 1 Daughter	50,000 & above	Stays in Flat	Upper Class
2	Shakawat Hossain Parvez -	30 years	Senior Principal Officer, United commercial bank Ltd	Graduate	Married	2 Son	40,000 & above	Stays in Flat	Middle Class
3	Monowara Begum	35 years	Assistant Professor, East Delta University	Graduate	Married	2 daughters	45,000 & above	Stays in Flat	Upper middle class
4	Dina Rashid	50 years	Housewife	BA (Hons) , MA	Married	2 daughters	Not applicable	Stays in Apartment	Upper class
5	Rownok Jahan	45 years	Associate Professor, Asian Women University	Phd	Married	2 Son	1,00,000 & Above	Stays in Apartment	Upper class

Table 9.3: Profile of the Case Respondents

Source: Field Survey

9.3 Findings of the Case Study

In this section the five customers' perception of Agora supermarket are presented to understand the genuine circumstances of supermarket perception about store image, customer satisfaction and store loyalty. After analyzing customers' direct responses a conclusion of the interviewer has been given.

9.3.1 Store Image

Respondent 1: Dr Halimul Basher

"Store image is the overall feeling about a store that creates the perceptions of the consumers".

"Agra has very supportive sales personnel. Their confident look and professional helpful behavior motivates me to shop there frequently".

Respondent 2: Shakawat Hossain Parvez

"Image of the store is the perception of consumers formed from past experiences that encourage their repeat purchasing behavior".

"Agora is pretty convenient for me to shop as its suitable location and huge parking facility I regularly shop form there after my work".

"I think that Agora has convenient and spacious area - it is easy to find products and I can easily shop without any additional problems".

Respondent 3: Monowara Begum

"A good combination of attributes products, services, brands, sales staff's behavior, convenient location, pricing policy and the surrounding store environment all together bring up the image in my mind".

"I like the bright colors inside the shop, they create warm atmosphere and it seems that everything here is comforting, welcoming and without any pressure. Everything is so neat and clean and it is even hard to find any junk on the floor".

"I noticed that Agora is so clean and very sparkling. I like this store's cleanliness and it satisfies me, I can spend more time in the store and I feel that I can trust this store".

Respondent 4: <u>Dina Rashid</u>

"People from the upper-middle and high class in the society who have the money to spend used to hold an image of the supermarket that essentially related with their feeling about the store and is expressed by patronizing their preferred store or by re-purchasing behavior".

"I really like the products that are so nicely displayed according to the size and quantity that I can find products easily according to different food sections and don't need to search for a long time which usually I need to do in the other stores".

"I especially like how all products are presented in Agora. Fruits available in this store provide a feeling of freshness, first class and it can be found in this store only as I regularly buy vegetables and fruits here, they are fresh and nice like in the market"

"This store has different products assortment and I like variety of products, some of them are totally different and never seen in other stores"

"I like the branded products, how they are presented and the variety because I haven't seen in other shops with such collection of imported products that actually distinguished this store from other. To be honest, I really like to buy these products, as these products are very eye-catching and colorful".

"One of the first impressions about Agora is it has an abundant collection of high quality"

Respondent 5: <u>Rownok Jahan</u>

"The favorable image towards the store is relates of having all kinds of quality products and pleasant atmosphere that gives a feeling of attachment to revisit the store again for future purchase decision".

"Price is high but you I can pay a bit more for better quality products. It is logical actually in a sense that I pay more but get better quality"

"Vat is included in every product at Agora. Still value added benefits are more important than the cost of paying the products".

Summary:

According to the respondents' perception, Image can be described as the overall look of a store and the series of mental pictures and feelings that it brings to mind about the store. During the group discussions the interviewer observed that all respondents have a positive feeling about the supermarkets present image which are actually built when they have visit a particular store.

9.3.2 Customer Satisfaction

Respondent 1: <u>Dr Halimul Basher</u>

"Purchase decision, purchase frequency, spending amount and how satisfied I am with the store are largely determined by the image of the store that necessarily enhances my satisfaction level". "I am satisfied when I receive a buying experience that I was expected prior to purchase. After the daylong work pressure when I visit the well decorated comfortable hassle free shopping environment of Agora it creates the feelings of happiness for me and ultimately make me loyal for buying the products from the same shop".

Respondent 2: <u>Shakawat Hossain Parvez</u>

"Customers are concerned about the quality of the store's merchandise, store's merchandise mix, ease of the shopping process, convenience of location, cleanliness of the store, appealing shopping experience, merchandise variety and pricing etc that are creating positive transactional satisfaction and every time I shop I am satisfied with the store's overall service for which I frequently shop from Agora".

Respondent 3: <u>Monowara Begum</u>

"Consumers hygienic foods at competitive prices, compared to those offered by retailers in the kitchen markets where commodities are sold mostly in unhygienic condition and hassle-free shopping environment is building the level of satisfaction with the store for which upper income segments are attracted towards the shop"

Respondent 4: <u>Dina Rashid</u>

"Agora has successfully able to attract the middle and fixed-income group for its favorable image perception about the availability of hygienic commodities, fresh vegetables, meat and fish are earning appreciation of the customers, gain customers's confidence in revisiting the store by making the consumers satisfied."

Respondent 5: <u>Rownok Jahan</u>

"Although Agora is charging high prices compared to the traditional shops but surprisingly it's the overall image of the market that is convincing the shoppers' satisfaction level for shopping in the comfortable shopping environment rather than in the

unsophisticated traditional shops. Price is not the ultimate factor when a customer is happy with the buying experience".

Summary

It was observed by the interviewer that respondents were satisfied with the store because they offered fun, fresh products and moreover a good atmosphere. Respondents mention that their shopping experience in the supermarket was thrilling and in a sense delighted and they felt wonderful because they feel satisfied with everything. By *everything* they meant personnel and the store in general, the easiness in shopping there and doubtless quality, thus reasoning their satisfaction towards the store.

9.3.3 Trust

Respondent 1: Dr Halimul Basher
"Usually I visit the Agora as I trust it most, I go to Agora to purchase goods and grab what I want. I believe that the product offers provided to me by the retailer, are genuine which I want to purchase."

Respondent 2: Shakawat Hossain Parvez
"I like shopping from Agora, as this store is known to me, and with whom I have good relations."

Respondent 3: Monowara Begum
"I like to shop from Agora in which I trust to avoid uncertainty. I chose Agora as it has a catchy window display, cleanliness, and trendy fashionable products and have reliable word of mouth in my social circle."

Respondent 4: Dina Rashid
"Shopping form Agora gives me a feeling of confidence for which I frequently visit the shop."

Respondent 5: Rownok Jahan
"I rely on Agora and confidently believe that this store gives me favorable shopping experience and a feeling of credibility toward the store".

Summary

Its highlighted that stores which have strong perception in the consumers mind are more likeable and trusted by the consumers and a sense of credibility make them for confident about purchasing from Agora. During the discussion respondents agreed that when the store able to build trust on the shoppers, eventually they become loyal and committed to that store for future purchase behavior.

9.3.4 Store Loyalty

Respondent 1: Dr Halimul Basher

"We as customers tend to choose the retail store whose store image is mostly related with our perceptions that have a strong influence on their purchasing and patronage future consumption behavior."

Respondent 2: Shakawat Hossain Parvez

"The bright light, excellent décor, clean floor, shelves of abundant product, huge parking facility, confident and polite sales staff, payment options through plastic money, fixed price all are creating my perception to form an image which necessarily making me satisfied and increasing my repeat visiting behavior".

Respondent 3: Monowara Begum

"Well…I often take my kids with me during the shopping at Agora. I always have a list with me for the groceries. My kids love the shopping environment there they love the imported cereals with toys in them. Yes, there were nuts for them. And it's fun for me too. So it's kind of our family activity".

Respondent 4: Dina Rashid

"I am loyal to the store because of supportive reasons like store personnel, location convenience, pleasurable shopping atmosphere, good product attributes, fixed price are enhancing positive experience and high quality of shopping there are the intentions to be loyal with Agora".

Respondent 5: <u>Rownok Jahan</u>

"Agora is an expensive supermarket and a place where I found everything I needed. It also meant convenience and high quality and it gives the satisfactory shopping experience which I am seeking for regardless of high product price.

"I perceive myself as a loyal customer as I am Satisfied with the service of Agora. A reason for this loyalty might be the image that the store able to create for the customers with the shopping experience in Agora".

Summary

During the conversation it was found that all the respondents are highly attached with the image of Agora which is the rationale for being loyal to the supermarket. Positive image and a clean facility of the shopping environment are the most influential elements for which shoppers frequently shop from Agora.

9.4 Chapter Summary

Through this case study it has been established that a favorable store image creates some sort of affection for the store by increasing the level of satisfaction, and, consequently, this creates loyalty towards the store. Therefore, store image of Agora is convincing the customers to revisit the supermarket for repetitively purchasing different products. Interestingly the image of the supermarket is creating a positive emotional state during the purchasing situation with the product or service. Alike, it's the image of the Agora that is creating happiness on customers' mind to make them satisfied and creating faith by ensuring store trust. The respondents agreed that store image is fulfilling customers' expectation though making them satisfied when they have shopping convenience and their expectations is met or exceeded over the lifetime of the product or service. At the same time store image is creating confidence for ensuring store trust. Hence, sometimes store image is constructing loyal behavior among the shoppers' and from time to time the image of the store is again enhancing customers' satisfaction level and molding the confidence level by creating store trust.

CHAPTER 10
SUMMARY AND CONCLUSION

10.0 Introduction

The dissertation investigated and conceptualized the relationship between store image and store loyalty in the supermarket retailing arena in Bangladesh. This study thoroughly examined the retailing literature, and attempted to develop and examine a model with the constructs used in this study. Additionally, an examination of different demographic characteristics and their relations with store loyalty has been examined to verify the important differences for store loyalty measurements. Empirical evidence was presented to support the findings. The results of this research have broad implications for both researchers and practitioners.

This chapter endeavors to highlight the conclusions about the capability and expediency of the study. The theoretical implications (10.3) and managerial implications (10.4) of the study outcomes along with recommendations for future research are discussed in section 10.5 of this chapter. Finally, the conclusions of the thesis are discussed in section 10.6. Prior to presenting the implications, the summary of the study (10.1) and findings of the study (10.2) are presented.

10.1 Summary of the Study

The retailing practice in Bangladesh is going through a paradigm shift due to the introduction of the newly established supermarkets for which organized retail is gaining tremendous importance in recent times. The study highlighted that more than last one and half decades ago the supermarket industry in Bangladesh started their journey by the inception of the pioneer super shop Agora with the aspiration for convenience and a cozy shopping atmosphere that creates a pleasing experience along with a favorable perception in the shoppers' mind. Today customers prefer newer service dimensions with unique shopping experiences for enjoying and relaxing rather than buying only for shopping necessities. With the changing behavioral phenomenon retailers are focusing on the lifestyle, preference and demands of consumers which are playing a vital role in the changing purchasing perceptions of the consumers' store loyal behavior.

As the present study has been conducted on the supermarkets of Bangladesh therefore data were collected from this industry only. Before conducting the final survey a pretesting has been comleted by the focus group interview to prepare the final questionnaire which was partially adapted and modified from previous studies by using the Likert Scale. A convenience sample of 534 shoppers were used for final data collection from the supermarkets of Dhaka and Chittagong as most of the supermarkets are established and situated in these two major cities.

This study aims to analyze and conceptualize the relationship between store image and store loyalty in the supermarket industry of Bangladesh. The objective of this research is to underline the influence of store image on customer satisfaction, trust and store loyalty regarding the changing consumers' impression and perception about shopping from a supermarket. Store image plays a significant role in influencing customer satisfaction and trust while on the other hand, customer satisfaction and trust affects the customers' store loyal behavior.

An initial second order hierarchical research model has been conducted for the study based on the eight major hypotheses derived from the conceptual framework. For the statistical analysis of the primary data and presentation of the findings, descriptive analysis was used initially for which frequencies, percentages and Z test were calculated. Partial Least Square (PLS) based Structural Equation Model (SEM) has been run to verify the relationships among the research constructs by testing the research hypotheses. Interestingly, for authenticating the resulting findings a case study (Chapter 8) has been conducted on the supermarket shoppers' of this dissertation
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10.2 Summary of the Findings

This dissertation focused on the retail sector, highlighting the importance of store image to build store loyalty. This research obtains survey based data from the Bangladeshi supermarket industry on consumer perceptions regarding store image, customer satisfaction, trust, store loyalty, and other aspects of consumer behavior including their demographics. In the past, it was established that store satisfaction acts as a mediator between store image and store loyalty (Bloemer and Ruyter, 1998). In line with the past research, the present study found significant indirect effect of store image on store loyalty through customer satisfaction. Store image increases customer satisfaction, which in turn

leads to more loyal shopping behavior. Additionally, this study validated the intervening role of trust between store image on store loyalty, which is a fresh finding of the study as in the preceding literature trust doesn't accommodate such mediating results. Store image has been measured in this study as a multi dimensional construct with significant and direct effects on store loyalty as well an indirect effect on store loyalty via customer satisfaction and trust. Therefore, store image is discovered as the antecedent for customer satisfaction, trust and store loyalty in Bangladesh supermarket industry.

10.3 Theoretical Implications

The researcher seeks to contribute to the academic literature by implementing theory about store image based on Martineau's (1958) explanation of tangible (functional) and intangible (psychological) store attributes. Further, while developing the store image dimensions for this study the author adapted and partially modified the image attributes from prior literature (Fisk, 1961; Kunkel and Berry, 1968; Lindquist, 1974; Doyle and Fenwick, 1974; Bearden, 1977; Greenberg *et al.,* 1983; Ghosh, 1990; Hasty and Reardon, 1997; Solgaard and Hansen, 2003; Theodoridis and Chatzipanagiotou, 2009; Silva and Giraldi, 2010; Biswal and Sreekumar, 2011; Kumar and Manjunath, 2012; Lin and Liao, 2012; Imran, Ghani, and Rehman, 2013). Therefore, a deeper theoretical understanding about how store image is formed and perceived has been addressed and integrated into the existing theory by the researcher.

Secondly, this dissertation concentrates on the perception of store image as a multi-dimensional hierarchical concept by developing the empirical model. This is the most significant theoretical contribution of this research that despite having the idea of store image found in the preceding literature as some permutation of scattered attributes the author has considered store image as a combination of five dimensions along with sub elements under each dimension. These dimensions are sales personnel, store location, store environment, product attributes and price aspects along with sub items. Store image being the oldest conception was previously conceptualized as a combination of single attributes like quality and variety of merchandise, sales staff, and store atmosphere (Berry, 1969); product, price, assortment, styling and location (Doyle and Fenwick, 1974); assortment, personnel, atmosphere, service, quality and price (James et al., 1976) and the like. Recent studies also draw similar conclusions about the attributes of store

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image (Verma and Madan, 2011; Biswal, Sreekumar and Panda, 2011; Virvilaite and Dailydiene, 2012; Imran, Ghani, and Rehman, 2013).

The third theoretical contribution of this research is the validation for the importance of store image in building store loyalty though extending the development of the composite empirical model that has been presented in Chapter Three (Figure 3.1). As mentioned earlier store image has not been considered as a hierarchical model in the literature. Additionally, the empirical model identified was examined through a robust methodological procedure for testing theoretical models (SEM) and validated across the supermarkets in Bangladesh. Thus, the model identified is plausible and not only strengthens but also extends the traditional conceptualization of the research constructs used in this study.

The last theoretical contribution is the conceptualization of store image in the contextual perspective of the Bangladesh supermarket industry will add significant value which will facilitate the compilation contribution to the development of knowledge and information for both academicians and researchers. As to the knowledge of the author, in Bangladesh no such contributory study has been carried out to examine the antecedents of shoppers' loyalty. Store image as the second order hierarchical reflective measurement model used in this research has been linked with the mediating role of customer satisfaction and trust to measure its influence on store loyalty which will make a significant academic contribution in terms of conceptualization of the research constructs and their interconnected importance in the retail literature.

10.4 Managerial Implications

From a managerial perspective, there are several important implications which can be derived from the findings of this research. The results of the study validated that store image has a statistically significant and direct influence on store loyalty in the Bangladesh supermarket industry. Additionally the image of the supermarkets validated an indirect effect on store loyalty via the partial mediation of customer satisfaction and trust in the retail arena of Bangladesh.

These findings revealed that retail managers need to focus on store image along with customer satisfaction and trust to develop the loyal behavior of Bangladeshi shoppers'.

To build up the image of the store, retail managers should focus on the image dimensions along with their sub-elements simultaneously by stressing that the store is better than other competitors. In order to satisfy the retail customers and create loyalty, retailers should provide a high level of consistent store image. Delivering a favorable store image is also important as a competitive positioning strategy for the Bangladeshi retailers as a way to differentiate themselves among the rivals in the market. Positive and encouraging store image is essentially important to build up customer satisfaction and store trust that can stimulate store loyalty.

From a strategic point of view store image is fundamentally imperative to develop retail policies and tactics for greater store loyal behavior. By linking store image to store loyalty, marketers can emphasize the store's strengths and minimize the weaknesses which are significantly related to the changing behavioral perception of the shoppers'. The image dimensions are in essence significant for the managerial perspective to develop the store's positioning stratagem in their respective target markets for survival in a competitive retail landscape. Therefore proper concerns should be taken rightfully regarding the dimensions of store image for ensuring an encouraging image of the supermarket. Retailers' positive concentration on store image is critical in the development of store trust. Bangladeshi consumers are having misleading shopping experiences everyday by deceptive marketing practices all over the country. Hence achieving trust in the consumers' mind is a necessity to make them loyal. Hence, retailers' should reach the consumers' trust which is one of the key determinants to reach loyal behavior of the customers. Consequently, the retail marketers should guarantee that the customers receive a better value compared to its entrants and thus can be capable to trust the store for its enduring purchase decisions. Retailers should pertinently focus on store image to accumulate a satisfactory feeling in the consumers' mind about the store so that they can express positively about their shopping experience and make repeat purchases from the same shop.

The study provides an imperative insinuation to the retail mangers by emphasizing the function of store image in constructing not merely store loyalty but the crucial considerations of image is substantially important for delivering customer satisfaction and trust in the retail sector. The perceived customer satisfaction and trusting perception about the store showed significant influence in strengthening store loyal behavior. Hence, it

becomes important for the retailers to understand the overall customer perceptions regarding store image. By establishing a favorable store image retail marketers can ensure customers revisiting intentions by enhancing store satisfaction and trust towards their preferred store.

This study in addition to its contribution to the marketing literature, has important implications for the retail companies in terms of adopting strategic marketing decisions by expanding the product portfolio and aggressively focusing on branding, sales promotion, product development, and innovation techniques to capture the untapped rural and semi urban markets of Bangladesh. The retail entrepreneurs must also take this opportunity for higher revenue by establishing their own distribution system which will provide home delivery to most of the customers. Moreover, different approaches like constructing play ground for children inside the market which will encourage housewives to shop more, over phone order, easy return policy, special discounts for the students, sitting arrangements for the elderly shoppers, and ensuring that the retail environment is designed for a place of social interaction intended for the mass people within the markets areas etc. will be highly encouraging and attracting a wider segment of the Bangladeshi shoppers towards the contemporary establishments of the supermarket arena.

10.5 Future Research Agenda

This study was exploratory in nature and more research is needed to delineate the formation of supermarket to discover more new retail formats from Bangladesh perspective. In light of the findings from this study, future research agenda for the present study are discussed below as follows:

The study was confined to only supermarkets though more shopping is done through the traditional retail stores and bazaars in Bangladesh. In view of this fact, the same study can be conducted on the traditional retail stores of the country in the future. Apart from that, a comparative analysis regarding the loyalty status of traditional retail stores and supermarkets can be kept in mind by the future researchers. Moreover, similar studies can be conducted in other industries of the country or in different contextual backgrounds from the retail business of Bangladesh.

Other variables like store choice, purchase intention, store commitment, service quality etc. could be incorporated with the insertion to observe different mediating and

moderating effect on the current study. Future researchers in conducting studies allied with store image should embrace more image dimensions like store reputation, sales efforts, store service, sales incentive programs, supporting facilities for better understanding of this comprehensive construct and its significance on customer satisfaction, store trust and store loyalty. Additionally, the behavioral aspects of the shoppers could have been widened with the inclusion of some other factors such as previous shopping experience, impulsive shopping behavior, word-of–mouth communication, impact of promotional offers, effects of loyalty programs and the like. Future researches should examine store image from both retailers' perspective and consumers' perspective for scrutinizing its changing nature from a longitudinal viewpoint.

Apart from store image and store loyalty, additional analysis revealed that significant differences in store loyalty exist between gender and occupation. Future researches might be undertaken to comprehend the significance of the differences with the demographic characteristics in relation towards shopping behaviors, motivations, satisfaction and trust level. Future studies should be attempted to investigate different categories of loyal customers' status for explorations of the changing dynamic perspective of store loyalty.

10.6 Chapter Summary

This chapter discussed the summary of the conclusions drawn from this study. The implications and insights that have been presented in this chapter can be valuable to both researchers and practitioners. Apart from this, future research directions are also considered by the researcher. The researcher confidently believes that, the results of this thesis will allow retailing professionals and academics to better understand the role of various store image dimensions to improve the store loyalty of the customers. The results of the study will also provide considerations for strategy formulation and better policy making by retail marketing managers as a way to develop the overall retail industry of Bangladesh.

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APPENDIX

Appendix A

Questionnaire

1. Gender ☐ Male ☐ Female

2. Age ☐ Below 30 years ☐ 30 years and above

3. Education ☐ Up to H.S.C ☐ Bachelor/ Honors & above

4. Occupation ☐ Service ☐ Business ☐ Student/Housewife

5. Income ☐ Below tk 50000 ☐ Above tk. 50000

6. Time of visiting the retail store ☐ Morning ☐ Evening

7. Visiting Frequency in the retail store ☐ Daily ☐ Weekly ☐ Monthly

8. Nature of purchase ☐ Cash ☐ Plastic Money (Debit/ Credit card)

9. Retail store location ☐ Dhaka ☐ Chittagong

10. Please indicate your level of agreement with the following statements that best describes your feelings toward the retail store. You can strongly agree, somewhat agree, somewhat disagree, or strongly disagree to these statements. If you are not sure whether to agree or disagree, you can tick in the middle. There is no right or wrong answer. The only interest is to know about your perception of the following statements. (**Note: 5= Strongly Agree; 4=Somewhat Agree; 3= Not Sure; 2= Somewhat Disagree; 1=Strongly Disagree).**

Statements	5	4	3	2	1
Construct 1 Store Image					
Store Image Dimension 1 Sales Personnel					
Sales personnel in this store have efficient knowledge to answer customers' questions.					
Sales personnel in this store has good communication skill					
Sales personnel in this store confidently handle customer complaints with individual attention.					
Sales personnel in this store are consistently courteous with customers					

Sales personnel in this store gives prompt service to customers					
Sales personnel in this store has professional look					
Sales personnel in this store are adequate in numbers					
Store Image Dimension 2 Store Location					
The store offers shopping convenience					
The store offers available parking facilities					
The store requires minimum travelling time to reach from home/office					
The store has available number of outlets					
The store has good visibility from the road side					
Store Image Dimension 3 Store Environment					
The store has neat & clean shopping environment					
The store has comfortable and pleasant shopping atmosphere					
The store offers hassle-free shopping experience					
The store has wide walking speciousness/ space					
The store has attractive layout/ interior					
The store has attractive ambience					
Store Image Dimension 4 Product Attributes					
The store has quality products					
The store has available number of new products					
The store has wide variety of products					
The store has organized display of products					
The store offers hygienic/fresh products					
The store offers branded products					
Store Image Dimension 5 Price Aspects					
The store has special discount offers					
The store has flexible payment facilities					

The store offers competitive /low price compared to other stores					
The store offers fair price to ensure value for money					
The store has adequate payment counter					
The store offers membership card facilities					
The store has smooth & quick billing facilities					
Construct 2 Customer satisfaction					
I am satisfied with the overall sales personnel of the store					
I am satisfied with the overall location convenience of the store					
I am satisfied with the overall store environment of the store					
I am satisfied with the overall product attributes of the store					
I am satisfied with the overall price aspects of the store					
Construct 3 Trust					
I trust this store					
The retailer of this store is trustworthy					
This store gives me a feeling of confidence for serving my need					
Construct 4 Store Loyalty					
I frequently/regularly buy form the store					
I will continue to buy from the store in future					
I recommend the store to others					