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Dynamics of Store Image and Customer Commitment in Retail: Mediation Analysis

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Abstract

The study examines the role of store satisfaction and Trust as mediators between business image and customer commitment. This study employed appropriate research methods and sample design to accomplish its purpose. At first, the research design verified the dependability and accuracy of the measurement scale. In addition, a statistical analysis was conducted to examine the impact of retail store image, satisfaction, and trust on retail store commitment. The study found that the store image plays the role of an influencer. In contrast, store satisfaction and Trust mediate the consumer relationship through customer commitment towards the retail store when retailers think about the store image. The present study tests the measurement model and mediating path model to confirm the measurement model's dimensionality, validity and reliability. The present study provides the platform to measure customer commitment by considering various associated variables with customer commitment.

Keywords: Retail, Retail Store Image, Satisfaction, Trust, Commitment and Mediation Analysis.

Introduction

Various researchers underlined the fact that a favourable and competitive market position of the seller can be developed and managed with the help of a positive store image through improving the quality of services and products offered to the customers, which is hard to imitate by other players in the concerned industry [1]. Store Image is an attribute competitors cannot easily replace [2]. Customers' perception of all features of a given store, which they experience from their interactions, is known to be store image. A store's qualities, including layout, customer service, atmosphere, product quality, and price, enhance the buying experience by meeting buyer expectations and preferences. Excellent retail attributes foster Trust and dependability, increasing customer loyalty to the store brand [3]. The study by [4, 5] revealed a positive correlation between satisfaction and store image among supermarket customers' consumer behaviour. Image building is a vital strategy for catching new customers and retaining those [6]. It has been found to influence store image on satisfaction and suggests various elements such as price, fast checkout, self-service, visual merchandising and home delivery [7]. Appearance is crucial for gaining new customers and retention. The store image influences loyalty and

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satisfaction [8]. Positive store image and customer satisfaction are interconnected, with satisfaction influenced by various features of a store [9].

Customer satisfaction [10] is directly influenced by store image, particularly for retailers like supermarkets [11]. Trust and image are essential predictors of customer satisfaction for a store [12, 13] they also found that other image elements, the product dimension, influence happiness considerably. Store trust mediates between image and satisfaction [14]. Various structural models confirmed the significant relationship between image and trustworthiness [15].

Several empirical explanations support the idea and explain why store image, retail atmosphere, purchase decisions, and consumer trust and commitment are all closely related. As a result, the authors were motivated to undertake further investigation into this phenomenon. The present research aims to analyze the effect of retail store image on customer commitment. Another study objective is to understand the mediation role of store satisfaction and Trust in the relationship between store image and customer commitment towards the retail stores. The development of the theoretical model and hypotheses is presented after providing the theoretical backdrop and important concepts utilised in the investigation. The methodology section, findings, and discussions are then presented. Finally, we offer constraints, research ideas for the future, and theoretical and managerial consequences.

Theoretical Background and Hypotheses Development

The study uses the Theory of Reasoned Action (TRA) and the Stimulus-Organism-Response (S-O-R) theories to understand customer decision-making in retailing. TRA, derived from social psychology [16], suggests that an individual's attitude towards behaviour is influenced by their beliefs about the consequences of the behaviour. S-O-R, on the other hand, examines how stimuli impact an organism's behaviour through the interaction between stimuli and their responses. The theory consists of three structures: stimulus, organisms, and reactions. This idea emphasizes that environmental signals, or stimuli, directly impact a consumer's cognitive state, which then determines their behaviour. This concept has been supported by multiple studies [17, 18]. The theories selected for this study, namely the Theory of Reasoned Action (TRA) and the Stimulus-Organism-Response (S-O-R), are well-suited since they explore the process of consumer decision-making. Both theories offer a unique perspective on consumer decision-making in the context of developing economies.

Retail Store

A retail store typically refers to organizations that primarily sell products, either in large quantities or individual units, directly to end consumers [19] with increasing consumer awareness; individuals can purchase goods and services from a wide range of retail establishments. The geographical placement of a retail store significantly influences consumer choices, as evidenced by studies conducted by [20].

Retail Store Image

Understanding Retail store image formation is crucial for understanding consumer decision-making, leading to studies on understanding store image.

The perception of a business's image significantly influences the retail industry, with studies showing that store characteristics and customer satisfaction vary among different consumer profiles. The visual representation of a store is the primary factor influencing consumers' purchase choices [21].

The concept of retail store image is complex and lacks a universally accepted definition. Experts like [22] provide insights into the complex nature of store image and the intricate relationship between a retailer and a buyer. Store image is often linked to product content, with various factors influencing consumer evaluations and purchase decisions. Quality indicators and attitudes also impact buying intentions [23]. Store image refers to consumers' perceptions of a company, influenced by experiences, direct or indirect information, and external factors like advertising and word of mouth, forming their perceptions [24]. Effective management of accessibility, service quality, product quality, and personnel expertise in a store contributes to consumer satisfaction and a positive perception of the store [25].

Retail Store Satisfaction

Store qualities and loyalty to a store brand significantly impact consumer satisfaction in the retail industry. Store qualities include product quality, pricing, layout, customer service, and ambience. Maintaining these qualities enhances the buying experience and strengthens brand loyalty. Brand loyalty is influenced by past experiences, perceived value, and emotional attachment, leading customers to disregard minor errors [3]. There is an association between loyalty and store perceptions, and satisfaction mediates this relationship [26]. Various elements of store image directly influence satisfaction with the given store [27]. According to [28], satisfaction develops more due to intangible attributes of the image than tangible attributes of a store. Satisfaction has a mediating role in the relationship between image and Trust [29]. Marketing experts have confirmed a direct correlation between satisfaction and loyalty, influenced by customer attributes like age, gender, and income. Satisfaction is crucial for cultivating consumer loyalty, but it alone isn't enough. Previous research consistently shows this relationship.

Retail Store Trust

[30] Defines Trust as a psychological condition influenced by beliefs about others' intentions or actions, with consumer trust referring to a consumer's acceptance of service providers' actions. Consumer trust is influenced by service quality via the mediating mechanisms of transactional and relational psychological contracts [31]. The current understanding of trust-building sources has been concentrated on how consumers perceive the qualities of sellers and platforms [32] there is a positive correlation between satisfaction and Trust, and it has been seen that great satisfaction is a result of high Trust [33]. Trust is positively influenced by store image and affects consumer purchase intention [34]. Satisfaction is indispensable for an association between customer loyalty and the image of a store and between customer loyalty and Trust in a store. An indirect effect of image was found through the factors such as satisfaction and Trust. The image elements include variety, service, and price for South African retail stores. Trust is influenced directly by image, mediating between image and satisfaction [35]

Commitment towards Retail Store

Commitment is an essential factor in establishing long-term relationships within a marketplace [36]. Commitment increases customers' preference to offset the benefits derived from engaging in retail product purchases. The anticipated outcome of this often positive association is predicted to lead to emotional dedication and subsequent behaviours. According to [37], there is a linkage between store image and commitment, which is mediated through satisfaction. A structural model was developed by [15], which confirmed the significant relationship between image and trustworthiness. According to [38] there is a linkage between image and satisfaction,

and there is no direct association between commitment and image. It has been noted that there is a relationship between consumer demographics and their commitment [39]. The switching costs and corporate image are the vital elements of customer commitment. Investigating switching costs and corporate image is crucial as these elements considerably affect customer retention through commitment, Trust, or satisfaction [40, 41].

Hypothesis Development

The store image was observed to positively influence customer loyalty by means of the mediating factor of customer satisfaction [29]. Customer satisfaction plays a significant role in mediating the impact of store image on repurchase intention [42, 43]. Various elements of store image directly influence satisfaction with the given store [27]. Satisfaction develops more due to intangible attributes of the image than tangible attributes of a store [28]. Satisfaction is influenced directly by image [44]. Sellers make enormous efforts to build their brand image [45]. Studies on customer loyalty in supermarkets found that store image positively influenced customer loyalty [29]. Store image directly influences customer satisfaction (21; 11).

H1: Image (IMG) about the retailer will positively affect satisfaction (SAT).

A positive image is formed when a customer receives good service quality [25, 46]. The quality and image influence trust [47]. According to [6], image is crucial for gaining new customers and retention. They suggested that image directly influences loyalty and satisfaction, which build Trust. Trust is influenced directly by image and has a mediating effect between image and satisfaction [49, 35]

Store image elements directly affect customer commitment, which is positive [6]. A study of supermarkets found that store image positively influenced customer loyalty [29]. A store's features that influence images include service, accessibility, and value for the price, product suitability, and sales efforts [3, 49].

H2: Image (IMG) about the retailer will positively affect Trust (TRST).

H3: Image (IMG) about the retailer will positively affect commitment (COM) towards the retailer.

Enhancing the image will strengthen Trust and commitment, leading to higher customer satisfaction [50] commitment is primarily determined by satisfaction, and greater satisfaction results in increased loyalty. Customer satisfaction is critical to the success, retention, and competitiveness of any organization [51]. According to [52], customer satisfaction facilitates the measurement and building of customer loyalty; conversely, dissatisfied customers are less likely to develop into devoted patrons than content ones. Satisfaction is repeatedly acknowledged in the literature as a crucial antecedent to repurchase and committed behaviour.

Various studies [53] have hypothesized that satisfaction positively affects loyalty and commitment. Nevertheless, it has been suggested [54] that more than satisfaction is needed to maintain customer loyalty. Other elements are also to be considered [55] one such element is commitment [56].

According to [57] satisfied customers may or may not be committed to the brand. As satisfied customers tend to change the brand, there are more chances of showing loyal behaviour by a satisfied customer in a committed relationship [58]. It has been frequently advocated that loyalty incorporates some degree of predisposition commitment, and commitment is thought to be a

required requirement for loyalty [59]

H4: Satisfaction (SAT) will positively affect commitment (COM) towards the retailer.

H5: Satisfaction (SAT) will positively affect Trust (TRST).

Trust-commitment theory explains the development of enduring relationships between customers and service providers. Trust and image are essential antecedents of customer fulfilment for a store's commitment [50]. Customer trust is a vital factor in customer interactions and commercial relationships, enhancing customer willingness to purchase durable items and maintaining strong brand relationships. It is recognized as the primary element in customer satisfaction and retention [60] A strong mediating influence of Trust and commitment on the association between customer satisfaction. Long-term relationships are mainly based on a central element, Trust, which is an essential element that leads to emotional commitment [61] the perceived value and Trust influenced customer commitment [47].

H6: Trust (TRST) in the retailer will positively affect commitment (COM) towards the retailer.

The image and quality of products and services have a substantial positive influence on the commitment of customers [32]. Image attributes such as value (or price), variety and service are mostly related to customer satisfaction in grocery stores [37] Customer satisfaction may mediate the effect of image on a customer's loyalty. [51] According to [62], there is a linkage between image and satisfaction and no direct association between image and commitment. There is an association between loyalty and store perceptions, and satisfaction mediates this relationship. Trust is vital to building loyal relationships [63] Store trust mediates between image and satisfaction [14].

H7: Retail Store Satisfaction and Retail Store Trust mediate the relationship between Retail Store Image and Retail Store Commitment.

H8: Retail Store Satisfaction mediates the relationship between Retail store Image and Retail store Trust.

H9: The Retail Store Trust mediates the relationship between Retail Store Satisfaction and Retail Store Commitment.

H10: Retail Store Satisfaction mediates the relationship between Retail Image and Retail store commitment.

H11: The Retail Store Trust mediates the relationship between Retail Store Image and Retail Store Commitment.

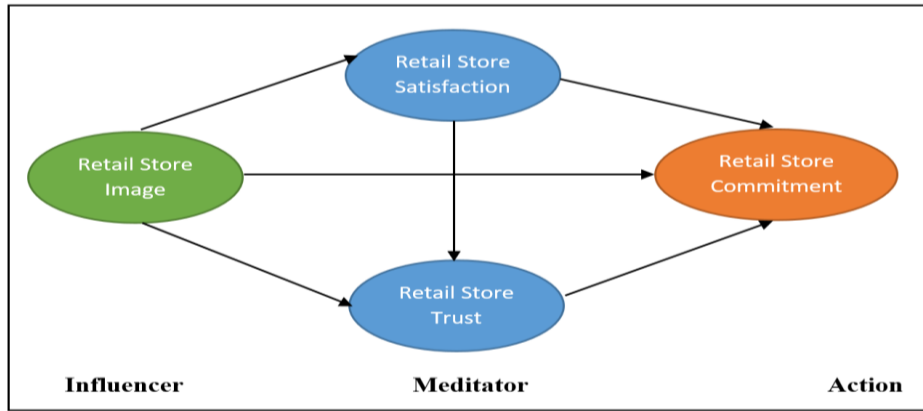


Fig. 1. Research Model

Source: Author's estimations.

Methodology

The survey was conducted with a structured questionnaire to achieve the objectives and test the hypotheses. The questions focused on the variable of the hypothetical research model. The retail store was considered for data collection with the criteria that it should have a loyal customer base (considered their loyalty programme) and it should be at least a national retail store brand. The respondents considered for this research are those having the loyalty card of the retail store because of the nature of the latent research variable, including retail store image, retail store satisfaction, retail store trust and commitment of the customer towards the retail store. To reduce the data collection bias, the study considered different retail stores. Before filling out the questionnaire study confirmed that the respondents were active members of the loyalty programme of that retail store.

The study implemented seven-point Likert scale ranging from 1 "strongly disagree" to 7 "strongly agree". The scale was adopted from the literature: Retail store image, retail store satisfaction [41] retail store trust [59, 41] and commitment of the customer towards retail store [59]. The structured questionnaire ends with the demographics of the respondents. With the help of the pilot study, the confirmatory factor analysis, validity and reliability statistics were run to test the measures of the present research. Later the final data collection is done to test the present research hypothetical model. A total of 550 sample data were collected, and the final data considered for the analysis was 480, as few responses were removed on the ground of the missing data. Statistically, the 480 sample is appropriate for the present study analysis [64].

Data Analysis

Measurement Model Analysis and Validation

Initially, we confirm the content validity as the items of the all-latent variables adopted through the extensive literature review. Later, the thorough retail expert's panel was asked to suggest the suitability of the items concerning the particular latent variable. The panel discussion suggestions were based on the three criteria of the selection of the items such as "best fit with latent variable", "somewhat fit with latent variable", and not fit with latent variable" [65, 66] Items are retained when the panel reach a high level of accord [67].

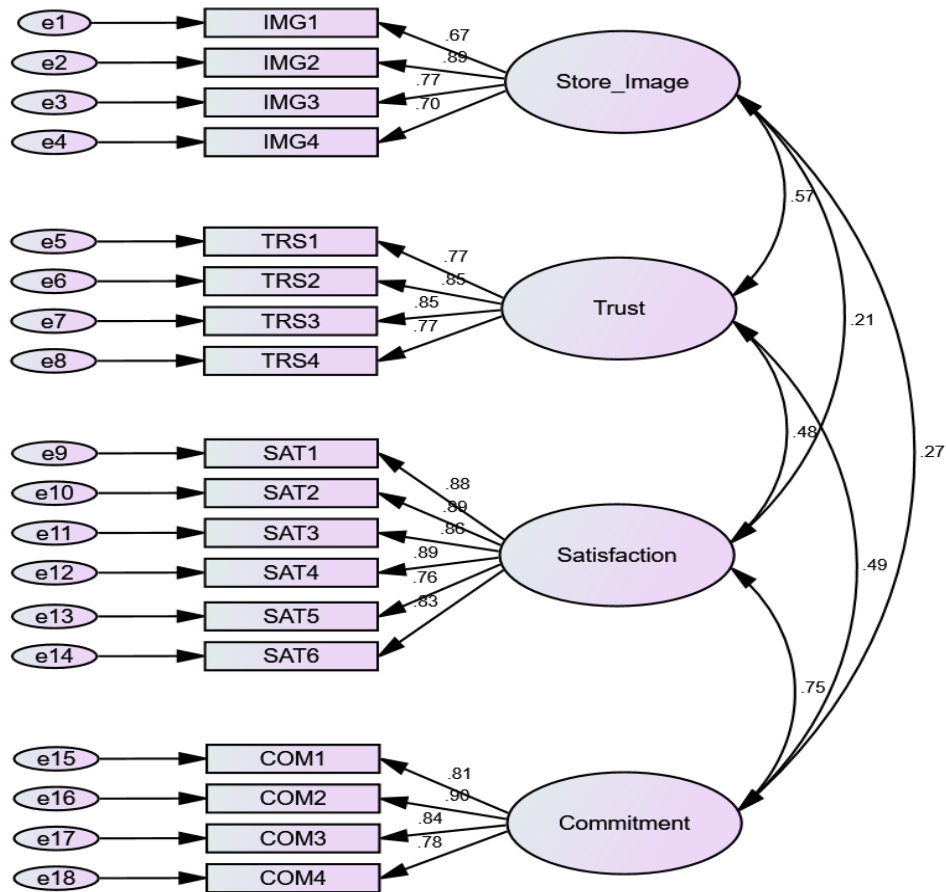


Fig. 2. Measurement Model.

Source: Author’s estimations.

The confirmatory factor analysis, CFA, was done with the help of IBM AMOS. The output indicates a good fit for the measurement model. The CMIN = 270.660, DF = 129, CMIN/DF = 2.098, GFI = .901, AGFI = .869, NFI = .927, RFI = .913, IFI = .960, CFI = .960 and RMSEA = .064, all the model fit indices are acceptable fit [68].

Latent Variable	Observed Variable	Code	Standardized Regression Weights
Retail Store Image	My retailer is a leading firm in the industry	IMG1	.669
	My retailer gives a good impression through its advertisements and other media	IMG2	.893
	In my opinion, this retailer has good image in the minds of its consumers	IMG3	.772
	I believe that my retailer outperforms its competitors	IMG4	.699

Retail Store Satisfaction	The service/products offered by my retailer meet my expectations.	SAT1	.883
	I am pleased with the service I get from my retailer.	SAT2	.892
	I believe that I did the right thing when I chose this retailer.	SAT3	.858
	I am satisfied with the ambience of my retailing place.	SAT4	.889
	All my problems are redressed within the stipulated time	SAT5	.760
	Overall, I am satisfied with my retailer.	SAT6	.825
Retail Store Trust	The promises made by my retailer are reliable.	TRS1	.770
	I trust my retailer to provide me with consistent quality services.	TRS2	.855
	Customers are valued more than profits at this retailer.	TRS3	.847
	I can say, my retailer is honest and sincere.	TRS4	.769
Retail Store Commitment	I have strong preference for this retailer.	COM1	.809
	My preference for this retailer would not willingly change.	COM2	.904
	Even if close friends recommend another retailer, I would not change my preference.	COM3	.839
	I feel committed to my retailer.	COM4	.778

Table 1: Measurement Model - Confirmatory Factor Analysis

Construct	CR	AVE	MSV	MaxR(H)	Store Image	Commitment	Satisfaction	Trust
Store Image	0.846	0.582	0.326	0.878	0.763			
Commitment	0.901	0.695	0.569	0.911	0.266	0.834		
Satisfaction	0.941	0.727	0.569	0.946	0.208	0.754	0.852	
Trust	0.885	0.658	0.326	0.891	0.571	0.486	0.478	0.811

Table 2: Construct Reliability, Convergent Validity and Discriminant Validity

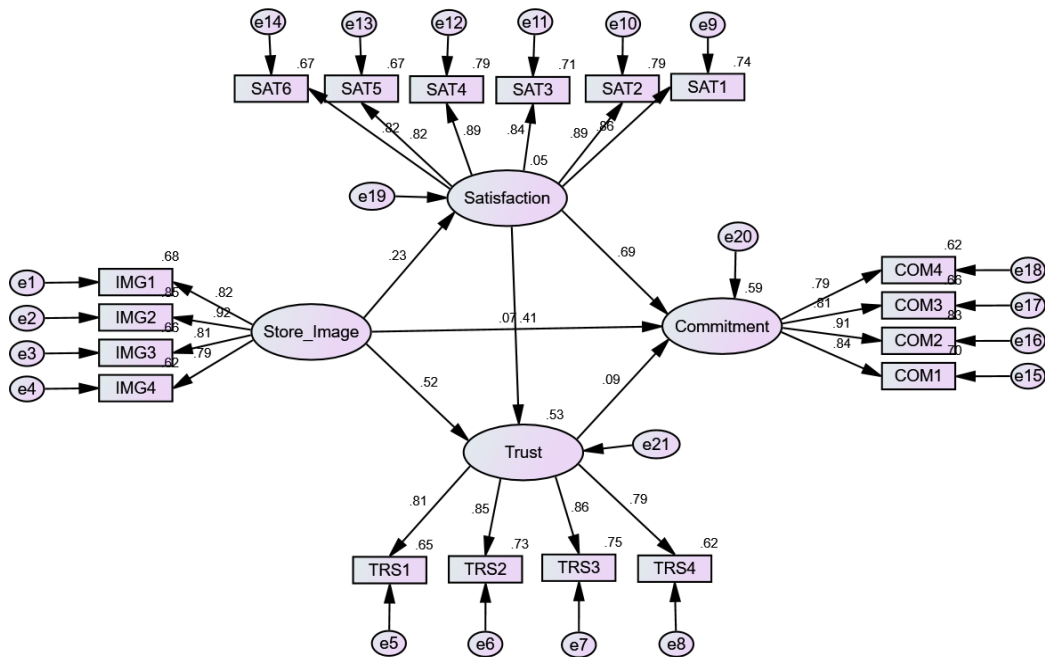
Diagonal elements (in bold) are the square root of the AVE (Average variance Extracted), and off-diagonal elements are the correlation between constructs. All correlations are significant at the 0.001 level.

The composite reliability (C.R.) values are more significant than 0.65, which confirms the construct reliability [69, 70]. The convergent validity is established as the Average variance Extracted (AVE) is more significant than 0.5. The discriminant validity is confirmed as the square root of the AVEs of all the constructs greater than the inter-construct correlations [71,

72).

Mediation Model Analysis

The structural equation model was developed and tested with IBM AMOS to test the hypotheses. The CMIN = 383.638, DF = 129, CMIN/DF = 2.974, GFI = .918, AGFI = .892, NFI = .946, RFI = .936, IFI = .963, CFI = .963 and RMSEA = .064; all the values are significant at a 95% confidence interval. All the model fit indices are good fits.



Influencer

Mediator

Action

Figure 3: Structural Equation Model- Mediation Model

Particularly, the Retail Store Image has a positive impact on Retail Store Satisfaction ($\gamma = .562$, $p < .000$) and Retail Store Trust ($\gamma = .399$, $p < .000$), which supports H1 and H2 hypotheses. Nevertheless, the Retail Store Image does not significantly influence Retail Store Commitment ($\gamma = .098$, $p = .115$). Therefore, H3 is not supported. Retail Store Satisfaction has a positive impact on Retail Store Trust ($\gamma = .253$, $p < .000$) and Retail Store Commitment ($\gamma = .525$, $p < .000$), which supports H4 and H5 hypotheses. The H6 hypothesis is not supported as the Retail Store Trust has no statistically significant impact on Retail Store Commitment ($\gamma = .114$, $p = .092$).

Path (Direct effect)			Estimate	P
Retail Store Image	--->	Retail Store Satisfaction	.399	***
Retail Store Image	-->	Retail Store Trust	.562	***
Retail Store Satisfaction	-->	Retail Store Trust	.253	***

Retail Store Image	-->		Retail Store Commitment	.098				.115
Retail Store Satisfaction	-->		Retail Store Commitment	.525				***
Retail Store Trust	-->		Retail Store Commitment	.114				.092
Path (Total Mediation Effect)				Estimate	P	Conclusion		
Store Image	--->	Satisfaction and Trust	Commitment	.285	.007	Full Mediation		
Store Image	-->	Satisfaction	Trust	.101	.003	Partial Mediation		
Satisfaction	-->	Trust	Commitment	.029	.260	No Mediation		
Path (Mediation effect of Specific Path)				Estimate	Lower	Upper	P	Conclusion
Store Image	--->	Satisfaction	Commitment	.209	.111	.331	.007	Full Mediation
Store Image	-->	Trust	Commitment	.064	-.046	.214	.210	No Mediation
Store Image	-->	Satisfaction	Trust	.101	.063	.166	.003	Partial Mediation
Satisfaction	-->	Trust	Commitment	.029	-.021	.072	.260	No Mediation

Table 3: Direct effect, Total Mediation Effect and Mediation effect of Specific Path

While analyzing the total effect of the Retail Store Image positively affects the Retail Store Commitment with consideration of mediation variables, that is, Retail Store Satisfaction and Retail Store Trust together ($\gamma = .285$, $p = .007$), which indicates the complete mediation of Retail Store Satisfaction and Retail Store Trust. Retail Store Satisfaction suggests the partial mediation between Retail Store Image and Retail Store Trust ($\gamma = .101$, $p = .003$). The Retail Store Trust implies no mediation between Retail Store Satisfaction and Retail Store Commitment ($\gamma = .029$, $p = .260$). Regarding specific path analysis, Retail Store Satisfaction mediates the relationship between Retail Store Image and Retail Store Commitment ($\gamma = .209$, $p = .007$). In contrast, the Retail Store Trust does not mediate the relationship between Retail Store Image and Retail Store Commitment ($\gamma = .064$, $p = .210$). Considering the total effect and specific path analysis, the H7, H8 and H10 are supported, while H9 and H11 are not.

Implications

The study offers a significant implication for the researchers and practitioners. First, the study revalidates the importance of different latent variables, including store image, store satisfaction, store trust and customer commitment, which are highly relevant in retail for researchers and practitioners. Similar way, store satisfaction and store trust are critical elements in the development of consumer-seller relationships. Customer commitment is one of the ways to read

the level of customer loyalty. The research should understand the importance and role of the present study construct. The study confirms that the image of the store significantly influences store satisfaction and Trust. Similarly, store satisfaction positively affects store trust and store commitment [62]. While considering the mediation and specific path analysis, it proves that store satisfaction and Trust mediate the relationship between the store image and store commitment if they are present collectively. The significant mediation role played by store satisfaction compared to the store trust in the relationship between store image and store commitment [74].

Secondly, from the managerial perspective, the present study provides the platform to measure their customer commitment level by considering various associated variables with customer commitment. From the present research findings, the retail manager should understand the importance of the store image, which can lead to customer satisfaction and Trust. The manager should focus on building the store's image connected to store satisfaction and Trust. The present study understands the impact of all three latent variables on customer commitment, as retailers always look for customers committed to their stores.

Discussion and Conclusion

Customer commitment is a conglomerate of different variables, and today's retail world is exciting looking at this [73, 74] the commitment is considered the guarantee of customer loyalty, attachment and engagement. The effect of store image on commitment was highlighted by several studies, which confirmed the significance of the retail store image from a theoretical and managerial perspective. The mediating role of satisfaction and Trust in understanding customers' commitment to retail stores is vital [75, 23]. The output of the present study confirms the positive influence of the store image on store satisfaction and Trust. This finding correlates with various studies (4, 35, 59) Satisfaction has been researched for several decades, and it significantly affects retail store commitment and Trust [52; 76]. The current research demonstrates the significant relationship between satisfaction, retail store commitments and Trust. Commitment can be explained by a psychological commitment to previous choices and customers' willingness to decrease decision-making costs [36]. It is rational because it helps customers reach satisfaction by saving decision-making costs. The decision occurs automatically and without conscious thinking. True loyalty includes shopping behaviour and commitment to a particular store [25].

If customer commitment is more robust –the attitude dimension increases [75, 43] Satisfaction and Trust are the critical elements of understanding customer commitment [51, 47]. Trust has been considered one of the predictors of commitment in long-term coordination. Satisfaction and Trust are the best predictors of store commitment [74]. Considering the mediation effect, retail store satisfaction and retail store trust completely mediate the relationship between store image and commitment to a retail store. Considering the specific path analysis, retail satisfaction fully mediates the relationship between store image and commitment to retail stores. These findings are much more correlated with those [77] as they identify that satisfaction signifies a relationship with commitment and is one of the predictors of commitment in long-term relationships.

From a future research perspective, it will be nice to use the present research model in different geographic settings, enhancing its generalizability. Identifying the other latent variables mediating the relationship between store image and commitment to the retail store will be interesting.

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