Relationships among Store Image and Store Loyalty in Slovenia

Miran Grah
PhD student at the Faculty of Economics and Business, University of Maribor, Slovenia
miran.grah@student.um.si

Polona Tominc
Faculty of Economics and Business, University of Maribor, Slovenia
polona.tominc@um.si

Abstract
Image has become one of the most important factors of stores’ survival and development. In this paper, a model of relationships among the multidimensional variables of store image, positive affect, satisfaction with the store, trust and commitment to the store is formed and tested with a sample of 209 customers in three stores in the Pomurje region of Slovenia. The important conclusion of the research is that several interrelations among store image, positive affect, satisfaction, trust and store commitment exist. The results also show significant gender differences in perceptions of store image. These results provide several important insights for managing supermarkets in the Slovenian market and are also important for future research.

Keywords: store, image, loyalty, satisfaction

1 Introduction
The world’s economy is rapidly becoming intensely service-oriented—a trend reflected in the vast number of marketing research projects (Carrillat, Jaramillo, & Mulki, 2007). The commercial sector also represents an important part of the economy in Slovenia. Statistical data show that the number of enterprises in the wholesale and retail trade sector (together with the repair of motor vehicles and motorcycles) increased from 23,662 in 2008 to 26,883 in 2013. Turnover in this sector is also increasing: Since the 15.8% drop in 2009 compared to 2008, turnover has been increasing, and in 2013 it represented 107.48% compared to 2009. In the retail trade sector itself the number of enterprises increased by 17.51% from 2008 to 2013, while the turnover increased by 14.17% in 2013 compared to 2008 (Statistical Office of Republic of Slovenia, 2015).

Dealing with a store’s information on a daily basis, whether consciously or unconsciously, helps us formulate an opinion of the store’s image. Store image also contributes to the positive or negative image of the company in society. The image has become a means of achieving economic value and today is one of the most important factors of stores’ survival as well as their further development.

Customer loyalty represents a competitive advantage of the store (Oliver, 1997; Thomas, 2013), and research results in the past have proved that loyalty is an...
outcome of the process based on the net of relationships among customers’ satisfaction, trust and commitment to the store; relationships among loyalty, store image and the positive effect of store satisfaction, store trust and store commitment have also been demonstrated (Bloemer & De Ruyter, 1998; Bloemer & Odekerken-Schröder, 2002; Koo, 2003; Macintosh & Lockshin, 1997; Oliver, 1997; Osman, 1993; Thomas, 2013).

However, it has remained unclear what the exact relationship between store image and store loyalty means in supermarkets. Furthermore, the store’s image impact on store loyalty has not yet been empirically investigated in the Slovenian market. Therefore, the main research question of this paper is as follows: Is it possible to determine the nature of relationships among multidimensional variables (i.e., store image, positive affect, satisfaction with the store, trust and commitment to the store) based on a sample of Slovenian supermarkets? The main objectives of the research are (i) to obtain multidimensional variables—namely, store image, positive affect, store satisfaction, trust and commitment to the store; (ii) to perform an analysis of interrelations among these multidimensional variables; (iii) to study some aspects of gender differences; and (iv) to provide some managerial implications. Therefore, in this study we take a closer look at the relationship among store image, positive affect, store satisfaction, store trust and store commitment in three stores (Mercator, Spar and Tus) in Slovenia in the Pomurje region.

This paper is structured as follows. In the next section, we provide a theoretical framework for relationships among store image, positive affect, store satisfaction, store trust and store commitment, followed by a description of the research design, with results and conclusions.

2 Literature Review

A loyal customer is a source of a competitive advantage through repeat purchase and positive word of mouth (Thomas, 2013). Thus, the ultimate goal of most traders is to have loyal customers. As Oliver (1997) pointed out, loyalty is an outcome based on customers’ satisfaction, trust and commitment to the store.

Numerous authors (Bloemer & de Ruyter, 1998; Bloemer & Odekerken-Schröder, 2002; Koo, 2003; Macintosh & Lockshin, 1997; Thomas, 2013) have closely examined the relationship between store image and store loyalty, but only Bloemer and Odekerken-Schröder (2002) examined the relationship between store image and store loyalty indirectly through the positive affect of store satisfaction, store trust and store commitment. Store image is also recognized as an important antecedent of store satisfaction and store loyalty (Bloemer & de Ruyter, 1998). Furthermore, Osman (1993) found some evidence that store loyalty may be related to store image.

This net of interrelations is, on the other hand, important in other aspects of the marketing field as well, such as customer–company identification and the relationship between the customer’s experience and customer’s loyalty (Brunner, Stücklin, & Opwis, 2008; Haumann, Quaiser, Wieseke, & Rese, 2014).

2.1 Store image

A number of definitions of store image can be found in the literature. Thang and Tan (2003) indicated that store image has been regarded as an important antecedent in retail studies of store preference. Martineau (1958) defined store image as the way in which the store is defined in the consumer’s mind, partly by its functional qualities and partly by an aura of psychological attributes. Similarly, Keaveney and Hunt (1992) and Newman and Cullen (2002) consider store image to be a combination of an individual's cognitive and emotional responses and stress that customers’ previous experience is very important for store image. Some authors (Bloemer & de Ruyter, 1998; Bloemer & Odekerken-Schröder, 2002) have found that store image is expressed as a function of the salient attributes of a particular store that are evaluated and weighted against each other. Therefore, Bloemer and de Ruyter (1998) defined store image as the complex system of a consumer’s perceptions of a store on different attributes. This definition is in line with Houston and Nevin’s (1981) definition. However, over the years different authors have distinguished different store attributes or characteristics that are part of the overall image towards the store (Bloemer & de Ruyter, 1998). Various authors have given different definitions of store image; a few established ones are mentioned in Table 1, where the main differences in definitions are also evident.

Extensive available literature identifies the elements of store image. For example, Lindquist (1974), in his study of store image, combined models from 19 studies to come up with nine different elements: service, clientele, merchandise, comfort, promotion, physical facilities, store atmosphere, institutional and post-transaction satisfaction. Doyle and Fenwick (1974) suggested only five elements: product, price, assortment, styling and location. Bearden (1997) conceptualized the shopping center image into seven different dimensions: price, quality of the merchandise, atmosphere, assortment, parking facilities, location and friendly personnel. Lewison (1997) provided a list of store image dimensions, service, price, including product, place and
promotion. Bloemer and de Ruyter (1998) adopted Ghosh’s (1990) view and considered store image to include the following elements: location, merchandise, store atmosphere, customer service, price, advertising, personal selling and sales incentive programs.

The elements of store image are therefore a combination of the functional and psychological attributes, and the interplay between the two creates the identity prism (Saraswat et al., 2010; Kapferer, 1986). Thus, definitions of store image have evolved over time and cover both the quality of services as well externally visible features of stores and products.

2.2 Positive affect

Affect is characterized in terms of two independent dimensions: positive and negative (Havlena & Holbrook, 1986; Westbrook, 1987). Clark and Isen (1982) argued that people strive to experience positive affect while avoiding negative affect. Some authors (Bloemer & Odekerken-Schröder, 2002; Watson & Tellegen, 1985) have defined positive affect as the extent to which an individual affirms a zest for life.

Positive affect contributes to satisfaction judgments (Westbrook, 1987). Moreover, Westbrook and Oliver (1991) revealed that the affective content of consumption experiences is strongly related to satisfaction. Furthermore, Evrard and Aurier (1994) found that satisfaction is a function of positive affect. In this light, Bloemer in Odekerken-Schröder (2002) considered positive affect to be a person-within-situation antecedent of satisfaction because the positive affect a person experiences is elicited by a particular store’s situation or environment. Therefore, we focus on positive affect in this paper.

2.3 Store satisfaction

Satisfaction has been considered a central concept in the marketing literature (Oliver, 1997). In addition, satisfaction has often been regarded as an antecedent of store loyalty (Bitner, 1990; Bloemer & Ruyter, 1998; Tse & Wilton, 1988). Different types of store satisfaction have been identified. The basis for the definition forms the disconfirmation paradigm (Oliver, 1980; Oliver & DeSarbo, 1988; Tse & Wilton, 1988). According to this paradigm, store satisfaction is believed to occur through a matching of expectations and perceived performance. However, dissatisfaction occurs when a customer’s expectations disconfirm the perceived store performance.

Many other definitions of satisfaction have been put forth in the literature. Store satisfaction is often defined as the outcome of the subjective evaluation that the chosen alternative meets or exceeds expectations (Bloemer & de Ruyter, 1998). Giese and Cote (2000) defined satisfaction as a summary response of varying intensity, with a time-specific point of determination and limited duration, directed towards focal aspects of product acquisition or consumption.

2.4 Store trust

The trust concept has become one of the key variables in discussions of marketing relationships. Dwyer, Schurr, and Oh (1987) stressed the need for more attention on the trust concept. Two definitions of trust often cited are those by Moorman, Zaltman, and Deshpande (1992) and Morgan and Hunt (1994). Moorman et al. (1992) defined trust as a willingness to rely on an exchange partner in whom one
has confidence. An important aspect of their definition is the concept of trust as a belief, feeling or expectation about an exchange partner which can be judged from the partner’s expertise, reliability and intentions (Cater, 2008). According to Morgan and Hunt (1994), trust is defined as one party’s confidence in an exchange partner’s reliability and integrity. Their definition is similar to the one proposed by Moorman et al. (1992) except that Morgan and Hunt left out willingness. Morgan and Hunt’s (1994) definition is also consistent with a number of other points of view in the marketing literature (Schurr & Ozanne, 1985; Swan & Nolan, 1985).

Furthermore, relationships based on trust are built on numerous positive exchanges. Previous cooperation and personal relationships are the foundation of mutual trust, in which the partners are willing to share key information. Thus, Bloemer and Odekerken-Schröder (2002) defined trust as a consumer’s confident belief in a retailer’s honesty towards the consumer, which is consistent with Morgan and Hunt’s (1994) definition.

2.5 Store commitment

In the marketing literature, store commitment has been described in many different ways. Dwyer et al. (1987) defined commitment as an implicit or explicit pledge of relational continuity between exchange partners. Moorman et al. (1992) similarly defined commitment as an enduring desire to maintain a valued relationship. Commitment is also considered a key construct in marketing relationships (Morgan & Hunt, 1994). According to Gruen (1995), the concept of commitment is similar to the concept of long-term orientation that comprises the desire and utility of a buyer to have a long-term relationship with a seller; authors have suggested that commitment implies a willingness to make short-term sacrifices to realize longer-term benefits.

3 Research Design

3.1 Hypothesis development and research model

Several authors (Bloemer & Odekerken-Schröder, 2002; Yoo, Jonghee, & MacInnis, 1998) have closely examined the relationship between store image and positive affect. The results of their research show that higher store image is related to higher positive affect. In addition, Donovan and Rossiter (1982) asserted that consumers who perceive a positive store image reveal more positive affect. A consumer who perceives a positive image of a particular store is more likely to be satisfied with a store than a consumer who perceives a less positive store image (Bloemer & Odekerken-Schröder, 2002). Thus, Bloemer and Odekerken-Schröder’s (2002) research showed that positive store image is related to a higher level of satisfaction.

Some researchers have documented strong interrelationships between product-elicited positive affect and product satisfaction (Evrard & Aurier, 1994; Westbrook, 1987; Westbrook & Oliver, 1991), and it appears that satisfaction is naturally tied to affective reactions elicited in consumption (Bloemer & Odekerken-Schröder, 2002). Therefore, we expect a positive relationship among store image, positive affect and store satisfaction. In light of these arguments, the following hypotheses will be tested:

\[ H_1: \text{The more positive the store image, the higher the positive affect to the store.} \]

\[ H_2: \text{The more positive the store image, the greater the satisfaction with the store.} \]

\[ H_3: \text{The higher the positive affect, the greater the satisfaction with the store.} \]

Store satisfaction is defined as the customer’s overall evaluation of the store experience and is expected to be related to the customer’s loyalty to the store (Macintosh & Lockshin, 1997). Bloemer and de Ruyter (1998) also examined department store relationships in terms of store image, satisfaction and store loyalty. Similar results were identified by Bloemer and Odekerken-Schröder (2002), whose study showed a relationship between satisfaction and trust. Therefore, the following hypothesis is formed:

\[ H_4: \text{The greater the satisfaction with the store, the higher the trust in the store.} \]

Trust is an indicator of a growing relationship that tends to foster higher levels of commitment (Morgan & Hunt, 1994) and cooperation (Schurr & Ozanne, 1985). Empirical evidence supports the notion that satisfaction and trust are related with commitment (Doney & Cannon, 1997; Morgan & Hunt, 1994). Bloemer and Odekerken-Schröder, (2002) explored the relationship between trust and commitment to stores and proved that trust is positively related to commitment to stores. Thus, the following hypothesis is set:

\[ H_5: \text{The higher the trust in the store, the higher the commitment to the store.} \]

The literature reviewed indicates that gender differences regarding customers’ loyalty and its influential factors exist (Bloemer & de Ruyter, 1998; Melynk, van Osselaer, & Bijmolt, 2009). As it can be expected that store image might vary across different consumer segments (Joyce & Lambert, Crawford, 2005; Yoo, 2000), the following hypotheses will be tested:

\[ H_6: \text{The higher the perceived store image, the higher the gender differences in the store image.} \]

\[ H_7: \text{The greater the perceived store image, the greater the gender differences in store image.} \]

\[ H_8: \text{The higher the positive affect, the greater the gender differences in store image.} \]

\[ H_9: \text{The greater the positive affect, the greater the gender differences in store image.} \]

\[ H_{10}: \text{The higher the trust in the store, the greater the gender differences in store image.} \]

\[ H_{11}: \text{The greater the trust in the store, the greater the gender differences in store image.} \]
1996), we investigated the impact of gender on consumers’ perceptions of store image. Thus, the following hypothesis for testing gender differences regarding store image was formed:

\[ H_6: \text{The perception of store image between men and women differs.} \]

The overall conceptual model is presented in Figure 1.

### 3.2 Data and methodology

The data were collected using a face-to-face survey on 2–5 January 2015. The study included a total of \( n = 209 \) (the response rate was 82%) customers in the three stores (supermarkets) in the Pomurje region of Slovenia using convenient sampling. All questionnaires were fully completed. In the total sample, 50.7% were females, and 49.3% were males. In terms of participants’ age, 12% were 18 to 30 years old, 16% were 31 to 45, 56% were 46 to 60, and 16% were 61 to 79.

The survey questionnaire was prepared based on the measurement scales found in the literature. The “store image” construct was measured using a scale adapted from Bloemer and Odekerken-Schröder (2002), the “satisfaction” construct using a scale adapted from Bloemer and de Ruyter (1998), and the “positive affect” construct using a scale from Bloemer and Odekerken-Schröder (2002). For the “trust” measurement, Moorman et al.’s (1992) measurement scale was used. The “commitment” construct was measured using a measurement scale adapted from Mittal and Lee (1989) and Bloemer and Odekerken-Schröder (2002). The questionnaire included eight items for store image, five items for satisfaction, positive affect and trust and three items for commitment. All items were assessed using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). The questionnaire also included a demographic variable (i.e., gender).

To test hypotheses \( H_1 - H_5 \), correlation coefficients at the \( p < 0.05 \) significance level were used to establish the strength as well as the sign of the relationship. To test \( H_6 \), an independent samples \( t \)-test was used to test differences between the two subsets of individuals. For hypothesis testing, we used the 0.05 significance level.

Before hypothesis testing, an exploratory factor analysis was performed in which the principal component analysis and Varimax method were used to form construct variables. Bartlett’s test of sphericity (BTS), Kaiser-Meyer-Olkin statistics (KMO > 0.5) (Hair, Black, Babin, & Anderson, 2010) and the significance level (\( p < 0.05 \)) were calculated. In the context of the factor analysis, we examined factor loadings (\( \eta \geq 0.7 \)), communality of variables (\( h > 0.5 \)) and eigenvalues of factors (\( \lambda \geq 1.0 \)). The reliability of measurement scales was tested using Cronbach’s alpha.

### 4 Results

Factor analysis results which revealed the constructs used in the hypothesis testing procedures are presented in Table 2. To obtain at least 55% of variance explained by a single factor, items with lower factor loadings and communalities were excluded. The second and third iteration of the factor analysis led to the 5-item “store image” construct, 3-item “positive affect”, “store satisfaction” and “store trust” and 2-item “store commitment” construct. All 5 obtained constructs proved high reliability (Cronbach alpha > 0.7), except for the “store commitment” construct, indicating that “commitment” is the multidimensional variable calling for further research. Nevertheless, we maintained this construct in the present research.

Constructs obtained by the factor analysis demonstrate that using the factor analysis is meaningful and that the construct factors explain a sufficiently high proportion of the variance.
Table 2: Basic Descriptive Statistics, Communalities and Factor Loadings for “Store Image”, “Positive Affect”, “Store Satisfaction”, “Store Trust” and “Store Commitment” Constructs

<table>
<thead>
<tr>
<th>Items of store image</th>
<th>Mean</th>
<th>Std. Error</th>
<th>Std. Dev.</th>
<th>Comm.</th>
<th>Factor loading</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supermarket X provides excellent customer service</td>
<td>3.80</td>
<td>0.061</td>
<td>0.88</td>
<td>0.639</td>
<td>0.800</td>
<td>0.83</td>
</tr>
<tr>
<td>Supermarket X has attractive promotions in the store</td>
<td>3.90</td>
<td>0.053</td>
<td>0.77</td>
<td>0.587</td>
<td>0.766</td>
<td></td>
</tr>
<tr>
<td>Supermarket X offers an attractive loyalty program</td>
<td>3.98</td>
<td>0.067</td>
<td>0.98</td>
<td>0.574</td>
<td>0.758</td>
<td></td>
</tr>
<tr>
<td>Supermarket X offers an extensive assortment</td>
<td>4.10</td>
<td>0.057</td>
<td>0.83</td>
<td>0.547</td>
<td>0.739</td>
<td></td>
</tr>
<tr>
<td>Supermarket X offers value for money</td>
<td>4.01</td>
<td>0.059</td>
<td>0.85</td>
<td>0.512</td>
<td>0.715</td>
<td></td>
</tr>
<tr>
<td>K-M-O measure: 0.827; BTS: Approx. Chi-Square = 313.767, p = 0.000; Total variance extracted: 57.170%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Items of positive affect</th>
<th>Mean</th>
<th>Std. Error</th>
<th>Std. Dev.</th>
<th>Comm.</th>
<th>Factor loading</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel pleased in supermarket X</td>
<td>3.77</td>
<td>0.061</td>
<td>0.88</td>
<td>0.766</td>
<td>0.875</td>
<td>0.78</td>
</tr>
<tr>
<td>I feel happy in supermarket X</td>
<td>3.66</td>
<td>0.054</td>
<td>0.78</td>
<td>0.690</td>
<td>0.830</td>
<td></td>
</tr>
<tr>
<td>I feel comfortable in supermarket X</td>
<td>3.86</td>
<td>0.060</td>
<td>0.87</td>
<td>0.612</td>
<td>0.782</td>
<td></td>
</tr>
<tr>
<td>K-M-O measure: 0.672; BTS: Approx. Chi-Square = 175.407, p = 0.000; Total variance extracted: 68.92%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Items of store satisfaction</th>
<th>Mean</th>
<th>Std. Error</th>
<th>Std. Dev.</th>
<th>Comm.</th>
<th>Factor loading</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>In general, I am satisfied with the service I get from supermarket X</td>
<td>3.89</td>
<td>0.057</td>
<td>0.82</td>
<td>0.714</td>
<td>0.845</td>
<td>0.76</td>
</tr>
<tr>
<td>In general, I am satisfied with supermarket X</td>
<td>3.79</td>
<td>0.055</td>
<td>0.80</td>
<td>0.711</td>
<td>0.843</td>
<td></td>
</tr>
<tr>
<td>I am satisfied with the price-to-quality ratio of supermarket X</td>
<td>3.83</td>
<td>0.065</td>
<td>0.94</td>
<td>0.632</td>
<td>0.800</td>
<td></td>
</tr>
<tr>
<td>K-M-O measure: 0.691; BTS: Approx. Chi-Square = 164.487, p = 0.000; Total variance extracted: 68.55%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Items of store trust</th>
<th>Mean</th>
<th>Std. Error</th>
<th>Std. Dev.</th>
<th>Comm.</th>
<th>Factor loading</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supermarket X enjoys my confidence</td>
<td>4.04</td>
<td>0.064</td>
<td>0.92</td>
<td>0.712</td>
<td>0.895</td>
<td>0.84</td>
</tr>
<tr>
<td>I have faith in supermarket X</td>
<td>3.98</td>
<td>0.067</td>
<td>0.97</td>
<td>0.775</td>
<td>0.881</td>
<td></td>
</tr>
<tr>
<td>Supermarket X gives me a feeling of confidence</td>
<td>3.92</td>
<td>0.057</td>
<td>0.82</td>
<td>0.802</td>
<td>0.844</td>
<td></td>
</tr>
<tr>
<td>K-M-O measure: 0.717; BTS: Approx. Chi-Square = 262.995, p = 0.000; Total Varimax extracted: 76.31%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Items of store commitment</th>
<th>Mean</th>
<th>Std. Error</th>
<th>Std. Dev.</th>
<th>Comm.</th>
<th>Factor loading</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>If supermarket X is not nearby, then I go to another supermarket (r)</td>
<td>3.37</td>
<td>0.076</td>
<td>1.10</td>
<td>0.608</td>
<td>0.780</td>
<td>0.42</td>
</tr>
<tr>
<td>If products are cheaper at another supermarket than at supermarket X, then I go to the other supermarket (r)</td>
<td>3.27</td>
<td>0.073</td>
<td>1.06</td>
<td>0.608</td>
<td>0.780</td>
<td></td>
</tr>
<tr>
<td>K-M-O measure: 0.500; BTS: Approx. Chi-Square = 9.900, p = 0.002; Total variance extracted: 60.82%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors

of variables. The only exception was the store commitment construct which showed a low level of reliability for the store commitment construct and requires further analysis in the future. Nevertheless, all constructs obtained with the factor analysis were used in the hypothesis-testing procedures based on a correlation analysis. The results are presented in Figure 2 and Table 3, which provide an overview of the estimated effect relationships within the model with regard to the hypotheses tested.

Research results indicate that the linear relationships between constructs, as hypothesized by H1 through H4, exist. All correlation coefficients were significant and positive (p < 0.05). The relationship hypothesized by H5—namely, that the higher the trust to the store, the higher the commitment to store—was not confirmed (p > 0.05).

The relationship between store image and positive affect is statistically significant and relatively weak (r = 0.351; p < 0.05). In addition, store image and satisfaction with the store are positively related (r = 0.511; p < 0.05), as proposed by H1 and H2. According to these findings, we found support for H1 and H2.
The relationship between positive affect and the satisfaction with the store as well as between satisfaction with the store and trust in the store is significant and positive ($r_{xy} = 0.399$ and $r_{xy} = 0.458$, respectively; both $p < 0.05$). Therefore, $H_3$ and $H_4$ are also confirmed.

For the path between store trust and store commitment the relationship cannot be confirmed as the correlation coefficient is very low and not significant ($r_{xy} = 0.055; p > 0.05$). Therefore, $H_5$ cannot be confirmed.

To test $H_6$, the independent samples $t$-test was used. The results revealed that, regarding store image, a significant gender difference exists ($t = -5.498, p < 0.05$). As already described, the store image construct consists of 5 items (see Table 2). Significant gender differences are also found regarding all 5 items, as presented in Table 3. Women on average assessed store image items significantly lower, but with higher standard deviations compared to men.

The results of testing hypotheses $H_1 – H_6$ are summarized in Table 4.

**Table 3: Gender Differences in Store Image Items**

<table>
<thead>
<tr>
<th>Items of store image</th>
<th>Men</th>
<th>Std. dev.</th>
<th>Women</th>
<th>Std. dev.</th>
<th>$t$-value</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supermarket X provides excellent customer service.</td>
<td>3.99</td>
<td>0.693</td>
<td>3.62</td>
<td>1.001</td>
<td>-3.097</td>
<td>p&lt;0.05</td>
</tr>
<tr>
<td>Supermarket X has attractive promotions in the store.</td>
<td>4.12</td>
<td>0.449</td>
<td>3.70</td>
<td>0.948</td>
<td>-4.095</td>
<td></td>
</tr>
<tr>
<td>Supermarket X offers an attractive loyalty program.</td>
<td>4.31</td>
<td>0.672</td>
<td>3.65</td>
<td>1.104</td>
<td>-5.223</td>
<td>p&lt;0.05</td>
</tr>
<tr>
<td>Supermarket X has an extensive assortment.</td>
<td>4.37</td>
<td>0.594</td>
<td>3.84</td>
<td>0.937</td>
<td>-4.890</td>
<td></td>
</tr>
<tr>
<td>Supermarket X offers value for money.</td>
<td>4.18</td>
<td>0.668</td>
<td>3.85</td>
<td>0.974</td>
<td>-2.911</td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors

**Table 4: Results of Testing Hypotheses $H_1 – H_6$**

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>$H_1$: The more positive the store image, the higher the positive affect to the store.</td>
<td>$H_1$ is not rejected</td>
</tr>
<tr>
<td>$H_2$: The more positive the store image, the greater the satisfaction with the store.</td>
<td>$H_2$ is not rejected</td>
</tr>
<tr>
<td>$H_3$: The higher the positive affect, the greater the satisfaction with the store.</td>
<td>$H_3$ is not rejected</td>
</tr>
<tr>
<td>$H_4$: The greater the satisfaction with the store, the higher the trust in the store.</td>
<td>$H_4$ is not rejected</td>
</tr>
<tr>
<td>$H_5$: The higher the trust in the store, the higher the commitment to the store.</td>
<td>$H_5$ is rejected</td>
</tr>
<tr>
<td>$H_6$: The perception of store image between men and women differs.</td>
<td>$H_6$ is not rejected</td>
</tr>
</tbody>
</table>

Source: Authors
5 Discussion

The first and most important conclusion of our research is that the constructs formed—store image, positive affect, store satisfaction, store trust and store commitment—are interrelated, except for store trust and store commitment. The relationship between store trust and store commitment was not significant, but this may be due to the low level of reliability for the store commitment construct. As we already pointed out, the reason may lie in the limitation of our research, which is that “commitment” is the multidimensional variable with low reliability. Thus, further research is necessary. The improvement of the measurement scale for this variable represents the necessary extension of our research.

Our results provide several managerial implications. Our results are generally consistent with previous findings in the literature (Bloemer & de Ruyter, 1998; Osman, 1993), showing that store loyalty is a complex and multidimensional research phenomenon. As already pointed out (Thomas, 2013), customer loyalty has become a major concern for retail stores across the globe. A loyal customer may be a source of competitive advantage through the highest likelihood for repeated purchase and highest likelihood of increasing the number of customers through positive word of mouth. These results provide several important insights for managing supermarkets in the Slovenian market, although we are aware of research limitations arising from the fact that our sample can only be partially generalized to the Slovenian context.

Another important result is that gender differences regarding the store image are significant. This shows that understanding the “store image” concept and the indicators between men and women is not congruent. Another managerial implication arises from these results: The store should build its image on a carefully analyzed gender structure of its customers.

Our research results suggest that a net of relationships among the constructs analyzed exists. The research results offer a very promising basis for the further research of relationships as well as dependencies among the multidimensional variables.

Several extensions of our research are possible (besides the already mentioned extension related to the store image construct). Consistent with the literature, the structural equation model could be applied. Bloemer and Odekerken-Schröder (2002) presented a structural model that combines the sub-system of store image, positive affect, store satisfaction and store affection with their impact on store trust and, further, store commitment. Thomas (2013) also used structural equation modelling to analyze the dependencies among customer loyalty, customer satisfaction, and store image based on the data collected from customers with leading supermarkets in India. We believe that this validated model would be interesting to apply to the Slovenian market. The measure of purchase intentions is also worth including in the analysis. As Macintosh and Lockshin (1997) pointed out, customers’ attitudes influence the relationship among store satisfaction and purchase intentions as well as store trust and purchase intentions.

Our research results refer to supermarket customers. The research model should be tested for other store types as well as different specialized stores (stores with technical goods for example) as it is likely that modified models of store image and customer loyalty are applicable.

References

Povezave med podobo prodajalne in zvestobe do prodajalne v Sloveniji

Izvleček


Ključne besede: prodajalna, podoba, zvestoba, zadovoljstvo