

Examining the roles played by a store satisfaction-love framework in shaping the influence of store loyalty programs

Store satisfaction-love framework

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Abstract

Purpose – This study aims to investigate how the influences of store loyalty programs on store loyalty and store relations can be mediated by the store satisfaction-love framework.

Design/methodology/approach – The survey data were collected from selected retail stores using stratified random sampling. The hypotheses were tested using structural equation modeling.

Findings – The results indicate that the impacts of store loyalty programs on store loyalty and store relations are mediated both by store love and store satisfaction.

Practical implications – This study's findings help practitioners by empirically demonstrating that the combined cognitive satisfaction of consumers with store loyalty programs and affective store love mediate the influences of loyalty programs on consumer loyalty toward the store and on the consumer–store relation. Therefore, cognitive satisfaction with loyalty programs alone cannot create strong loyalty and a customer relationship. Cognitive satisfaction with various loyalty programs must be converted into affective store love for the mediation to be significant and effective.

Originality/value – This research adds value to the domain of store loyalty research by empirically establishing the mediating role played by the cognitive satisfaction-affective love framework in shaping the influences of loyalty programs designed by store management on the final store loyalty and customer–store relationship.

Keywords Store loyalty, Customer loyalty, Store satisfaction, Loyalty programs, Self-expansion theory, Store love, Store relationships

Paper type Research paper



Introduction

The question of how to retain a loyal customer base has bothered marketing practitioners for a long time. The reason is that retaining loyal customers can provide a long-term competitive advantage to the firm (Webster, 1992). Developing a strong and

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lasting consumer–brand (store) relationship plays a crucial role in retaining a loyal customer base in this rapidly changing market place (Sweeney and Chew, 2002). It is also recognized that consumers' strong and deeply rooted relationships with store brand names can provide a competitive edge and can facilitate repeat purchase behaviors (Blackston, 1992; De Chernatony and Dall'Olmo Riley, 1998; Sweeney and Chew, 2002). Prior research has identified that successful loyalty programs help firms obtain a larger share of customers' wallets and increase customers' repeat purchase behavior by increasing customers' switching costs (Meyer-Waarden, 2007).

These important and desirable implications have prompted several researchers to delve into the area of store loyalty programs (Sharp and Sharp, 1997; Bolton *et al.*, 2000; Leenheer *et al.*, 2003; Mägi, 2003; Yi and Jeon, 2003; Lewis, 2004; Taylor and Neslin, 2005; Kivetz *et al.*, 2006). However, the extant literature on how store loyalty programs actually create true loyalty among customers offers ambiguous results. This ambiguity in the results of prior studies has hindered the proper assessment of the outcomes of loyalty programs in general (Meyer-Waarden, 2007) and the outcomes related to the store loyalty–consumer relationship specifically. Therefore, it is important to examine the processes through which store loyalty programs influence a consumer's conative and behavioral loyalties and influence the deep affective relationships with the store brand name.

Prior literature (Chaudhuri and Holbrook, 2001; Mano and Oliver, 1993) has identified that marketing stimuli elicit consumers' "cognitive and affective attitudes" toward store brands, which, in turn, influence the subsequent attitudinal and behavioral outcomes. Considering this view, the extant literature states that satisfaction is an important cognitive mechanism that mediates the influence of store loyalty programs on the final store loyalty; alternatively, store loyalty programs influence store loyalty via the generation of store satisfaction (Bridson *et al.*, 2008). Therefore, an immediate outcome of store loyalty programs is store satisfaction. This satisfaction is cognitive in nature and represents an evaluative value judgment (Oliver, 1980). Furthermore, the study conducted by Yim *et al.* (2008) shows that consumer satisfaction predicts firm affection, and firm affection leads to a loyalty intention. In other words, cognition leads to affect, which is also supported by Oliver (1999). It has also been empirically validated that individual's love for a brand is largely affective in nature, and this brand love determines conative brand loyalty (Carroll and Ahuvia, 2006; Thomson *et al.*, 2005).

Recent studies in consumer research have focused significantly on the roles played by brand love in the context of consumer–brand relationships (Shimp and Madden, 1988; Fournier, 1998; Carroll and Ahuvia, 2006; Kim *et al.*, 2008; Batra *et al.*, 2012). The importance of roles played by this construct has been acknowledged by both academicians and practitioners (Varley, 2008). For example, Batra *et al.* (2012, p. 6) provide considerable support for the role played by brand love in developing brand relationships; they state:

[...] when consumers described their love for a brand to us, they invariably described a broad and long-term consumer-brand relationship, with multiple interrelated cognitive, affective, and behavioral elements, rather than a specific, single, transient love emotion.

Carroll and Ahuvia (2006) state that cognitive satisfaction leads to affective brand love and that affective brand love leads to conative brand loyalty. These findings make it logical to deduce that satisfaction and love together act in tandem as a framework to

influence conative loyalty, rather than mere cognitive satisfaction. However, the research investigating the roles played by the satisfaction-love framework in a store relationship development context, specifically in a retail store context, is scarce. Hence, a more comprehensive investigation is needed to understand this mechanism. Thus, the central purpose of this study is to fill this gap by examining whether store satisfaction, which is cognitive in nature, and affective store brand love together act as mediators in shaping the influences of store loyalty programs on desirable marketing outcomes (i.e. conative and behavioral loyalty and the affective store relationship). This study is conducted in the context of the emerging Indian market.

Subsequent sections of this article present the literature review of the development of a conceptual framework, the hypotheses formulation, the discussion of the research methodology adopted, the model testing and the study's findings and discussion.

Theoretical background

Basic premise

Oliver (1999) states that attitude toward a consumption object (in this context, the store brand name) is formed through a step-wise process in the sequence of cognition-affect-conation-behavior. In other words, cognition leads to affect, affect leads to conation and conation leads to behavior. Cognition refers to the rational evaluation of alternative brand attributes. If a consumer's cognitive evaluation of brand attributes is favorable, this would lead to affect or emotional liking. Affect in turn positively influences conation. Conation is the irrational motivation to maintain a long-term relationship with a brand or to make repeat purchases of a brand. Conative motivation directly influences behavioral loyalty in terms of actual repeat purchases. Oliver (1999) also states that the strength of attitude increases as this progression occurs. This means that affect is stronger than cognition and that conation is stronger than affect. The remaining analysis in this article is based on Oliver's (1999) theorization.

To examine the intervening or mediating roles of the store satisfaction-love framework, we have constructed a theoretical model based on a review of the extant literature on satisfaction, love, loyalty and brand relationships. To construct the theoretical model, Aron *et al.*'s (2005) self-expansion theory is adapted to a retail store context. The self-expansion theory states that people possess an inherent motivation for self-expansion by incorporating relevant others (here, the store brand name) into their self-concepts. An individual's cognitive belief system determines his/her emotional attitude toward other individuals/objects, which in turn determines the relationship style to be adopted by the individual while addressing others (Collins and Stephen, 1990). Therefore, the cognitive evaluation of various elements of store loyalty program shapes a consumer's subsequent attitude toward the store (satisfaction and love), which would in turn influence his/her store relationship and loyalty. According to Park *et al.* (2010), consumers who are emotionally attached to a store brand are not solely the beneficiaries of store's resources; instead, they actively invest their own resources in the brand to maintain the brand relationship. Such resources include:

- buying products repeatedly from the same store;
- sacrificing resources such as time, money and social resources in terms of defending the store image to others; and
- derogating the brand's alternatives (Johnson and Rusbult, 1989; Park *et al.*, 2010).

Different constructs included in this study are described below in detail.

Store loyalty programs

Store loyalty programs are regarded as a retailer's strategy that is intended to attract consumers to a store by offering various rewards (Bridson *et al.*, 2008). Loyalty programs are defined in various ways by different researchers. Liu (2007, p. 20) defines a loyalty program as "a program that allows consumers to accumulate free rewards when they make repeated purchases with a firm". Dowling and Uncles (1997) suggest that loyalty programs enhance the overall value of a product or service and motivate buyers to make their next purchase from the same place. Primarily, loyalty programs are aimed at developing consumer assets (Shugan, 2005).

Several prior studies prove the effectiveness of loyalty programs in influencing the repurchase decisions of customers, as well as the shares of customer wallets (Lewis, 2004; Verhoef, 2003). Bolton *et al.* (2000) posit that a reward program adds value to any service and that rapidly earned rewards take consumers' focus away from the prices charged. Liebermann (1999) emphasizes that a loyalty program is an effective tool within the relationship marketing framework. Loyalty programs are also defined as the business process of identifying, maintaining and increasing the yield from the best group of customers through interactive and value-added relationship programs (Capizzi *et al.*, 2004).

Loyalty programs are used to communicate certain rewards to customers to establish reciprocity between a customer and a company (Kumar and Shah, 2004). These programs are being extensively used by retailers to develop store traffic and deepen the relationship ties with the customer base (Allaway *et al.*, 2003). In the context of this study, a store loyalty program is operationalized as a multi-benefits framework that represents different rewards or benefits offered to a customer and that is intended to generate cognitive customer satisfaction. This framework includes both monetary and non-monetary benefits related to a firm's products, entertainment or relational aspects (Meyer-Waarden *et al.*, 2013).

Store satisfaction

Satisfaction is considered to be a post-choice evaluative judgment concerning a specific purchase selection (Day, 1984). Macintosh and Lockshin (1997) define store satisfaction as a customer's overall evaluation of a store experience. Satisfaction is the key causal agent responsible for an experience-based attitude change and is cognitive in nature (Oliver, 1980). Satisfaction is developed by comparing a consumer's pre-purchase expectations with the perceived product performance (Bearden and Jesse, 1983; Oliver, 1980; Westbrook, 1980); it is also developed through the confirmation or disconfirmation of pre-purchase expectations with the perceived product performance (Danaher and Haddrell, 1996). Satisfaction can also be viewed as an outcome of an additive combination of expectation levels and the resultant confirmation/disconfirmation of expectations along several dimensions (Oliver, 1980). The conventional wisdom of business and academia believes that customer satisfaction is a necessary element that can maintain customers as loyal.

Customer satisfaction is traditionally considered to be the key antecedent of loyalty (Bolton, 1998). High customer satisfaction has been proven to lead to increased customer retention, which results in greater profits for the firm (Garvin, 1988; Bolton, 1998). Store

satisfaction can lead to store loyalty (Rust and Zahorik, 1993; Cronin and Taylor, 1994; Parasuraman *et al.*, 1994). However, Carroll and Ahuvia's (2006) study empirically demonstrates that it is brand love (which is a convert of cognitive satisfaction) and not merely satisfaction that predicts brand loyalty. The researchers also state that satisfaction leads to brand love or that a percentage of satisfied customers begin to love the brand.

According to Oliver's (1980) expectancy disconfirmation theory, customer satisfaction is influenced by conscious or less conscious expectations of a forthcoming experience that a customer will experience. Rigopoulou *et al.* (2008) state that it is important to consider specific brand attributes that the individual will consider while confirming or disconfirming his/her expectations; this refers to a cognitive value judgment. Therefore, in accordance with Rigopoulou *et al.* (2008), this study conceptualizes satisfaction as largely a cognitive construct consisting of product/price satisfaction, encounter satisfaction and servicescape/personal satisfaction dimensions.

Store brand love

According to Shimp and Madden (1988), an individual can love a consumption object or brand; in addition, the structure of the consumer–brand love relationship is analogous to the structure of an interpersonal love relationship. Carroll and Ahuvia (2006) define brand love as an emotional attachment toward a brand. Thomson *et al.* (2005) developed the emotional brand attachment scale. Carroll and Ahuvia (2006) state that a percentage of cognitively satisfied customers can be converted into brand lovers; alternatively, cognitive brand satisfaction is an antecedent of emotional brand love. Therefore, brand love is largely an affective or emotional construct. In the current context, a retail store is considered as the brand that attempts to develop a set of satisfied and loyal customers (Bridson *et al.*, 2008). Therefore, in the context of this study, store brand love is defined as an individual's affective attitude toward the store brand name. This definition corresponds to the affective attitudinal stage defined by Oliver (1999). However, Carroll and Ahuvia's (2006) brand love includes passion in addition to emotion. Sarkar (2013) states that brand passion is the result of the changing levels of emotional intimacy over time; alternatively, passion is the first derivative of emotion or affect over time. Therefore, emotion is always accompanied by a certain amount of passion.

Store brand loyalty

Loyalty is a biased (i.e. non-random) behavioral response (i.e. purchase) generated over time from a decision-making unit (individual) with respect to one or more alternative brands from a wider set of available alternatives; in addition, it is a function of an individual's psychological or attitudinal processes (Jacoby and Kyner, 1973). Oliver (1999) contradicts this definition on the grounds of incompleteness because it does not include the phase-wise progression of attitude formation.

Several traditional consumer researchers have defined loyalty in terms of the observed behavior, such as the proportion of purchases for a particular brand or the sequence of purchases made (Frank, 1962; Tucker, 1964). However, the brand loyalty concept has been extended beyond mere repeat purchase behavior in several studies (Day, 1969; Jacoby, 1971) and has eventually included the attitude toward the brand and the consideration set (Mehta *et al.*, 2003). In accordance with Oliver (1999), it is stated that brand loyalty is formed through cognitive, affective and conative attitudinal stages

that lead to the motivation to overcome various switching incentives and the development of action loyalty toward the brand. In this study, [Oliver's \(1999\)](#) affective stage has been considered equivalent to store brand love, and store brand loyalty has been conceptualized as an outcome of affective store brand love. In this study, store brand loyalty captures the conative intention to be loyal and to spread positive word-of-mouth, and it captures the actual behavioral outcomes that include repeat purchases and spreading positive word-of-mouth.

Store brand relationship

[Wulf and Odekerken-Schröder \(2003\)](#) define the store/retailer relationship as an effort actively proffered by a retailer toward a consumer; this effort is intended to contribute to the perceived customer value above and beyond the core product and/or service benefits received. The consideration of both attitudinal and behavioral aspects has strong precedence in relationship marketing studies ([Bloemer and Kasper, 1995](#); [Dick and Basu, 1994](#); [Fournier and Yao, 1997](#)).

The brand relationship construct includes two-way communication or an information exchange and an emotional exchange between the individual and the brand ([Veloutsou and Moutinho, 2009](#)). These emotional and information exchanges are the characteristics of affective intimacy ([Sarkar, 2013](#)). Therefore, the store relationship is considered a higher-order affective construct compared with store love; this is an outcome of store love. The obvious reason is that without emotionally loving a store, an individual would not be willing to develop an exchange relationship with the store. Store relationships exist not only between salespeople and customers but also between customers and the store brand name and the brands that a store carries ([Dodds et al., 1991](#)). The next section is devoted to hypothesizing the relationships between the concepts described above.

Hypotheses formulation

[Bridson et al. \(2008\)](#) define store satisfaction as a result of consumer's cognitive evaluation of various retail offers with respect to certain set standards. This is also supported by the expectation-disconfirmation paradigm ([Oliver, 1980](#)); satisfaction is conceptualized as the outcome of a process of comparison between consumer's expectations regarding performance and a consumer's perception of the actual performance of relevant attributes. In a store context, when a store offers loyalty programs or incentives, the customers would engage in a cognitive evaluation of the programs, which leads to cognitive satisfaction/dissatisfaction ([Wirtz and Chew, 2002](#)). In the context of developed countries, the idea that store loyalty programs positively influence store satisfaction has already been tested ([Bridson et al., 2008](#)). Assuming that the standards set by a customer for cognitive evaluation would vary significantly across socioeconomic contexts, the relationship between store loyalty program and cognitive store satisfaction is retested in this study in the context of the Indian economy. Therefore, the following hypothesis is made:

H1. Store loyalty programs positively influence cognitive store satisfaction.

According to [Oliver \(1999\)](#), the satisfactory cognitive evaluation of brand attribute information leads to the formation of affect. It has previously been discussed that brand love ([Carroll and Ahuvia, 2006](#)) is largely an affective construct because the construct

refers to consumer's emotional attachment to a brand. Furthermore, in accordance with the commodified emotions theory of [Boden and Williams \(2002\)](#), it can be inferred that affective store love becomes channelized by cognitive satisfaction. Therefore, the following hypothesis is made:

H2. Cognitive satisfaction with store loyalty program elements positively influences the affective store brand love.

Prior literature shows that emotional or affective brand love leads to conative brand loyalty ([Carroll and Ahuvia, 2006](#)). According to [Oliver \(1999\)](#), conative loyalty leads to behavioral loyalty. It has been previously discussed that this study conceptualizes store brand loyalty as a combination of conation and behavior ([Meyer-Waarden et al., 2013](#)). Therefore, the following hypothesis is made:

H3. Affective store brand love positively influences conative and behavioral store brand loyalty.

In this study, the store relationship is conceptualized as consisting of two-way communication and an emotional exchange occurring between the customer and the store over time ([Veloutsou and Moutinho, 2009](#)). The disclosure of emotion and information between the consumer and the brand increases the level of closeness or the positive affect between relationship partners ([Sarkar, 2013](#)). Thus, an affective relationship is considered more intense when the two-way exchange of emotion and information between the partners occurs very frequently. In accordance with [Oliver \(1999\)](#), in this study, the affective store brand love refers to the emotional liking toward the store. Without liking a brand, a customer is not expected to maintain intimate communication with the brand. Therefore, it is conceptualized that an affective relationship with a store begins with emotional liking or store love, and over time, an increase in the level of store love would positively influence the emotional exchange or store relationships. Hence, the following hypothesis is made:

H4. Affective store brand love positively influences the store relationship.

In this study, store satisfaction is defined as cognitive satisfaction with the loyalty program stimuli. [Oliver \(1999\)](#) states that cognition leads to affect. A customer who is cognitively satisfied with loyalty program elements would also be motivated to maintain an affective relationship with the company. Thus, cognitive satisfaction can directly influence store relationships. Hence, the following hypothesis is made:

H5. Cognitive store satisfaction positively influences store relationships.

In addition to the abovementioned direct relationships, this study also hypothesizes a mediating relationship:

The store relationship involves an intimate exchange of information and emotion between the store brand and the customer. Store love is conceptualized as the initial stage of affect development where the customer begins to like the brand emotionally as a result of being cognitively satisfied with the loyalty program elements. Therefore, store love, if sustained over time, can lead to a more affective store relationship in which both partners in the relationship would be willing to communicate more frequently. Hence, the following hypothesis is made:

H6. Affective store brand love mediates the influence of cognitive store satisfaction on the affective store brand relationship.

Methodology

Measures

Measurement items for the constructs were adapted from prior literature. The store loyalty program scale was adapted from Meyer-Waarden *et al.* (2013) and consists of five components of a loyalty program: hedonism, recognition and social relationship, economy, convenience and information. Cognitive satisfaction with store loyalty programs was measured using a scale adapted from Rigopoulou *et al.* (2008) that consists of three dimensions: product/price satisfaction, encounter satisfaction and servicescape/personnel satisfaction. Carroll and Ahuvia's (2006) ten-item affective brand love scale was adapted to measure store brand love, which is similar to the approach used by Koo and Kim (2013). Conative and behavioral store loyalty dimensions were measured in terms of behavior, word-of-mouth and commitment (Dick and Basu, 1994; Bridson *et al.*, 2008). On the loyalty scale, items such as "I would never consider switching to another retailer" represent conative commitment, and items such as "I make most of my purchases from this retailer" represent behavioral loyalty.

The measures of affective store relationships were adapted from the brand relationship scale used by Veloutsou and Moutinho (2009), which contains two dimensions of store relationships: two-way communication and emotional exchange. All of the scales were Likert type, and each item was measured on a 1 (strongly disagree)-7 (strongly agree) scale. All constructs were reflective. Appendix contains all of the scales used to measure the study constructs.

Sampling procedure

This study was conducted in two major retail store branches located in two different urban areas in India. A small initial survey was conducted among 30 respondents who lived in selected urban areas who were requested to note their favorite retail brands that usually conduct attractive loyalty programs. This interview was primarily conducted to check the familiarity of the shoppers with selected retailers that are actively involved in different loyalty programs. The two retail brands with the highest frequency of note were selected. The brands are Shoppers Stop (<http://corporate.shoppersstop.com/stores.aspx>) and Future Retail or Big Bazaar (www.futureretail.co.in/). According to the interviewees, these two retailers most actively conduct different loyalty programs. Shoppers Stop is a large-format department store that conducts loyalty programs such as the first citizen loyalty card system (www.shoppersstop.com/about-the-program). Big Bazaar is a hypermarket chain in India owned by the Future group (http://en.wikipedia.org/wiki/Big_Bazaar). Future Retail or Big Bazaar enables their customers to collect points, save and be rewarded using a single loyalty card (www.futuregroup.in/businesses/payback-loyalty-program.html).

Structured questionnaires were administered to shoppers at these two retail stores. The stratified random sampling technique was used to generate the study sample. In either store, the respondents were contacted while exiting the gate after completing their purchases. During the data collection phases, it was first determined whether the respondent would be interested in participating. Once the respondent expressed his/her readiness to answer, the participant was asked a screening question: "Do you have a

membership in any of the retailer's loyalty programs?" Questionnaires were administered to those respondents who responded affirmatively to the screening question. To collect data, the researchers approached a total of 1,050 consumers. Finally, the study generated a useful sample size of 452 with a response rate of 43.07 per cent. Data were collected during an entire week, which included all six days and excluded one weekly holiday throughout the hours the stores remained open, by a group of business school students trained in data collection. The characteristics of the respondents are presented in Table I.

Data analysis and results

The structural equation modeling (SEM) technique using AMOS 20 was adopted to test the relationships between the constructs. Before conducting the data analysis, all missing value cases were identified and deleted from the data set. A list-wise respondent deletion approach was also used because this technique is suitable when a proportion of missing value cases is not excessively high. A detailed missing value inspection showed that approximately 1 per cent of the cases have missing values; these were finally deleted. Second, multivariate normality, which is a basic assumption of the SEM technique, was examined by checking the skewness and kurtosis of the observed variables (Bollen, 1989). The examination revealed significant skewness and kurtosis for a majority of the variables. A large sample size used in this study partially compensated for the bias created because of the existing skewness and kurtosis in the parameter estimates (Hair *et al.*, 2010). Finally, this study tested the existence of univariate and multivariate outliers. There was no outlier problem.

Measurement model analysis

Before testing the formal structural model, measurement model testing was performed through confirmatory factor analysis using LISREL 8.72. The results show a significant χ^2 statistic ($\chi^2 = 356.11$, $df = 112$, $p < 0.01$) and satisfactory goodness-of-fit indices (RMSEA = 0.04; NFI = 0.98; NNFI = 0.96; CFI = 0.94; GFI = 0.91; and IFI = 0.99).

To examine the psychometric properties of the constructs, the study assessed item-specific standardized factor loading, composite reliability (CR) estimates and average variance extracted (AVE) estimates of the hypothesized constructs. All of the items loaded strongly (i.e. all standardized loadings >0.50) and significantly ($p < 0.01$) on the respective constructs, which showed sufficient evidence for convergent validity.

Gender	Male	Female		
In %	55	45		
Age in years	18-25	26-45	41-60	<60
In %	21	39	28	22
Involvement in retailer's program in number	1-2	3-4	5-6	<6
In %	33	25	24	16
Redemption of rewards	Yes	No		
In %	56	44		
Length of participation in retailer's loyalty program in months	>6	7-12	13-18	19-22
In %	16	22	35	27

Table I.
Sample
characteristics

The AVE values obtained also showed sufficient evidence of convergent validity because the AVE score for each construct was greater than 0.50 (Fornell and Larcker, 1981). In addition, the examination of CR estimates showed that the CR values ranged from 0.78 to 0.90, which provided sufficient evidence of construct validity. The AVE and CR values are reported in Table II. Furthermore, the AVE values were compared with the squared correlation values between the respective pair of constructs to confirm the discriminant validity. Discriminant validity was established because all AVE values were greater than the squared correlation values (Fornell and Larcker, 1981).

Hypotheses testing results

The SEM technique using an ML estimator was adopted to test the relationships among the constructs. The examination of the model fit results indicated that the model achieved a satisfactory fit to the data ($\chi^2/df = 3.2$, CFI = 0.93, TLI = 0.92, RMSEA = 0.059 and SRMR = 0.061). The structural model with all standardized coefficients of the hypothesized paths is shown in Figure 1. In the model, loyalty program is a second-order construct reflected by five first-order reflective dimensions: hedonism, recognition and social relationships, economy, convenience and information. Cognitive satisfaction is also a second-order construct reflected by three first-order reflective dimensions: product/price satisfaction, encounter satisfaction and service scape/personnel satisfaction. Affective store love is a uni-dimensional construct. The store relationship is a second-order reflective construct reflected by two first-order reflective dimensions: two-way communication and information exchange. Store loyalty is also a second-order reflective construct reflected by three first-order reflective dimensions: behavioral, word-of-mouth and commitment. All first-order dimensions were significantly ($p < 0.05$) and positively loaded on the respective second-order constructs. All standardized path-coefficients between items and respective first-order constructs were positive and significant ($p < 0.05$).

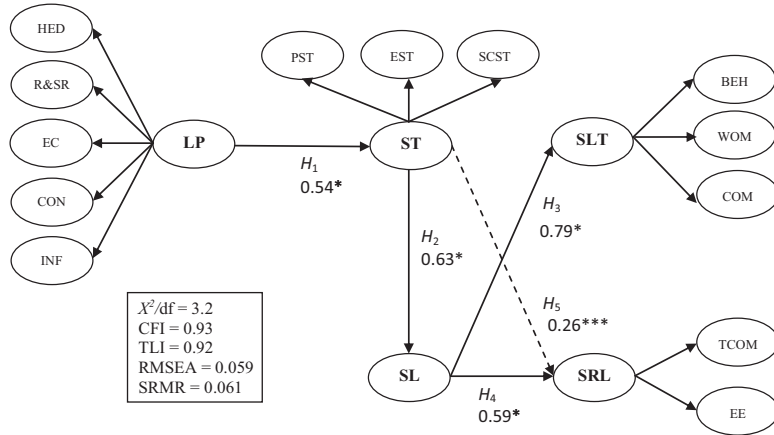
Figure 1 shows that all standardized coefficients of the hypothesized paths are significant at the 5 per cent level ($p < 0.05$) and positive, except $H5$. The findings support that a store loyalty program positively influences cognitive store satisfaction. Cognitive store satisfaction directly influences affective store love. Affective store love significantly influences both store loyalty (which includes both conative and behavioral loyalty) and a more affective store relationship.

$H5$ was weakly significant solely at the 10 per cent level. $H2$ and $H4$ were significant at the 5 per cent level. Thus, $H6$ obtains strong empirical support, which means that cognitive satisfaction with loyalty program elements can influence a store relationship solely by creating affective store love. Although a store relationship and love both are affective constructs, the affective strength of store relationship is greater than that for store love. Therefore, affective store love leads to a more affective store relationship. $H3$ also obtains empirical support at the 5 per cent level, which shows that affective store love leads to conative and behavioral store loyalty; in addition, the influence of satisfaction on loyalty is also mediated by store love. Therefore, store love is the full mediator in the model. This study's findings support that satisfaction-love together act as the mediating framework between loyalty program elements (input stimuli) and the desired marketing outcomes, the affective store relationship and store loyalty (conative and behavioral). This is the key finding of this study.

No.	Constructs	CR	Mean	1	2	3	4	5	6	7	8	9	10	11	12	13
1	Hedonism	0.80	4.4	0.84												
2	Recognition and social relationship	0.82	5.1	0.40	0.78											
3	Economy	0.86	5.3	0.43	0.32	0.77										
4	Convenience	0.78	5.1	0.35	0.28	0.22	0.64									
5	Information	0.88	4.9	0.23	0.21	0.34	0.36	0.65								
6	Behavioral loyalty	0.87	4.4	0.12	0.33	0.39	0.38	0.41	0.72							
7	Word-of-mouth	0.79	5.1	0.34	0.12	0.35	0.41	0.43	0.29	0.75						
8	Commitment	0.90	5.2	0.45	0.34	0.18	0.42	0.28	0.43	0.32	0.77					
9	Product/Price satisfaction	0.92	5.3	0.36	0.19	0.42	0.32	0.33	0.37	0.38	0.39	0.67				
10	Encounter satisfaction	0.89	4.8	0.22	0.28	0.32	0.29	0.39	0.33	0.39	0.45	0.39	0.88			
11	Services cape/personnel satisfaction	0.86	4.7	0.34	0.42	0.41	0.34	0.21	0.41	0.41	0.44	0.34	0.28	0.86		
12	Two-way communications	0.77	4.3	0.38	0.26	0.42	0.37	0.36	0.29	0.33	0.46	0.29	0.32	0.33	0.78	
13	Emotional exchange	0.81	4.9	0.37	0.27	0.29	0.38	0.41	0.38	0.41	0.19	0.44	0.41	0.32	0.33	0.88

Notes: The diagonal elements represent AVE values; non-diagonal values indicate inter-factor correlations; CR = composite reliability

Table II. Descriptive statistics, correlation matrix and AVE values



Notes: HED = hedonism; R&SR = recognition and social relationship; EC = economy; CON = convenience; INF = information; LP = loyalty programs; PST = product/price satisfaction; EST = encounter satisfaction; SCST = service scape/personnel satisfaction; ST = store satisfaction; SL = store love; SLT = store loyalty; BEH = behavioral; WOM = word-of-mouth; COM = commitment; SRL = store relationships; TCOM = two-way communications; EE = emotional exchange; dotted line expects a weak relationship; * $p < 0.01$; ** $p < 0.05$; *** $p < 0.10$

Figure 1.
A comprehensive model of store loyalty program's influences on store loyalty and store relationships

The overall findings obtain support from Oliver's (1999) proposition, which states that the attitude formation occurs through a cognitive-affective-conative route that leads to final behavioral loyalty (Table III).

Discussion

Theoretical contribution

This research is an attempt to study the relationships between store loyalty programs, store loyalty and store relationships by examining the mediating roles of store satisfaction and love in a retail sector context. The study's results show that loyalty programs generate cognitive store satisfaction. This cognitive store satisfaction can lead to a highly affective store relationship and (conative and behavioral) store loyalty solely when affective store love is created. This affective store love is largely equivalent to Shimp and Madden's (1988) emotional liking toward the store brand name. As the emotional liking increases over time, it generates the urge to exchange emotion and information (store relationship) and to solely buy from the particular store (conative and behavioral loyalty). Thus, this study contributes to the existing consumer-store brand relationship literature by empirically showing that the cognitive satisfaction with store loyalty programs and the affective love generated from that satisfaction together act as the mediating framework toward store relationship development.

Table III.
Estimated path
coefficients

Parameter	Estimate	Standard error	<i>t</i> -value	β	Hypotheses
<i>Direct effects</i>					
Loyalty programs → store satisfaction	1.23	0.06	20.5*	0.54	H1
Store satisfaction → store love	1.27	0.15	8.46*	0.63	H2
Store love → store loyalty	1.31	0.14	9.35*	0.79	H3
Store love → store relationship	1.22	0.13	9.38*	0.59	H4
Store satisfaction → store relationships	1.77	0.83	2.13**	0.26	H5
<i>Indirect effects</i>					
Loyalty programs → store satisfaction → store relationships	0.27	0.14	1.92**	0.30	
Loyalty programs → store satisfaction → store love → store loyalty	0.88	0.09	9.89*	0.67	
Loyalty programs → store satisfaction → store love → store relationships	0.97	0.11	9.17*	0.61	H6

Notes: β refers to the standardized beta coefficient; (*) and (**) show that particular *t*-value is significant at 5 and 10% levels, respectively

Managerial implications

This study helps managers to design store loyalty program elements. Many loyalty program elements, such as obtaining certain discounts on purchases made based on points accumulated through a loyalty card, can provide cognitive satisfaction to a customer based on a favorable cost-benefit analysis. However, the generation of cognitive satisfaction is not sufficient. Oliver (1999) states that cognitive satisfaction is the weakest level of brand attitude because it is highly vulnerable to switching incentives. For example, a loyalty card policy can be easily copied by competitors, and they will provide similar cognitive satisfaction to the customer; thus, the customer would switch. Store management should create a judicious combination of different loyalty program elements such that mere cognitive satisfaction is transformed into affective store brand love. Different hedonic elements (e.g. interesting games or contests that the customer wants to enjoy) of a loyalty program can help to achieve this transformation because store love is a hedonic attitude. Thus, cognitive satisfaction and affective love together would act as the mediator and would help to more effectively generate the store relationship and loyalty. In summary, an integrated framework involving satisfaction-love working in tandem is more desirable than satisfaction alone.

Limitations and future research scopes

Although this study investigates the inter-linkages between store loyalty programs, cognitive satisfaction, affective love, conative and behavioral store loyalty and affective store relationships, it is not completely free from limitations; these represent the scope of future research. First, this study was conducted in one of the emerging economies (India) where the retail sector remains in a growth phase and is not fully developed. Therefore, the model proposed in this study should be tested in the context of developed economies before making any generalizable conclusions. Second, in addition to satisfactory loyalty programs, there can be many other factors that can stimulate store love, such as store

environmental cues and crowding. The effect of these factors was not considered in this study and can be investigated through future research works. Third, convenience sampling is one limitation of the study. However, the researchers attempted to overcome this limitation by using a large sample.

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Further reading

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Appendix. List of items

Store relationships

Two-way communications:

- I want to be informed about this store.
- I am more willing to learn news about this store than other stores.
- I listen with interest to information about this store.

- If leaflets are sent to me from this store, I get annoyed.*
- I would be willing to be informed about this store in the future.
- I am willing to give feedback to the manufacturer of this store.

Emotional exchange:

- This store means more to me than other stores.
- I care about the developments relevant to this store.
- This store and I complement each other.
- I feel comfortable with this store.
- This store is like a person I am close to.
- Both this store and I benefit from our relationship.
- Over time, this store would become more important to me.

Loyalty programs

Loyalty programs conducted by this store

Hedonism:

- Give me pleasure as I participate in games.
- Give me pleasure when I exchange points (miles).
- Create pleasant distractions and surprises.

Recognition and social relationships:

- Make me feel as if the store is paying more attention to me than others.
- Make me adhere to a group of privileged customers.
- Make the store (store name) treat me as a privileged customer.

Economy:

- Are the best means to reduce the purchase quantity.
- Give me monetary advantages.
- Allow me to obtain substantial economies.

Convenience:

- Allow me to find usually purchased products more easily.
- Grant additional services.
- Make purchases easier and more practical.

Information:

- Make me choose new products.
- Make me discover good bargains and new ideas.
- Allow me to be well-informed about news and general information.

Store brand loyalty

Behavioral:

- I consider myself a regular customer of this retailer.
- I feel loyal toward this retailer.
- I consider this retailer to be my first choice when shopping for the category of goods it sells.
- I intend to do more business with this retailer in the future.
- I always find myself consistently buying from this particular retailer.
- I make the most of my purchases from this retailer.

Word-of-mouth:

- I often find myself telling people about the positive experiences I have had with this retailer.
- Because of my experiences with this retailer, I try to convince my friends, family members and co-workers to switch to this retailer.
- I say positive things about this retailer to other people.
- I would recommend this retailer to someone who seeks my advice.
- I encourage others to do business with this retailer.

Commitment:

- Even if this retailer was more difficult to reach, I would still keep buying from it.
- Regardless of competitors' offers, I always shop at this retailer.
- I would never consider switching to another retailer.
- Even if another retailer had a sale, I would still buy from this retailer.
- If this particular retailer is closed, I would find it difficult to find a substitute retailer.

Store satisfaction

I am satisfied with:

Product/Price satisfaction:

- Variety of payment methods adopted by the store.
- Clear presentation of prices by the store.
- Payment options to choose the number and time of installments offered by the store.
- Cash prizes designed by the store.
- Various special offers given by the store.
- Quantity and variety of new models of various brands sold by the store.
- Variety of famous brands stocked by the store.
- Ready to purchase products/models kept by the store.

Encounter satisfaction:

- Service speed of the cashiers of the store.
- Politeness and friendliness of the cashiers of the store.
- Waiting time at the cash registers.

Services cape/Personnel satisfaction:

- Service speed of the store personnel.
- Waiting time to be served by a sales person while shopping in the store.
- Politeness and friendliness of the sales people.
- Inquiry and understanding of customer needs by the salespeople.
- General and technical information about a product provided by the sales people.
- The atmosphere/environment of the retail store.

Store love:

- This is a wonderful store.
- This store makes me feel good.
- This store is totally awesome.
- I have neutral feelings about this store.*
- This store makes me very happy.

- I love this brand.
- I have no particular feelings about this store.*
- This store is a pure delight.
- I am passionate about this store.
- I am very attached to this store.

Note: (*) marked items were reverse coded.

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