



Does Store Environment Impact Retail Loyalty Intention? A case of Indonesian Retail Outlets

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This study aims to investigate the effects of store environment on loyalty intention within the Indonesian retail sector. The current research contributes to the existing literature in regard to factors determining loyalty in retail store industries through brand image as a mediator with loyalty and customer trust as a moderator. The SEM-PLS is employed to achieve the research objectives of this study and was chosen for its robustness as an analysis technique. The SEM-PLS is a second-generation statistical analysis technique which can perform statistical modelling and estimate complex phenomena. For this reason, it is a popular technique among researchers while conducting quantitative studies. The findings of this study will be beneficial for policymakers, researchers and academics in understanding the issues related to loyalty intention in the Indonesian retail sector.

Key words: *Store environment, loyalty intention, Indonesia.*

Introduction

Retailing is a business in which producers remain closely in touch with consumers in several ways to fulfil the needs of those consumers. Retailers are skilled in identifying and interpreting the needs of their customers, and can create a good assortment of merchandise and sales tactics to attract consumers. Retailing is an important part of the global economic structure, particularly that of Indonesia, and plays an important role in shaping the lives of individuals. Among other important functions of retailing, the most dominated and formalised functions are selling and buying products and the trading of goods (Shankar, Venkatesh, Hofacker, & Naik, 2010). Past development in the field of retailing has been tremendous. In the current era, there occur a few different forms of retailing to fulfil the demands of consumers. This is due to a number of different segments of retailing required to sell grocery and other related product types.

The Indonesian retail sector employs more than 26 million people and is one of the largest employment generated industries. Over the past decade, however, the competition in this industry has grown; a large number of retailers struggled to retain customers, leading to employee downsizing and a subsequent spike in unemployment throughout Indonesia. The main objective of this study is to therefore examine the impact of various factors on customer loyalty in the Indonesian retail industry, which can potentially generate sustainable businesses in the immense competition of the sector (Najib & Sosianika, 2017). For this reason, the term loyalty has become very critical to develop repeat purchasing behaviours among customers.

Loyalty is the top priority for retailers to maintain their customers and revenue due to the high cost of switching between and attracting new customers. In recent literature, the main focus of retail related research is customer loyalty, a critical aspect of the retail industry due to the regularly increasing competition worldwide. In terms of retail stores and their customer loyalty, it is vital to maintain dedicated customers due to the high costs of acquiring new consumers, which include start-up operation costs, promotion costs and advertising expenses. Loyalty also dictates high repurchase intention among customers, and such loyal consumers becomes less price sensitive and also generate positive reviews for the business by word of mouth communication. It is therefore imperative for retail businesses to build and maintain a strong sense of customer loyalty to ensure good reputations and successful operations (Schirmer, Ringle, Gudergan, & Feistel, 2018).

Previous research on determinant factors of store loyalty has focused on a very narrow set of tools in which the retail manager is an influencer in creating a good relationship with customers (Jermsttiparsert, Sutduean & Sriyakul, 2018). The current study aims to bridge this gap by identifying a wider range of tools involved in the customer loyalty process



(Binninger, 2008). Promotion schemes offered to customers and their impact on loyalty is the most studied tool in past literature. Relationship development through promotion is not evident, however, and is very difficult to establish. Moreover, this relationship is not always positive. For this reason, the present study focuses on promotion, store environment (SE) and assortment as three main predictors of store image (SI) and loyalty.

Promotion is the most important element when communicating the services and benefits of a product and when attracting customers to purchase that product. Such promotion and marketing strategies must be well designed to ensure the long-term success of the business. Moreover, profitability and loyal customers are ensured through the use of promotional material. A large number of in-store promotional activities faced by the consumer include displays, endcap, product demonstration, manufacturer coupons and instore coupons (Cameron, Charlton, Ngan & Sacks, 2016). The objective to design each of these promotional activities is to attract and engage more customers and develop a competitive advantage.

Another major element of store environment is the assortment of items available to customers which can impact their purchase decision making process. The gross margin and sales of the retailer are largely impacted by this merchandise assortment, leading such assortment planning to have received high priority by consultants and retailers. Despite this importance, however, there are no proper solutions to issues surrounding assortment planning. A lot of opportunity therefore exists in terms of contribution to enhance the practices of retailing towards assortment of products in store. A variety of merchandise is vital in retailing as the positioning and image of the retailer is conveyed through its available products. Efficiently handling product assortment is also of key importance (Giovannini, Sansone, Marsigalia & Colamatteo, 2017; Bildirici, 2013). Moreover, loss of sales and mark-down costs can be the outcome of poor assortment planning.

The importance of SE is acknowledged by a number of retailers and academics, and is categorised as the marketing tool of differentiation. The physical environment of a store comprises of a number of factors including human elements, signs of direction, layout, lighting and music. These factors can be further divided into either internal or external environmental elements. A number of these factors influence customers' shopping behaviours, including their related cognitive processes, emotions and physical comfort while shopping (Lin, Cross & Childers, 2018).

The Stimulus Organism Response model (SOR) is used in this study to examine the factors of loyalty among Indonesian retail customers. This relationship will be examined with the mediation of image on loyalty. This study therefore contributes to existing literature on marketing through examining the impact of environment, promotion and assortment on loyalty with the mediation of image and trust of the customer as moderator.

Literature review

Store image (SI)

Martineau (1958) suggests that among store attributes, the complex combination was SI. The functional and psychological attributes, both tangible and intangible of the complex combination, were also included in SI attributes. Martineau further defines SI as “the method of the store is defined in the shopper mind, mainly by its functional qualities and partly by the quality of psychological attributes.”

Steenkamp and Wedel (1991) posit that SI is the most valued asset for retailers and is the most strategic component in the highly competitive retail environment. Meanwhile, Dickson and MacLachlan (1990) mention that SI is the reason for which a store is selected by customers. SI therefore impacts the behaviour as well as selection of the customers regarding the store overall, marking it as a very important factor in customer loyalty (Gupta & Shukla, 2015).

Previous studies have defined SI in a number of different ways and according to different criteria. SI has been defined in terms of attributes of the store, like cognition and overall impressions, and scholars have concluded that there exists durability in images. This occurs when an image is formed in the mind of an individual and continues to influence that individual's perception. Moreover, scholars suggest that perception is the basis of engagement between customers and store.

The concept of SI was introduced in 1958 when scholars described the idea of the personality of SI. It has since been generally acknowledged that a consumer's feelings and thoughts are associated with stores, and that behaviour and patronage are influenced by image. Researchers of SI included 19 models from past studies, according to which SI is associated with elements related to the retail marketing mix. Among these elements, merchandise is deemed to be the most important (Pansari & Kumar, 2017).

Store environment (SE)

A number of factors contribute to customer loyalty within the context of retailing, including store environment. For the customers, the environment of a store is very important to maintain engagement. Previous literature has analysed the impact of SE, services capes and store atmosphere on consumers, positing that affective and cognitive responses are created due to the SE. The store layout is the basis of conceptualisation and measurement of the SE. Past studies have pointed out that the environment of the store is more effective in



maintaining customer engagement compared to other ambient factors. Moreover, research on environmental psychology has suggested that store environment plays a critical role in fulfilling the needs of the customer (Grosso, Castaldo & Grewal, 2018). This demonstrates a need for clients to move through stores in an efficient manner. Optimal store layouts and designs can therefore contribute to positive shopping experiences.

Assortment

The variety of products available in a store create the merchandise assortment. The planning of this assortment requires decisions regarding three elements: the number of product categories and sub-categories to be carried by the retailer; the number of stocks keeping units regarding each category to be carried, and the number of inventories that each stock keeping unit must carry. For example, in a store of electronics, personal computers are one category whereas laptops and desktops are subcategories. In the context of retailing, a category of products is a mutually substitutable set of products. Conversely, a sub-category is the group of items in which there is a minimum difference among the categories of the items, though the difference among these sub-categories is still notable (Lenarz et al., 2017).

Promotions

The sales, brand equity and profitability of an organisation may have different impacts due to varying promotional tools used by the retailers (Nilsson & Dahl, 2017). Two types of promotional strategies are mentioned in existing literature known as non-monetary and monetary promotions, the cost and benefits of which are each very different. Chandon, Wansink and Laurent (2000) point out that price promotion is also known as monetary promotion and describe a set of actions by which a customer is persuaded to buy the products at a cheaper than normal price. Scholars have pointed out negative effects and long term risks associated with these kinds of promotions. Non-monetary benefits or promotions refer to a large variety of actions in which incentives are not directly evident in the form of lower pricing. In contrast to price promotion, academics have recommended this kind of promotional activity as it does not produce a negative impact on the image of the brand or store (Mela, Gupta & Lehmann, 1997). This strategy also plays a critical role in re-enforcing the retailer in the mind of the customer.

Loyalty intention (LI)

Loyalty refers to a customer's commitment to re-purchase from the same product seller or service provider on a consistent basis. This commitment is very deeply held by the customer, and for this reason, the customer will not switch brands despite potential promotional activities of competitors (Oliver, 1999). Loyalty as situational, attitudinal and behavioural is

distinguished by this definition (Chaudhuri & Holbrook, 2001; Uncles, Dowling, & Hammond, 2003). In terms of usage behaviour and revealed purchase, behavioural loyalty is mainly expressed and measured by historical purchasing between competing brands and is conditioned on customer satisfaction. This is referred to as polygamous behaviour or divided loyalty.

Relationship of research variables

Effect of store image on store loyalty intention

The relationship between store loyalty and SI is discussed by Bloemer and De Ruyter (1998) in a study conducted on swiss department stores, which suggests that store loyalty is significantly impacted by the SI. These scholars used analysis tools like regression to measure data obtained from the 125 customer respondents. Miranda, DeFronzo, Califf and Guyton (2005) also mention that store loyalty is significantly impacted by the SI, showing a significant correlation between SI factors and store loyalty in Australian grocery stores. The study selected 934 respondents and employed multiple regression tests to analyse data. In another study conducted in Vietnam, SI played a critical role in shaping the purchase intention of Vietnamese shoppers. SEM analysis was utilised through AMOS for the selected 508 respondents of this study. Finally, a USA study found that the repurchase intention of shoppers was influenced significantly by the SI. For this study, 392 respondents were selected, and analysis was run using the AMOS program.

From the above research, it is evident that consumers' repurchase behaviours are dependent upon the image of a particular store. It has been empirically tested by a number of scholars that customer loyalty is positively impacted by progressive and successful store images. Researchers also demonstrate that corporate image can impact customer loyalty in different sectors, including education, retailing, telecommunication and many others. Scholars mention the direct and indirect relationships between SI and loyalty as having mediation roles of satisfaction. Some studies further show a positive and indirect relationship between store loyalty and repeated visiting behaviour in which emotions play a mediation role (El-Adly & Eid, 2016).

H1: SI has a significant impact on store loyalty.

Store environment: Loyalty and store image

Store atmosphere and environment is very important in delivering a brand's image and to its target customers. If the atmosphere and physical environment is coherent to the brand's strategy while staying uniquely differentiated from its competitors, a favourable and strong

image can be created to entice the target customers (Jeong, Im, & Kim, 2017). Positive brand image is therefore conveyed to the customer if environment design is good. The design of a store is comprised of a number of elements, including visual SE elements like space, clutter, cleanliness, colour and layout. The internal environment of a store affects a customer's mental and emotional processes while shopping, and therefore also impacts the SI and purchase decision.

H2: SE has a significant relationship with SI.

H3: SI has a significant impact on LI.

Assortment: Loyalty intention and store image

Previous literature suggests nine important attributes of SI, one of which is product assortment. The product assortment policy dictates the success factor for a number of retailers regardless of their size. For this reason, retailers should focus on product assortment with the objective of establishing a wide product range. A large assortment of products will play a critical role in fulfilling customers' needs and developing a positive image in the mind of the customers.

H4: Assortment has a significant impact on SI.

H5: Assortment of products has a significant impact on LI.

Promotion: Loyalty intention and store image

Another major factor in creating a positive brand image is promotion strategy. This may include colours, symbols, advertising programmes, product displays and sales promotions (Gundala, 2010). Retailers can use sales promotion as a device for communication, which can immediately increase sales on a short-term basis. Despite this potential sales increase, there are a number of negative when implementing such promotions. It is important that retailers develop effective promotion strategies that positively impact the image of the store. Scholars have empirically proved that good promotion strategies impact the brand image held by the consumers in a positive way (Montaner & Pina, 2008).

Looking for promotional tools that impact the brand image is very important for retailers and scholars alike. Retailers employ special promotional and price strategies to attract customers and increase store revenue. As mentioned above, stores may generate a large number of customers due to lower pricing or other price-related promotional activities, but this strategy impacts the customer's perception of the store. For this reason, the overall image of the store has a direct impact on promotional activities.

Scholars further suggest that promotional tools have a different impact on product image. Coupons, discounts and price promotions may therefore have a different effect on the brand image and may even negatively impact the consumers' perceptions of the store or brand. Promotional activities like gifts, however, do not produce this negative impact on brand image.

The following mediated hypotheses have been developed based on the above discussion:

H6: Promotion of the retailer has a significant impact on SI.

H7: Promotion of the retailer has a significant impact on LI.

H8: SI mediates the relationship between SE and LI.

H9: SI mediates the relationship between Assortment and LI.

H10: SI mediates the relationship between Promotion and LI.

Loyalty & customer trust

Trust is one of the most important factors for long-term relationships and can create and maintain customer loyalty towards a store or brand. The customer becomes loyal to the company when he or she perceives that the company is working for the benefit of the customer. This productive and potentially long-lasting relationship is created with clients by the international organisation on the basis of trust. The loyalty of the customer is indicated by the intention of the customer to perform a certain action. Moreover, loyalty can instigate behaviours like repeat purchasing and positive word of mouth. Kennedy, Scholey and Wesnes (2001) confirm that loyalty among customers is created from trust factors. A very strong correlation has been reported between trust and loyalty, with research showing that trust has a highly positive impact on customer loyalty (Sun & Lin, 2010).

Store image & customer trust

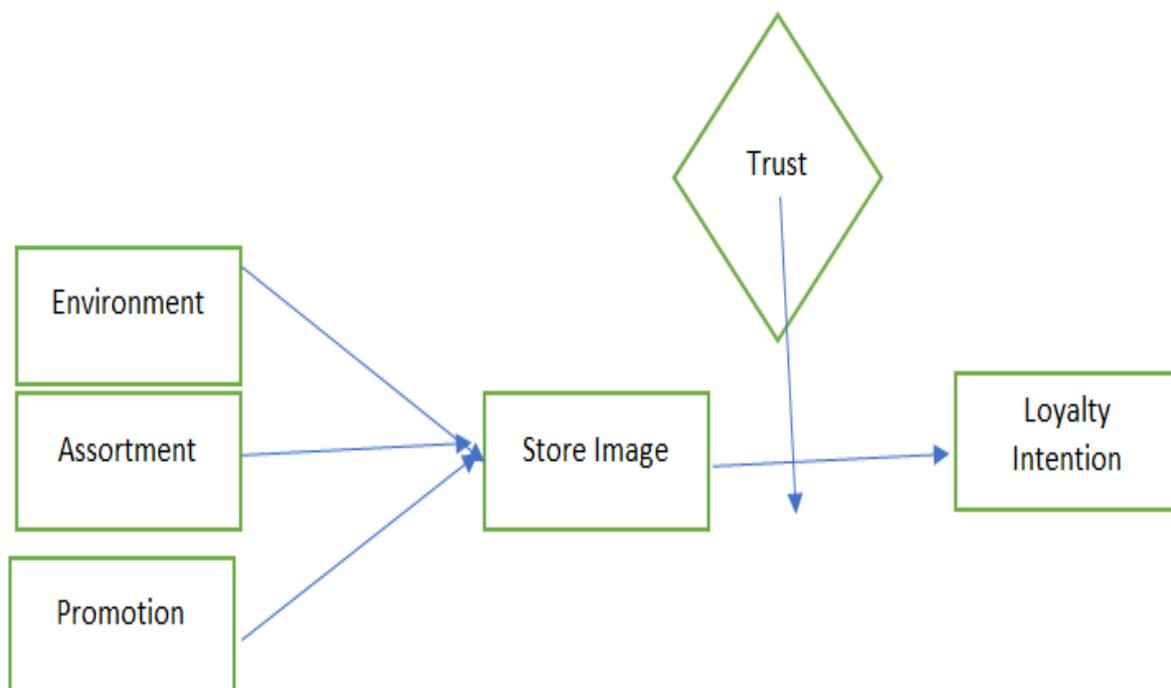
The SI or retail image is the long-term perception of a store or brand in the mind of the customer. This image occurs after the interaction of the customer with the retailer and as a result of a transactional experience the experience. It is not possible for the customer to touch, feel or see the image, meaning that the SI is somewhat vague and abstract. SI plays a critical role in establishing trust and loyalty with the customer towards the retailer, as well as in maintaining the current set of customers for repurchasing purposes. Retailers should therefore be able to portray to the customer a sense of trust surrounding their products and services. For this reason, SI has an impact on the customer's trust of a store. The relationship between customer and store can be strengthened with this sense of trust, which can thereby positively impact on consumer loyalty.

Trust as moderator

Trust occurs when one party believes that the actions of another party will result in positive outcomes. Consequently, customers should perceive high quality and positive results in order to trust a brand. Additionally, trust refers to the belief of one party, known as the trustor, regarding the other party, known as trustee, in assuming that actions of a trustee may have a positive outcome for the trustor (Bakker, Boerma, Keidel, Kingma, & van der Voort, 2006). According to this concept, there are three dimensions of trust known as capability, trust and benevolence (Bakker et al., 2006). Capability refers to the trustor's belief that the trustee has the required competence, skills and expertise to perform a job effectively. Integrity or honesty refers to promises kept by the trustee and the adherence to a set of principles which are acceptable to the trustor. Finally, benevolence indicates that the trustor's welfare is in the interest of the trustee. Previous literature shows an inconsistent relationship between image and loyalty, although trust has been found to hold a significant relationship with both loyalty and image. Trust therefore fulfils the requirement of the moderator between SI and loyalty.

H11: Trust moderates the relationship between SI and loyalty.

Research framework



Methodology

This study employed structural equation modelling to carry out statistical data analysis, which is a multivariate statistical technique to observe the structural relationships. As supported by Hair, Hult, Ringle and Sarstedt (2016), SEM-PLS allows researchers to determine advanced and complex theoretical models with less interference from statistical methods. Like other Windows-based software, this technique is also user-friendly and involves reflective and formative constructs. The model aims to determine the existence of any relation between constructs. Lately, EQS, LISREL, AMOS and other software have been used by researchers as tools to carry out these statistical analyses. The present study chose PLS-SEM over CB-SEM as the former possesses distinctive methodological characteristics. Structural equation modelling is an integration of factor analysis and multiple regression analysis, which is generally used to observe the structural relationship between the measured variables and the latent constructs. According to Hair, Anderson, Tatham, and William (1998), SEM-PLS is the preferred technique among researchers as it can simultaneously handle interrelated and multiple relationships at specified times. Sample size is then estimated by calculating the total population. A table presented by Krejcie and Morgan (1970) was used in this study to determine sample size. Gay and Diehl (1992) suggest that sample size selection greatly depends on the nature of the study, such as descriptive, correlational or experimental. After the sample size determination, data was collected using cluster sampling. Of the 22,000 total population of Indonesian retail customers, 377 were chosen as the sample size for this study. During the process of data collection, 377 surveys were delivered with a total of 269 valid questionnaires returned. An acceptable response rate of 71% was obtained, which was well over the recommended range of 45-50%. Further evaluation of these surveys was then conducted. The descriptive statistics have shown that out of total respondents, 198 were male respondents and 71 were female respondents, with an average age of 43 years. From all respondents, 58% were associated with operational departments over the last 10 years. The scale for loyalty, SI and trust were taken from Han and Ryu (2009), Wu, Yeh and Hsiao (2011) and Suh and Han (2003) respectively. Finally, the items for environment, assortment and promotion were adopted from the study of Grosso et al. (2018).

Analysis

Two models comprise the SEM-PLS, including the measurement model and the structural model. The measurement model explains the association among measured variables to support any theory, and the structural model determines if model constructs have any association with other constructs. Estimation of the measurement model is the initial step of PLS-SEM, commonly known as confirmatory factor analysis (CFA). The measurement of the theoretical model against the proposed model is compared under this CFA. Confirmatory

factor analysis is generally employed for observing how adequately model variables are perceived. However, the results of CFA must coincide with the constructs' validity.

Figure 2. Outer model

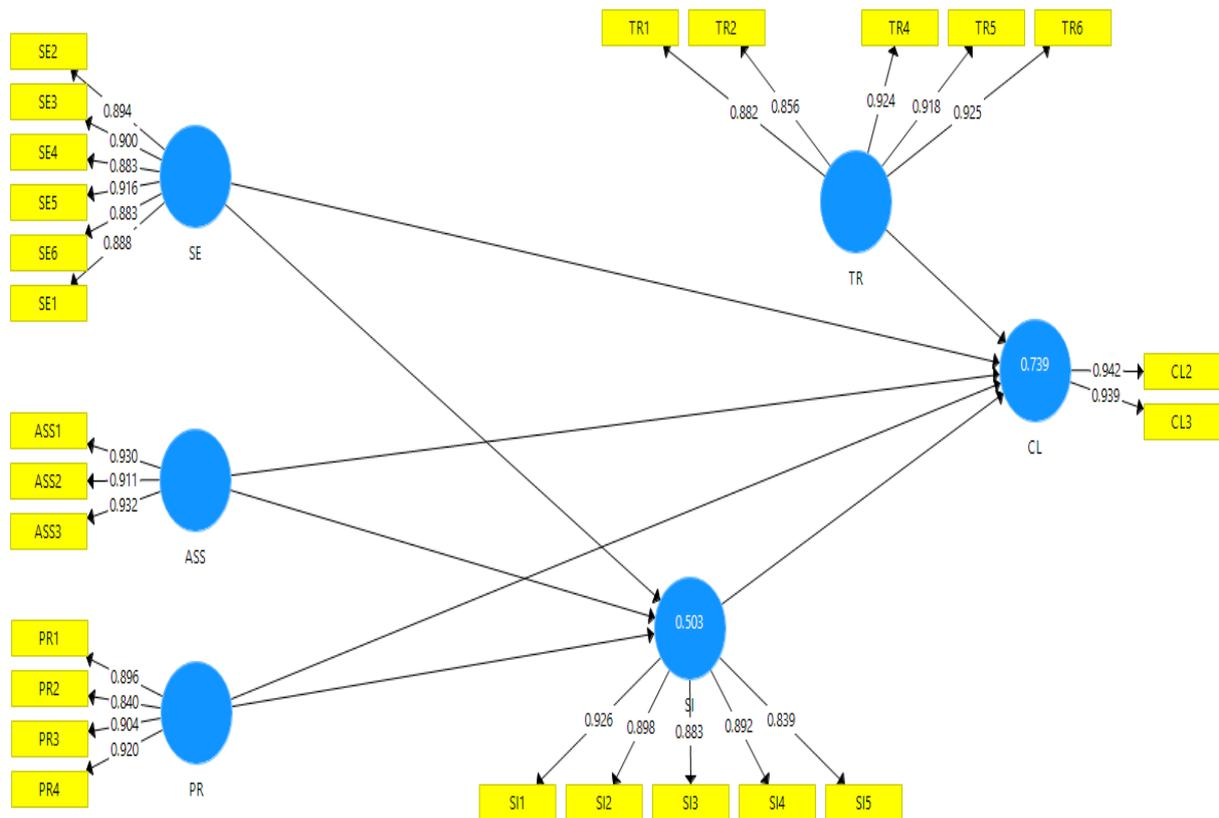


Table 1: Outer loading

	ASS	CL	PR	SE	SI	TR
ASS1	0.930					
ASS2	0.911					
ASS3	0.932					
CL2		0.942				
CL3		0.939				
PR1			0.896			
PR2			0.840			
PR3			0.904			
PR4			0.920			
SE2				0.894		
SE3				0.900		
SE4				0.883		
SE5				0.916		

SE6				0.883		
SI1					0.926	
SI2					0.898	
SI3					0.883	
SI4					0.892	
SI5					0.839	
TR1						0.882
TR2						0.856
TR4						0.924
TR5						0.918
TR6						0.925
SE1				0.888		

The variables of the model are expected to exhibit a strong correlation as all items of the variables were dynamic in nature. Each element of the model was estimated using structural, formative and reflective modelling. For the determination of discriminant validity, the study employed criterion from Fornell and Larcker (1982). This criterion is widely used to assess the degree to which a construct is found to be empirically different from other model constructs. Discriminant validity is designed to analyse the theoretical correlation between different concepts and enables calculation of the extent to which two concepts can overlap (Hair, Sarstedt, Hopkins, & G. Kuppelwieser, 2014; Wong, 2013).

Table 2: Discriminant validity

	ASS	CL	PR	SE	SI	TR
ASS	0.924					
CL	0.641	0.940				
PR	0.872	0.647	0.890			
SE	0.878	0.627	0.899	0.894		
SI	0.638	0.818	0.691	0.691	0.888	
TR	0.665	0.846	0.740	0.685	0.827	0.901

The average variance extracted is also determined to examine the discriminant validity by comparing the square roots of AVE to the correlations of latent variables. The square root value for each AVE must be greater than the highest squared correlation (Hair et al., 2014). In the present study, however, the obtained square root for AVE was consistent and in line with the given criterion. Discriminant validity on the construct level is therefore established. Furthermore, outer-loadings and cross-loadings also produced similar results. On the cross-loadings, the correlation (if any) among the construct items is determined. Table 2 above shows the values for discriminant validity established between the constructs and variables.

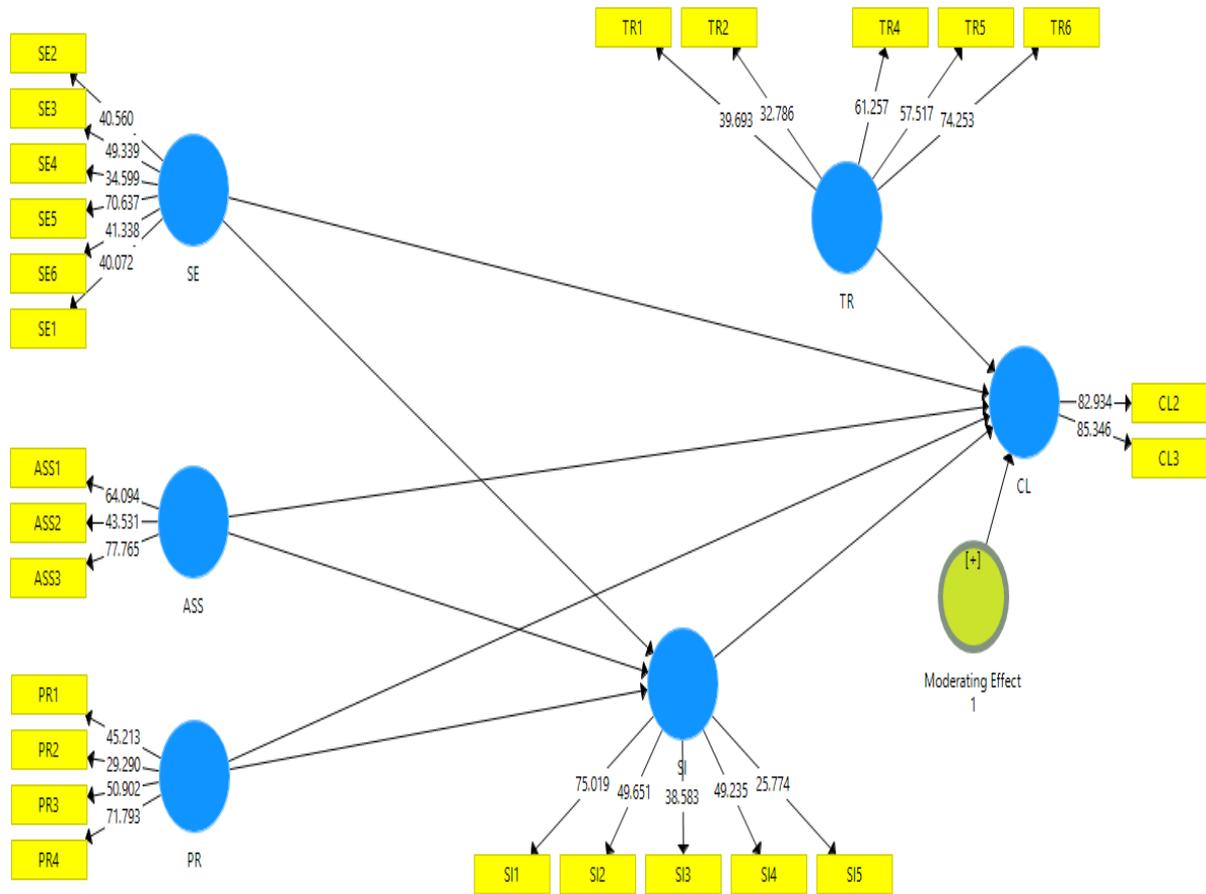
For analysing model reliability, the internal consistency or reliability index is observed, which must exhibit a value of 0.70 or above.

Table 3: Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	(AVE)
ASS	0.915	0.920	0.946	0.855
CL	0.869	0.870	0.939	0.885
PR	0.913	0.914	0.939	0.793
SE	0.950	0.951	0.960	0.799
SI	0.933	0.934	0.949	0.789
TR	0.942	0.945	0.956	0.812

The structural model is then determined by drawing structural paths within the model constructs. The model only used a single-headed arrow to show a structural association among the model constructs. Structural paths between independent, moderating and dependent variables were therefore observed to analyse the structural model. The model also determines the existence of any relation between the constructs, and estimates any direct or indirect effects of the variables involved in the model. The measurement model shows the nature of association between constructs and their latent variables of the outer model. The structural model for this study is presented in Figure 3 below.

Figure 3. Inner model



The moderation level is examined to observe any indirect effects of variables. To analyse the relationship significance, the study performed a bootstrapping analysis using 1,000 observations. Significant results were obtained at a 5% level of significance for all hypotheses, and the p-value also produced a significant result. This data thereby indicates the acceptance of all proposed hypotheses.

Table 4: Direct results and moderation

	(O)	(M)	(STDEV)	(O/STDEV)	P Values
ASS → CL	0.260	0.254	0.120	2.168	0.030
ASS → SI	0.008	0.015	0.087	3.093	0.001
Moderating Effect 1 → CL	0.024	0.024	0.033	4.734	0.000
PR → CL	0.088	0.081	0.142	3.619	0.000
PR → SI	0.363	0.360	0.128	3.834	0.005
SE → CL	0.047	0.049	0.124	3.378	0.000
SE → SI	0.357	0.356	0.112	3.201	0.001
SI → CL	0.180	0.176	0.125	3.442	0.000

TR -> CL	0.615	0.615	0.112	5.490	0.000
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Table 5: Mediation

	(O)	(M)	(STDEV)	(O/STDEV)	P Values
ASS -> SI -> CL	0.001	0.003	0.020	5.074	0.001
PR -> SI -> CL	0.066	0.063	0.053	4.234	0.000
SE -> SI -> CL	0.064	0.062	0.049	4.323	0.000

The coefficient of determination, or R_2 , is also estimated to observe the variables' predictive power. The R_2 value ranges between 0 and 1: a value closer to 1 indicates that dependent variables can be appropriately predicted by the independent variables, or greater predictive relevance and vice versa. For this study, the R_2 value was 50.2% and 73.9, which indicates a 52 and 73.9% variation in dependent variables as predictable from independent variables, thus indicating a moderate level of variation.

Table 6: R-Square

	R Square
CL	0.739
SI	0.503

Conclusion

Retailing is an integral part of the Indonesia economy. There are a number of what are now considered formal methods for the trading of goods in retailing, and the industry is growing rapidly. The purpose of this study was to examine the impact of SE on LI of Indonesian retail outlets. The research used the M-R model, introduced in 1974, to underpin the relationship of the model. Store image is used as the mediator in this study for loyalty intention and marketing efforts of the stores based in Indonesia. This study therefore contributes to the existing literature by adding previous studies related to factors that determine loyalty in retail store industries through brand image as the mediator with loyalty and customer trust as the moderator.

The SEM-PLS was employed to achieve the research objectives of the study for its robustness as a second-generation statistical analysis technique. SEM-PLS can also perform statistical modelling and can estimate complex phenomena. For this reason, it remains a popular technique among researchers when conducting quantitative studies. The study supports previous academic literature which has focused on relationship commitment, customer satisfaction, customer loyalty and loyalty-based management. The findings of this study confirm that customer loyalty is vital in today's increasingly competitive global retail environment. Specific to store loyalty, acquiring new customers is an extremely important



financial consideration due to the high advertising, promotional and start-up operating expenses involved. The findings of the study will be beneficial for policymakers, researchers and academics in understanding the issues related to the LI in Indonesian retail sector.



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