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# STORE SATISFACTION AND STORE LOYALTY EXPLAINED BY CUSTOMER- AND STORE-RELATED FACTORS

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## ABSTRACT

In this study, we use Dickson's (1982) framework as a starting point and distinguish a person antecedent (consumer relationship proneness), a situation antecedent (store image) and a person-within-situation (positive affect) antecedent of store satisfaction. In addition, we focus on trust and commitment, as these constructs are generally recognized as important mediators of the relationship between satisfaction and loyalty. Data from 357 consumers of a large European supermarket chain were analyzed using Structural Equation Modeling and provided support for our conceptual model. Our results reveal that consumer relationship proneness as well as store image as well as positive affect have a positive impact on store satisfaction and together explain 67% of its variance. Moreover, we found that satisfaction positively impacts trust which in turn leads to commitment and finally to increased word-of-mouth, purchase intentions and price insensitivity. An important implication of our study is that researchers as well as practitioners need to systematically consider different types of antecedents of store satisfaction as their joint impact adds to our understanding of the concept of store satisfaction.

## INTRODUCTION

In this study we take a closer look at the relationship between store satisfaction and store loyalty. Our prime interest is in assessing some disregarded antecedents of store satisfaction in terms of store image, positive affect and consumer relationship proneness. In addition, we focus on trust and commitment, as these constructs are generally recognized as important mediators of the relationship between satisfaction and loyalty (e.g. Garbarino and Johnson 1999; Morgan and Hunt 1994). Driven by rapidly changing retail

environments, more demanding consumers, intensified competition, and slow-growth markets, retailers are more than ever obliged to continually focus on establishing store satisfaction and store loyalty (Javalgi and Moberg 1997; Woodruff 1997). Understanding how or why customer satisfaction and loyalty develop remains one of the crucial retail management issues today (Pritchard et al. 1999).

Retailers generally have little knowledge of the antecedents of store satisfaction and store loyalty (Cronin et al. 2000). Dickson (1982) offers a general framework which positions person, situation and person-within-situation as theoretical legitimate and potentially useful bases for targeting marketing strategy. In this study, we use his framework as a starting point and distinguish a person antecedent (consumer relationship proneness), a situation antecedent (store image) and a person-within-situation (positive affect) antecedent of store satisfaction. In a recent study consumer relationship proneness has been shown to affect consumer satisfaction (Odekerken-Schröder et al. forthcoming). Store image is recognized as another important antecedent of store satisfaction and loyalty (Bloemer and De Ruyter 1998). Finally, positive affect has also been shown to be an important antecedent of satisfaction (Menon and Dubé 2000; Westbrook and Oliver 1991).

The remainder of this article is structured as follows. We will start with the theoretical background and the interrelationships between the concepts; followed by a description of the research design, the results, conclusions and implications, and finally limitations and directions for future research will be presented.

## THEORETICAL BACKGROUND

### Person, Situation and Person-within-Situation Antecedents of Satisfaction

We consider consumer relationship proneness as a person antecedent of satisfaction as consumer relationship proneness can be defined as “a consumer’s relatively stable and conscious tendency to engage in relationships with retailers of a particular product category” (De Wulf et al. 2001). Consumer relationship proneness refers to the *stable* tendency of a consumer to engage in relationships with retailers. In addition, we emphasize a *conscious* tendency to engage in relationships as opposed to a tendency to engage in relationships based on inertia or convenience (e.g., Dick and Basu 1994). Moreover, the concept of proneness is focused on the tendency to *engage* in relationships as opposed to the tendency to maintain or enhance relationships. The latter would not be generic as it would be contingent upon a particular seller, leading to a close resemblance to the construct of relationship commitment. Finally, since several authors stress that a buyer’s proneness to engage in relationships might vary across groups of sellers (Bendapudi and Berry 1997) (e.g., beauty stores versus supermarkets), we postulate that consumer relationship proneness differs across retailers of different *product categories* (e.g. supermarkets, apparel stores, and furniture stores). Storbacka, Strandvik, and Grönroos (1994) stated that consumers who are interested in relationships perceive satisfaction with a relationship to be important. This might imply that relationship prone consumers could be more easily satisfied as a result of a higher receptivity towards a retailer’s efforts aimed at enhancing the relationship.

In addition to a person antecedent, we define store image as a situation antecedent of satisfaction. Many conceptualizations of store image have been advanced in the past. The dominant attitudinal perspective that is taken in the literature treats store image as the result of a multi-attribute model. Store image is expressed as a function of the salient attributes of a particular store that are evaluated and weighted against each

other. It can be seen as the complex of a consumer’s perceptions of a store on different (salient) attributes (e.g. Houston and Nevin 1991). In line with this multi-attribute model, we define store image as the “*summation of all attributes of a store as perceived by the shoppers through their experience of that store*” (Omar 1999, p. 103). Ghosh (1994) considers store image to be composed of eight different elements of the retail marketing mix: location, merchandise, store atmosphere, customer service, price, advertising, personal selling, and sales incentive programs. Bloemer and De Ruyter (1998) found empirical evidence for the positive relationship between store image and satisfaction.

Finally, we include positive affect as a person-within-situation antecedent of satisfaction, because the positive affect a person experiences is elicited by a particular store situation or environment. Most commonly, affect is characterized in terms of two independent dimensions: positive and negative (Havlena and Holbrook 1986; Mehrabian and Russell 1974; Westbrook 1987). Clark and Isen (1982) suggest that people strive to experience positive affect and avoid negative affect. In line with Watson and Tellegen (1985) we define positive affect as *the extent to which an individual affirms a zest for life*.

Westbrook (1987) showed that positive affect contributes to satisfaction judgments. Moreover, a study by Westbrook and Oliver (1991) revealed that the affective content of consumption experiences is strongly related to satisfaction. In line with these findings, also Mano and Oliver (1993) and Evrard and Aurier (1994) found that satisfaction is a function of positive affect. We therefore focus on positive affect in this paper.

### Satisfaction

Satisfaction has been considered as a central concept in the marketing literature (Erevelles and Leavitt 1992; Oliver 1997). Different types of satisfaction have been identified. On the one hand, process definitions of satisfaction emphasize the expectancy disconfirmation paradigm (Oliver and DeSarbo 1988; Tse and Wilton 1988; Yi 1990). According to this paradigm, consumers form

expectations to which they compare the store's performance. A comparison of expectations and perceptions will result in either confirmation or disconfirmation. Consumers' expectations are confirmed when store perceptions exactly meet expectations. Disconfirmation will be the result of a discrepancy between expectations and perceptions. Two types of disconfirmation can be identified: positive disconfirmation occurs when store performance exceeds prior expectations and negative disconfirmation occurs when expectations exceed performance. Confirmation and positive disconfirmation will be likely to result in satisfaction, whereas negative disconfirmation leads to dissatisfaction. Process definitions enable fast evaluations of satisfaction with respect to brief service interactions as well as evaluations from service experiences that involve consumption periods of considerable duration. As a result, satisfaction can be formed on the basis of a single service encounter or on the basis of a number of service experiences.

On the other hand, a number of authors use advanced outcome-type definitions of satisfaction. According to these definitions, satisfaction may be perceived as a state of fulfillment, which is connected to reinforcement and arousal. Several outcome-types exist, according to the satisfaction-as-states framework developed by Oliver (1989). On the basis of level of reinforcement and degree of arousal the following end-states of satisfaction have been advanced: satisfaction-as-contentment, satisfaction-as-pleasure, satisfaction-as-relief, satisfaction-as-novelty and satisfaction-as-surprise. In line with Oliver (1997, p. 13) we perceive satisfaction as a post-consumption evaluation or "*a pleasurable level of consumption-related fulfillment*".

#### **Mediators of the Store Satisfaction Store Loyalty Link**

We distinguish two mediators in our conceptual mode between store satisfaction and store loyalty: trust and commitment.

Since Dwyer, Schurr, and Oh (1987) stressed the need for more attention to the trust concept, researchers in marketing have increasingly

incorporated trust in empirical models of marketing relationships. Its recognized importance is partly rooted in the belief that trust leads to commitment and loyalty (Siguaw, Simpson, and Baker 1998). Consistent with Morgan and Hunt (1994), we define trust as "*a consumer's confident belief in a retailer's honesty towards the consumer.*"

Commitment is generally referred to as an enduring desire to maintain a relationship (Morgan and Hunt 1994). 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 (Gruen 1995). We define commitment as "*a consumer's enduring desire to continue a relationship with a retailer accompanied by the willingness to make efforts at maintaining it*" (cf. Morgan and Hunt 1994).

#### **Store Loyalty**

The conceptualization and measurement of store loyalty has often remained limited, ignoring the full range of conceivable store loyalty (re-)actions that may follow the evaluation of a store (Zeithaml et al. 1996). Cronin and Taylor (1992) for instance focused solely on repurchase intentions, while Bolding et al. (1993) measured repurchase intentions and willingness to recommend. As Zeithaml et al. (1996) argue, dimensions of loyalty, such as, willingness to pay more, and loyalty under increased pricing have often been left out in previous research. Similarly, consumer evaluations following a negative service experience have received only limited attention in scales designed to measure consumer loyalty intentions and behavior (Singh 1991). With regard to behavioral intentions in a service setting Zeithaml et al. (1996) proposed a comprehensive, multi-dimensional framework of consumer behavior intentions in services. This framework was conceptually comprised of the following four main dimensions: (1) word-of-mouth communications, (2) purchase intentions, (3) price insensitivity, and (4) complaint behavior. On the basis of factor analysis on the thirteen-item scale, five dimensions were identified by Zeithaml et al.

(1996); (1) loyalty to the company, (2) propensity to switch, (3) willingness to pay more, (4) external response to problem, and (5) internal response to problem. Conceptually, however, the five-factor solution does not appear to provide an unambiguous and consistent factor pattern. Bloemer et al. (1999) empirically showed, across four different types of service industries, that loyalty is indeed a multi-dimensional construct consisting of the conceptually proposed four-dimensional structure originally proposed by Zeithaml et al. (1996). In line with Jacoby and Chestnut (1978) we define store loyalty as the "*biased (i.e. non random) behavioral response, expressed over time, by some decision making unit, with respect to one store out of a set of stores, which is a function of psychological (decision making and evaluative) processes resulting from commitment*". In this paper, we distinguish four biased behavioral responses: (1) word-of-mouth communications, (2) purchase intentions, (3) price insensitivity, and (4) complaint behavior (cf. Zeithaml 1996).

#### THE INTERRELATIONSHIPS BETWEEN THE CONCEPTS

Storbacka et al. (1994) already stated that buyers who are interested in relationships perceive satisfaction with the store to be important. Recently, empirical evidence was found (Odekerken-Schröder et al. forthcoming) in a beauty products industry for the fact that satisfaction is dependent upon consumer relationship proneness. As a result, we posit that:

H<sub>1</sub>: A higher level of consumer relationship proneness leads to a higher level of satisfaction

In line with Stanley and Sewall (1976) we expect a direct effect of store image on satisfaction. 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. Therefore, we formulate the following hypothesis:

H<sub>2</sub>: A more positive store image leads to a higher level of satisfaction

Several studies have documented strong interrelationships between product elicited positive affect and product satisfaction (Evrard and Aurier 1994; Mano and Oliver 1993; Westbrook 1987; Westbrook and Oliver 1991) and it appears that satisfaction is naturally tied to affective reactions elicited in consumption. Affect seems to be a clear antecedent to, and necessary for, satisfaction (Hunt 1977). Therefore, we expect a positive relationship between positive affect and satisfaction.

H<sub>3</sub>: A higher level of positive affect leads to a higher level of satisfaction

Hypotheses 1 to 3 refer to the person, situation and person-within-situation antecedents of store satisfaction, whereas hypotheses 4 and 5 relate to the antecedents of our person-within-situation construct of positive affect. In line with Dickson's (1982) framework, this construct is influenced by the person antecedent of consumer relationship proneness as well as by the situation antecedent of store image.

To the best of our knowledge, there is no study available in the literature, investigating the relationship between the recently introduced concept of consumer relationship proneness and positive affect. In our opinion it is intuitively appealing to expect that consumers who desire an enduring relationship with retailers of a particular product category will reveal a higher level of positive affect towards one particular retailer in this product category. In other words, a consumer who prefers a continuous relationship with supermarkets *in general*, is expected to experience more positive affect in the relationship with *one particular* supermarket than a consumer who has no desire for enduring relationships with supermarkets in general. As a result, we hypothesize:

H<sub>4</sub>: A higher level of consumer relationship proneness leads to a higher level of positive affect

Donovan and Rossiter (1982), argue that consumers who perceive a positive store image reveal, as a result of this, more positive affect. In a more recent study Yoo et al. (1998) empirically investigate the impact of different store characteristics (image) on positive affect (e.g. pleased, excited and attractive). Their study reveals strong empirical support for positive paths (except for the path from store atmosphere as one of the elements of store image to positive affect). In line with this finding, we hypothesize:

H<sub>5</sub>: A more positive store image leads to a higher level of positive affect

Several authors hypothesize a positive flow from satisfaction to trust (Siguaw et al 1998). A recent meta-analysis in a channel marketing context (Geyskens et al. 1999) suggests that satisfaction indeed precedes trust. We therefore, hypothesize:

H<sub>6</sub>: A higher level of satisfaction leads to a higher level of trust

Considerable conceptual and empirical evidence supports the notion that commitment is the ultimate attitudinal outcome in relationships with causal precedence of satisfaction and trust (Morgan and Hunt 1994). While satisfaction and trust develop in the relatively short term, commitment develops in the longer run and is future oriented (Geyskens 1998). Relationships characterized by trust are so highly valued that parties will desire to commit themselves to such relationships, so some marketers indicate that trust should positively affect commitment (e.g., Doney and Cannon 1997). Thus we postulate the hypothesis:

H<sub>7</sub>: A higher level of trust leads to a higher level of commitment

A desire to continue a relationship and a willingness to make efforts to maintain it, imply higher chances of behavioral loyalty. Therefore, we assume there exists a positive relationship between commitment and behavioral loyalty.

Several authors support the notion that commitment motivates buyers to act (Liljander and Strandvik 1997). We suggest the following hypotheses:

H<sub>8a</sub>: A higher level of commitment leads to a higher level of word-of-mouth

H<sub>8b</sub>: A higher level of commitment leads to a higher level of price-insensitivity

H<sub>8c</sub>: A higher level of commitment leads to a higher level of purchase intentions

H<sub>8d</sub>: A higher level of commitment leads to a higher level of complaint behavior

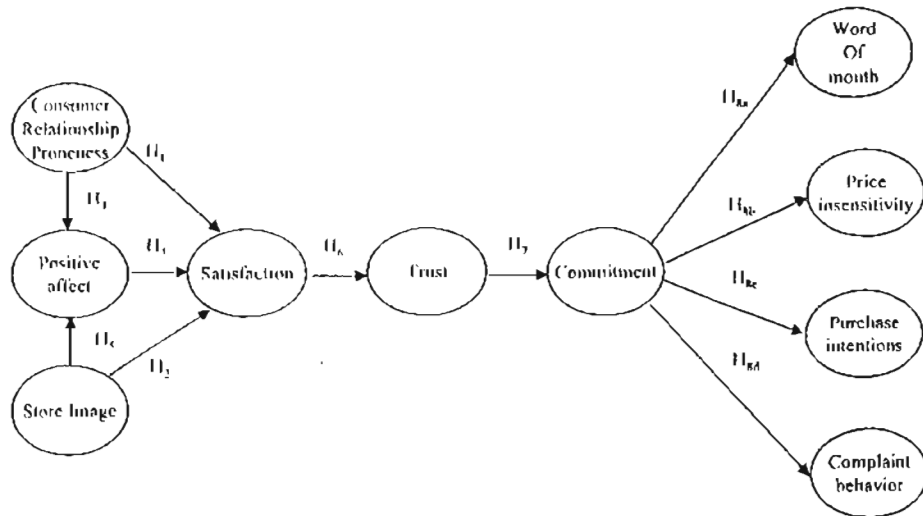
The hypotheses are visualized in our conceptual model represented in figure 1.

## METHODOLOGY

Data were collected from a sample of consumers of three supermarkets belonging to the same European store chain, in three mid-sized towns in the Flemish part of Belgium. Consumers were randomly asked to fill out the questionnaire. Three hundred and fifty seven correctly-filled-out questionnaires were collected. The sample was found to be representative for the consumers of the focal supermarket-chain in terms of gender, age, number of household members, net household income and transportation mode.

The design of the questionnaire was based on multiple-item measurement scales that have been validated and found to be reliable in previous research. All constructs were measured on nine-point Likert scales ranging from completely disagree to completely agree. The measurement items of the different constructs (store image, positive affect, consumer relationship proneness, satisfaction, trust, commitment, word-of-mouth, price insensitivity, purchase behavior, and complaint behavior) and their origin are shown in Table 1.

Figure 1  
Conceptual Model



**RESULTS**

Maximum likelihood estimation was applied to the covariance matrix in order to test the structural equations model in LISREL 8.3 (Jöreskog and Sörbom 1993). After preliminary reports on characteristics of the data, we report the modeling results for the overall, measurement, and structural model.

**Overall Model Evaluation**

The chi-square value is significant (1400.85 with 366 degrees of freedom), a finding not unusual with large sample sizes (Doney and Cannon 1997). The ratio of chi-square to degrees of freedom is 3.83, which can be considered as moderate. The values of GFI (0.79) and AGFI (0.75) are somewhat lower than those of CFI (0.87) and IFI (0.87). This result is mainly due to the former measures being more easily affected by sample size and model complexity. In general, the indicated fits are moderate to adequate, including RMSEA, which is 0.089, and SRMR, being 0.18.

Comparing our absolute and incremental fit indices with the generally recognized levels of fit indices (Baumgartner and Homburg 1996), it can be concluded that the support for our model is weak. But, given the fact that the model was developed on theoretical bases, and given the relative complexity of the model, no model re-specifications were made.

**Measurement Model Evaluation**

Table 1 provides the results of the measurement model after the unreliable items were eliminated. As a result of the removal of these unreliable items the construct of complaint behavior had to be removed completely.

We assessed the quality of the measurement model on unidimensionality, convergent validity, reliability, and discriminant validity. Evidence for the unidimensionality of each construct was based upon a principal components analysis revealing that the appropriate items (except for the second purchase intentions item) loaded at least 0.65 on their respective hypothesized component, with a

Table 1  
Measurement Model

		Composite reliability	Variance explained	Loading	R <sup>2</sup>
Store image (based upon Ghosh 1994)	1. Supermarket X has friendly personnel	0.91	0.61	0.71	0.50
	2. Supermarket X extensive assortment			0.82	0.67
	3. Supermarket X can easily be reached			0.81	0.66
	4. Supermarket X offers value-for-money			0.88	0.78
	5. Supermarket X has a nice atmosphere			0.79	0.63
	6. Supermarket X has attractive promotions in the store			0.75	0.56
	7. Supermarket X provides excellent customer service			-	-
	8. Supermarket X offers an attractive loyalty program			-	-
Positive affect (based upon Watson 1985)	1. I feel happy in supermarket X	0.91	0.77	0.87	0.75
	2. I feel pleased in supermarket X			0.98	0.97
	3. I feel at ease in supermarket X			0.77	0.59
Satisfaction (based upon Bloemer and De Ruyter 1998)	1. I feel at ease in supermarket X	0.92	0.66	0.91	0.83
	2. I am satisfied with the price/quality ratio of supermarket X			0.88	0.77
	3. I am really satisfied with supermarket X			0.82	0.68
	4. In general, I am satisfied with supermarket X			0.80	0.64
	5. In general, I am satisfied with the service I get from supermarket X			-	-
Trust (based upon Mouton et al. 1992)	1. Supermarket X gives me a feeling of confidence	0.94	0.85	0.93	0.87
	2. I have faith in supermarket X			0.95	0.91
	3. Supermarket X enjoys my confidence			0.87	0.76
Commitment (based upon Mittal and Lee 1989, Lastovicka and Gardner 1977)	1. If products are cheaper at another supermarket than at supermarket X, then I go to the other supermarket (r)	0.65	0.49	0.65	0.42
	2. If there supermarket X is not nearby, then I go to another supermarket (r)			0.74	0.55
	3. If I intend to go to supermarket it is easy to make me change my mind, so that I in fact go to another supermarket (r)			-	-
Consumer relationship Proneess (De Wulf et al. 2001)	1. Generally, I am someone who likes to be a regular customer of a supermarket	0.90	0.74	0.78	0.61
	2. Generally, I am someone who wants to be a steady customer of the supermarket			0.88	0.77
	3. Generally, I am someone who is willing to 'go the extra mile' to purchase at the same supermarket			0.92	0.85

loading no larger than 0.30 on other components. Convergent validity was supported by a good overall model fit, all loadings being significant ( $p < 0.01$ ), and nearly all R<sup>2</sup> exceeding 0.50 (except for the second purchase intentions item and the first commitment item) (Hildebrandt 1987). Reliability was indicated by composite reliability measures exceeding 0.70 (except for purchase intentions and commitment). Discriminant validity was tested in a series of nested confirmatory factor model comparisons in which correlations between

latent constructs were constrained to 1, and indeed chi-square differences were significant for all model comparisons ( $p < 0.01$ ). In addition, the average percentage of variance extracted for each construct was greater than 0.50 (except for purchase intentions and commitment). In sum, the measurement model is adequate, with evidence for unidimensionality, convergent validity, reliability, and discriminant validity.



Table 1 (cont.)

		Composite reliability	Variance explained	Loading	R <sup>2</sup>
Word-of-mouth (based upon Zeithaml et al. 1996)	1. I say positive things about supermarket X to other people	0.92	0.80	0.86	0.74
	2. I recommend supermarket X to someone who seeks advice			0.93	0.87
	3. I encourage friends to go to supermarket X			0.89	0.79
Price-insensitivity (based upon Zeithaml et al. 1996)	1. I am willing to pay a higher price than other supermarkets charge for the benefits I currently receive from supermarket X	0.88	0.79	0.92	0.85
	2. I am willing to go to another supermarket, that offers more attractive prices (r)			0.86	0.73
Purchase intentions (based upon Zeithaml et al. 1996)	1. I go less often to supermarket X in the next few weeks (r)	0.65	0.49	0.83	0.69
	2. I consider supermarket X as my first choice			0.54	0.29
	3. I go more often to supermarket X in the next few weeks			-	-
	4. In the near future, I surely attend supermarket X again			-	-
Complaint behavior (based upon Zeithaml et al.)	1. I switch to a competitor if I experience a problem with supermarket X	-	-	-	-
	2. I complain to other consumers if I experience a problem with supermarket X			-	-
	3. I complain to an external agency if I experience a problem with supermarket X			-	-
	4. I complain to supermarket X's employees if I experience a problem with supermarket X			-	-

\*not included in structural model  
(r) item reversed

**Structural Model Evaluation**

Figure 2 and Table 2 contain the detailed results related to the structural model. All hypothesized paths were significant and in the hypothesized direction, implying support for our conceptual model.

**CONCLUSIONS AND IMPLICATIONS**

The prime objective of this study was to take a closer look at the antecedents of store satisfaction. In terms of Dickson's (1982) framework we distinguished between consumer relationship proneness as a person antecedent, store image as a situation antecedent and positive

affect as a person-within-situation antecedent.

Our data reveal a positive impact of consumer relationship proneness, store image and positive affect and store satisfaction. Moreover, a positive relationship between consumer relationship proneness and positive affect has been found on the one hand and on the other hand a positive relation between store image and positive affect was found.

In line with existing research such as Garbarino and Johnson (1999) our study shows the mediating effect of trust and commitment in the relationship between store satisfaction and store loyalty. It is shown that satisfaction has a positive impact on trust and trust has a positive impact on commitment. Furthermore, our results

Figure 2  
Structural Model

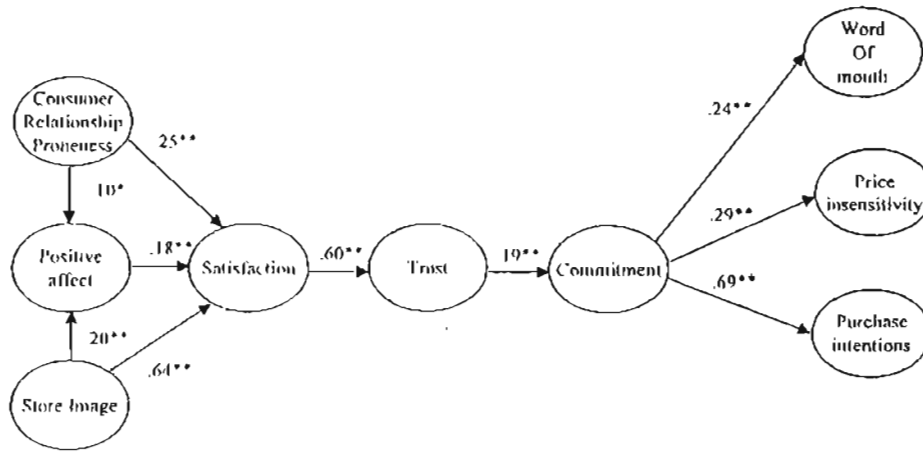


Table 2  
Structural Model

Parameter	Hypothesis	ML estimate	T-value
Store image → positive affect	H <sub>1</sub> (+)	0.10*	1.74
Store image → satisfaction	H <sub>2</sub> (+)	0.64**	10.84
Consumer relationship proneness → positive affect	H <sub>3</sub> (+)	0.20**	3.33
Consumer relationship proneness → satisfaction	H <sub>4</sub> (+)	0.25**	5.72
Positive affect → satisfaction	H <sub>5</sub> (+)	0.18**	4.66
Satisfaction → trust	H <sub>6</sub> (+)	0.60**	9.71
Trust → commitment	H <sub>7</sub> (+)	0.19*	2.97
Commitment → word-of-mouth	H <sub>8</sub> (+)	0.24**	3.70
Commitment → price insensitivity	H <sub>9</sub> (+)	0.29**	4.30
Commitment → purchase intentions	H <sub>10</sub> (+)	0.69**	5.62
Squared multiple correlations for structural equations		Estimate	
Positive affect		0.06	
Satisfaction		0.67	
Trust		0.36	
Commitment		0.04	
Word-of-mouth		0.06	
Price insensitivity		0.09	
Purchase intentions		0.47	

show that commitment has the strongest impact on purchase intentions, followed by the impact of commitment on price-insensitivity and word-of-mouth. In sum, we were able to find support for all hypotheses except for the link between commitment and complaint behavior, due to the inadequate measurement of complaint behavior.

An important theoretical implication of our research is that the framework proposed by Dickson (1982) structures our understanding of the antecedents of store satisfaction. Our research reveals that person, situation and person-within-situation factors do have a clear yet different impact on store satisfaction. The three distinguished antecedents together explain 67% of the variance of store satisfaction, implying a rather substantial grasp of the construct. In addition to the strong impact of store image characteristics such as for example, assortment, atmosphere and location, the extent to which a consumer likes to be a regular customer of a supermarket and the positive affect experienced within the supermarket significantly add to the consumers' perceived satisfaction.

An important implication of our study for retailers is that they should seriously consider the impact of consumer relationship proneness, store image and positive affect on store satisfaction. Retailers need to attract those consumers who have a relatively stable and conscious tendency to engage in relationships with retailers in their particular product category. As far as the store's image is concerned, this implies that retailers have to make sure that the store's image is as positive as possible in the eyes of the consumers. This means that the expectations of customers towards the store's image have to be met. In the current rapidly changing retail environment, a constant monitoring of the store's image and adapting it to the consumers in the target market is required. This will result in a successful establishment of store loyalty. In the supermarket industry, loyalty programs might be helpful here. A loyalty program usually starts with the completion of a registration form consisting of a short list of questions in order to gain insights in the background of a particular consumer. This registration form should be extended by a few

additional questions measuring consumer relationship proneness and perceived store image. Especially consumers revealing high levels of consumer relationship proneness and perceiving the store image as positive should be positively reinforced in order to initially create store satisfaction and ultimately store loyalty. Positive reinforcement can be achieved by for example, offering personalized communication and adapting the retail mix to the expectations of the targeted consumers.

Finally, positive affect turned out to play a significant role in creating satisfaction, which implies that a consumer within a specific retail environment should feel happy, pleased and at ease. In fact, a retailer should create a positive ambiance. One way a retailer could achieve this is by appealing to consumers' sensory perceptions of sight, sound, scent, taste and touch (Ghosh 1994). For example, the aromas of fresh coffee and fresh bread cause many passerby to pause for breakfast. Some stores are known to use fragrances to evoke feelings of freshness and cheerfulness.

Our results also show a causal flow from satisfaction via trust to commitment. This implies that a retailer has to make sure that a consumer conceives a pleasurable level of fulfillment as a result of his shopping experience. This fulfillment is an important prerequisite for trust to evolve and therefore it is not only important that the consumer is satisfied, but s/he also has to have a confident belief in the retailer's honesty towards the consumer. This ultimately leads to consumer commitment towards the retailer. Commitment can be induced by creating a feeling for the consumer that s/he is being 'part of the family', or is being a respected stakeholder. Finally, store loyalty as expressed by word-of-mouth, price-insensitivity, and purchase intentions is explained by commitment. However, it needs to be recognized that purchase intentions could be explained best on the basis of commitment. This result implies that commitment should be the ultimate goal for a supermarket striving for positive purchase intentions.

### LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

With regard to relationship proneness as a consumer characteristic, we suggest incorporating this and other consumer characteristics such as for instance variety seeking and shopping enjoyment in future research. Concerning store image, future research efforts could be directed at distinguishing the differential impact of individual elements of the retail mix. Positive affect is only one person-within-situation antecedent of satisfaction. Future research could investigate other potential person-within-situation antecedent such as for example mood and negative affect.

Our study focused on store loyalty intentions only and these intentions are an incomplete proxy for actual behavior (Keaveney 1995). They should be supplemented by behavioral measures in order to develop a composite index of store loyalty (Dick and Basu 1994).

Next, the empirical relationships reported in this article are tentative in the sense that they are based on cross-sectional data collected at one moment in time. Longitudinal research that focuses on the dynamics of the different constructs over time is needed to define the exact causal nature of the link between the constructs.

For the purpose of cross-validation, additional exploration of the relationships needs to be extended beyond the sample and setting reported here. Moreover, further conceptual and empirical research addressing aforementioned topics may yield a more in-depth insight into the nature of store satisfaction through a deductive approach.

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