



Retail store branding in Turkey: its effect on perceived quality, satisfaction and loyalty

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Abstract

Purpose – The purpose of this paper is to build and test a model of the impact of a store brand name on perceptions of service quality and on customer satisfaction, the latter being the driver of perceived quality or at least a key determinant. It also aims to examine the role of all three variables in the generation of customer loyalty to a store brand.

Design/methodology/approach – Data collected by questionnaire from 490 customers of three furniture stores in one city in Turkey were analysed by structural equation modelling, to test and measure the interrelationships in the specified model.

Findings – Results suggest that both perceived service quality and customer satisfaction are influenced by a store's brand name, that the former is influenced by the latter, and that a positive perception of service quality (but not the level of customer satisfaction) contributes to the development of store loyalty.

Research limitations/implications – Because the model was tested on customers of three stores in one city in one country, and the mediating influence of price was not investigated, the findings can be generalised only with due caution. Further studies could focus on individual causal relationships within the model, build in price as a variable, collect data more widely, stratify the sample, compare different types of store, and extend the investigation into other areas of retailing and services in general.

Practical implications – The store brand name has a direct, positive relationship with perceived service quality and customer satisfaction. Retailers with a strong and well maintained branding strategy should therefore gain considerable competitive advantage, provided marketing tactics and communications reinforce brand values rather than diluting or contradicting them, over time.

Originality/value – Successful store-name branding is very likely to provoke competitive responses. Retail marketing strategists therefore need a means to the end of understanding the consumption behaviour of target customers, especially in economies and societies broadly comparable to Turkey's.

Keywords Brands, Customer service quality, Customer satisfaction, Turkey

Paper type Research paper

Introduction

One consequence of the competitiveness characterising national and international marketplaces today is that marketing planners have placed increasing emphasis on branding. In the retail context, an established store brand can confer considerable competitive advantage by reducing both perceived risk in buying decisions and the length of time consequently spent on shopping-related activity. Ultimately, it can channel actual and potential customers from conscious problem-solving behaviour to

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automatic buying behaviour. Brand recognition can build loyalty to the store and to the brand, add value to customer service, and augment functional utility appeals with symbolic and psychological benefits.

A new brand is typically created and nurtured by promotional-mix initiatives, and becomes established on the strength of quality and performance over time (Kotler, 2006). In other words, building highly recognizable brands requires that retail marketers deliver high quality, high performance products and experiences, in order to recruit and maintain a loyal customer base.

A key objective of branding strategy is to influence and facilitate consumer choice when “hard” evaluation of the “soft” characteristics of a product or service is difficult or impossible. A brand name is thus an intangible signifier of the physical entity, acting as a surrogate for the individual characteristics of products or services, related more to the company’s reputation than to the lines it sells (Selnes, 1993).

The theoretical explanation of perceived service quality has developed from the concepts of product quality and consumer satisfaction. While the latter two are normally treated as a function of price and value for money, perceived service quality is seen as being an expression of the extent to which customers’ needs and expectations are met (Ting, 2004). It is generally accepted, however, that the former and the latter are closely correlated. In some studies, satisfaction has been treated as the driver or prime component of quality perception. In others, quality is defined as a precursor of customer satisfaction (Hong and Goo, 2004; Parasuraman *et al.*, 1985, 1988), though Bitner (1990) and Bolton and Drew (1991) have argued that the perception of the former develops only after the latter has been experienced.

Cronin and Taylor (1992), investigating the relationships among service quality, consumer satisfaction and purchase intentions, suggested that both the first two variables affect the third. A study by Aydin and Özer (2005) found perceived service quality to be a necessary but not sufficient condition for the generation of consumer loyalty. Dodds and Monroe (1985) and Zeithaml (1988) had earlier suggested the perception of value as a basic component of intention to purchase action, mediated by the price of the service.

In the particular context of retail stores, Sirohi *et al.* (1998) investigated the effects on customer loyalty of perceived value, service quality and in-store promotions, while a study by Majumdar (2005) added accessibility to the list. Garton (1995) found that the perceived and actual quality of service delivery had only a small effect on store loyalty, and that store image (which is clearly related to branding) was more important. Sivadas and Baker-Prewitt (2000), by contrast, concluded that image was a factor in customer satisfaction, but did not have a direct effect on loyalty. Bloemer and De Ruyter (1998) had earlier contended that customer satisfaction was the only significant influence on loyalty. Focusing on post-purchase influences, Cronin and Taylor (1992) evaluated re-purchase intention as a predictor of loyalty, while Boulding *et al.* (1993) investigated the effect of that variable and a customer’s willingness to give purchasing advice to others. Zeithaml *et al.* (1996) compared loyalty with willingness to pay, and concluded that rising prices have a negative effect over time.

Thus, customer experience plays a central role in successful store branding, and may indeed prove to be a better predictor of customer satisfaction, advocacy and purchasing behaviour than service quality alone. Klaus and Maklan (2007) have recently been developing a measure for customer experience, experience quality (EXQ),

which explores the underlying dimensions of the customer experience that can influence their behaviour, based on data collected by in-depth interviews.

An equally recent study by Beldona and Wysong (2007) has come to the preliminary conclusion that national brands have stronger “brand personalities” than individual store brands. They suggest that retail marketers should focus their strategic attention on brand categories where the difference is smallest and the profit margin highest.

The study reported in this paper set out to determine how the store brand name of a furniture-store group in Turkey (a specialised field of retailing in an important developing economy) affected perceived service quality and customer satisfaction, and how those attributes in turn influenced store loyalty.

Literature review and research hypotheses

Relationship between store brand name and perceived quality

Increasingly in modern consumer marketing, at least in developed countries, branding is a dominant element of total marketing strategy, aimed at differentiating the product or service from others in the marketplace and thereby gaining competitive advantage. Effective brand management is thus a vital aspect of marketing management as a whole, and brand managers are valued members of the management team.

A store’s brand name, which may be a recognisable word, or a set of letters or even numbers, is the communicable element of the brand. It has a longer-term effect than other elements of the marketing mix, such as packaging, price or advertising (Aaker, 1991), and is an important determinant of perceived product quality. Supported effectively by symbols and slogans, it becomes the key ingredient of the store’s brand identity. In a typical modern marketplace, all products and services have identifying and differentiating names, but some are clearly distinguished by association with legally protected brand names.

By communicating economic and symbolic value, a brand name can reduce the perceived cost and risk of consumers’ product choice decisions (O’Cass and Grace, 2003). It can deliver a signal to consumers, adding value to the product or service by linking the act of consumption with their own life styles and delivering reassurance about quality. Familiarity with the brand name will affect their perceptions of the quality of a particular service, and hence their decision choices (Arora and Stoner, 1996). From the point of view of the brand owner, a strong identity can enhance marketability, increase profitability, extend the distribution network, increase display in supermarkets, reduce shelf-space fees, and provide legal protection (Bamert and Wehrli, 2005). In short, well-executed branding enhances both supply-push and demand-pull.

In markets characterised by largely homogeneous products or services, the brand name can be the distinctive characteristic (Turley and Moore, 1995). A clear brand identity can furthermore help a store’s customers directly by facilitating the task of shopping, symbolizing quality, engendering confidence, and communicating messages to do with safety, power, endurance, speed, uniqueness and social status. Faced with competing brands, services or stores, consumers need norms and standards against which to make comparisons.

In this connection, the brand name is not the key to immediate evaluation. Rather, it creates expectations at the time of purchase, after which further consumption experience plus time and effort on the consumer’s part provide the eventual

comparative criteria (Selnes, 1993). Zeithaml (1988) and Shapiro (1983) suggested that an important element of that experience is brand name associations, which significantly affect perceptions of quality, and in turn the opinion of the brand. The outcome is a brand reputation (Andreassen and Lindestad, 1998).

Selnes (1993) argued that the perceived quality of services affects brand reputation and satisfaction, that satisfaction in turn affects brand reputation, and that both satisfaction and brand reputation determine brand loyalty.

With respect to retail stores specifically, a study by Grewal *et al.* (1998) concluded that the brand name positively affected consumers' image of the store, perception of brand quality and intentions to purchase the product. Rao and Monroe (1989) found that brand name and price together significantly affected perceptions of product quality at the medial level. Dodds *et al.* (1991) reached the conclusion that brand names had a positive effect on perceptions of quality and value, and on intention-to-purchase, and that the negative effect of price on perceived value could be reduced by knowledge and experience of the brand and store. According to Weishar (1999), the most important information to communicate successfully to consumers is whether a store is, for example, a designer boutique or a discount store, or if it offers a wide range of products and services.

Bloemer and De Ruyter (1998) defined a store image as the sum of consumer perceptions about different characteristics and criteria, and suggested that it affects satisfaction directly and loyalty indirectly. Rio *et al.* (2001) found that, in the case of four international and two national sports shoe brands, symbolic brand-related benefits were more significant predictors than the functional product-related benefits. These categories are amplified in Table I.

Companies pursuing a coherent strategy with respect to brand name, brand identity, brand reputation and (indirectly) store image, can thus expect to increase their sales volume and market share more easily than those that do not, by practising the appropriate tactics and techniques of brand marketing, and thereby improve their marketing efficiency.

<i>Conferred functional benefits</i>	Warranty	<i>Store X is a brand that ...</i> continuously develops its properties; is reliable and trustworthy; offers good value for money; delivers high quality.
<i>Conferred symbolic benefits</i>	Social identification	<i>Store X has a brand name that ...</i> is fashionable; is popular with my friends; is widely known; is a market leader.
	Social status	<i>Shopping at Store X ...</i> confers prestige on the user of its brands; follows the lead of famous people; is an enjoyable experience; expresses one's own lifestyle.

Table I.
Symbolic and functional
benefits conferred by
store brand name

Source: Adapted from Rio *et al.* (2001, p. 457)

Arising from the foregoing review of the literature the perception of service quality to a store's brand name, it is hypothesised that:

H1. Store brand name has a positive effect on perceived quality.

Relationship between store brand name and satisfaction

According to Oliver (1981), satisfaction is the psychological condition or emotional reaction that arises from the interaction of overlapping feelings, connected with changing expectations and consuming experience. It is thus different from "behaviour", which is concerned with preference for a product, service or store over its competitors, and the consequent tendency to favour it, which can be objectively measured (Parasuraman *et al.* 1988). Customer satisfaction or dissatisfaction is thus an expression of a service provider's ability or inability to meet the norms and expectations of consumers (Rosen and Surprenant, 1998). According to Ting (2004), Kotler's iconic textbook defines it as "the post-purchase evaluation of products or services, given the expectations before purchase". Chen and Chang (2006) sum this up as "the consumer's fulfilment response".

High rates of customer satisfaction are generally agreed to be the best determinant of future profitability. This measurable response to company's offerings can be defined as a positive-affective function of both pre-purchase expectation and after-purchase performance. It is a kind of psychological summing-up in which a connection is built between feelings and emotions arising from probable discrepancies, large or small, between perceptions and expectations on the one hand and the experience of consumption on the other. If the actual performance of a product or service, including a store, is less than the customer's expectations, the outcome is dissatisfaction; if equal to or greater, then it is satisfaction.

The most widely-used model of consumer satisfaction or dissatisfaction is based on Oliver's expectation-disconfirmation theory. Kara *et al.* (2005) explain that "disconfirmation" is the negative outcome of a consumer's comparison of expectation with actual performance, as in the equation: satisfaction = f (perception – expectation). In other words, the term describes the mismatch between the expected and blind evaluation of the performance of a product or service.

Cronin and Taylor (1992) contrast the expression of satisfaction with the evaluation of service quality, two responses to a service encounter that might be taken at first glance to be more or less the same. They explain that perceived service quality is a form of attitude that results from a long-term evaluation of the offering, whereas satisfaction is a specific operational measure relating to the experience of consuming it.

According to Ting (2004), Oliver himself identified four main differences between service quality and satisfaction:

- (1) quality evaluation relates to completely specific services, whereas satisfaction may be determined on the basis of wider experiences, including even those beyond the experience of consuming the service in question;
- (2) quality evaluation is based on ideal criteria, whereas assessment of satisfaction relates to norms and predictions;
- (3) perceptions of service quality are not conditioned by previous experiences of the type of service or the provider in question, whereas satisfaction is; and

- (4) quality is believed to depend mainly on such extrinsic cues as price and reputation, whereas satisfaction is driven by such intrinsic cues as equity or regret.

Researchers adopting the expectation-disconfirmation paradigm therefore accept these two dimensions of consumer response as distinct phenomena within the overall concept of a service encounter, each of which could occur alone in a given situation.

Though Bitner (1990) concluded in a study of an international airport that customer satisfaction came before service quality, many researchers have since reached the opposite conclusion (for instance Ahmad and Kamal, 2002; Cronin and Taylor, 1992; Yavas *et al.* 1997; Ting, 2004). Bloemer and De Ruyter (1998) and Selnes (1993) have discussed a complex of relationships among customer satisfaction, store image and brand reputation.

Very recently, Türkyilmaz and Özkan (2007) have developed and tested a new customer satisfaction index (CSI), in a study of the mobile telephony sector in Turkey. The CSI index derives from a structural model in which the antecedents of satisfaction are perceived quality, perceived value, customer expectations and the image of the provider. These are latent constructs, operationalised by multiple indicators.

Arising from the foregoing review of the literature relating customer satisfaction to a store's brand name, it is hypothesised that:

H2. Store brand name has a positive effect on satisfaction.

Satisfaction as a driver of service quality

Bamert and Wehrli (2005) observe that evaluating service quality is a difficult task because "quality" is a relative concept, varying with circumstances for both providers and consumers (Bamert and Wehrli, 2005). The evaluation with which we are concerned here is, of course, performed by the recipient of the service, not the provider. Stanton *et al.* (1994) show how consumers use such evaluations as one means of comparing providers, and choosing among them. That process may involve judgments about the actual deliverers of the service during the service encounter, as well as the intangible aspects (İçöz, 2005). Although production controls will normally be exercised by providers during the planning and preparation of the service offering, that fact that production and consumption occur simultaneously at the time and place of delivery makes true quality control problematical. Nevertheless, prudent providers make every effort to maintain quality standards, in order to minimise the risk of mistakes and poor performance during the service encounter.

The most popular measure of service quality is consumers' subjective perceptions of the extent to which their actual experience compares with their prior expectations (Kara *et al.*, 2005; Grönroos, 2001). When the two are comparable, the encounter is considered to have been positive and the service to have been of high quality. In studies of service quality evaluation, the most commonly used measures of that compatibility, or incompatibility, are SERVQUAL and SERVPERF.

The Servqual model has been widely applied to the measurement of general service quality in the public and private sectors (Robledo, 2001; Galloway, 1998). It is predicated on Oliver's disconfirmation-expectation model, but treats expectation differently: formed on a conjectural basis in the latter, but on a normative basis in the former (Lee *et al.*, 2000). Parasuraman *et al.* (1988) based it on measurement of a series

of “gaps” between expected performance and actual performance, which had been a central element of the conceptual model of service quality they had published two years earlier. Those differences are:

- between actual consumer expectations and management’s perception of them;
- between management’s perception of those expectations and the technical characteristics of the service;
- between the technical characteristics of a service and its fulfilment;
- between fulfilment and the customer’s perception of performance; and
- between consumer expectations and perceptions (Kara *et al.*, 2005).

Expectations are formed before a given service encounter, when a customer conceptualises what is to be expected, under the influence of such intrinsic and extrinsic inputs as: general prior experience; political, social, cultural and religious norms; and messages received through marketing channels. During the encounter, the resultant expectation is mentally compared with the actual outcome, as subjectively perceived rather than objectively measured.

Gremler and Brown (1996) further argued that service quality is a multidimensional concept. In their work, reliability defines the provider’s ability to credibly and faithfully deliver the promised service. Responsiveness describes its willingness to fulfil the service and helping customers, stressing the importance of service personnel’s attitudes to customers’ needs and wants, questions and complaints. Assurance is the dimension of delivery quality relating to confidence, reliability and credibility. Empathy describes the extent to which the service encounter reaches consumers as individuals. Tangibles relates to the elements which present the service physically.

Servqual’s domination of service quality measurement was challenged when Cronin and Taylor (1992, 1994) argued that it confused service quality with consumer satisfaction, whereas it should be conceptualised as a form of consumer attitude, and operationalised through value measurements. They proposed the Servperf model, in which quality is determined only by the perceived performance of the service rather than by the difference between normative expectations and performance. Their alternative measure was subsequently supported empirically by Babakus and Boller (1992), Brown *et al.* (1993), Boulding *et al.* (1993), and Robledo (2001).

A current study by Dean and Lang (2008) investigates the signals about service quality transmitted to a sample of consumers by the observable popularity of a service, by word-of-mouth communication, and by independent third-party opinion. It finds that all three of these influences, somewhat more objective than subjective attitudes and personal experience, exhibit significant effects.

Since expectations have a strong influence on consumers’ evaluation of the performance of a service provider, even though Servperf does not measure them, and given that they are based in part at least on the provider’s communication of the service attributes through its deployment of the marketing mix, it is clear that relevant marketing intelligence data should be collected as a key input to the planning of the service delivery strategy.

On the basis of the preceding review of the literature connecting perceived quality to satisfaction experienced, it is hypothesised that:

H3. Customer satisfaction has a positive effect on perceived quality.

Perceived quality, satisfaction and store image as drivers of store loyalty

Oliver (1999) has defined loyal customers as those who continue to re-purchase a preferred product or service, and intend to remain buyers for the foreseeable future. Loyalty can be expected to occur when the service quality has been judged favourably and the experience has delivered satisfaction, and to persist unless and until a negative post-purchase evaluation or experience gives sufficient reason to become disloyal (Selnes, 1993). As well as perceived quality and satisfaction, loyalty will typically be mediated by brand awareness and “brand confidence” (Delgado-Ballester and Munuera-Aleman, 2001), and by the brand name (Selnes, 1993), in the totality of a consumer’s knowledge and experience.

The first stage of creating loyalty is brand recognition (rather than mere brand awareness): a potential consumer knows that it exists, and could name it spontaneously, but the level of connection is low. A distinct brand name can play an important part in this process by facilitating the acquisition of information about the specifications of the product or service, and will be reinforced by marketing communications messages from the brand owner (Tepeci, 1999). At a further remove from these attributes of the brand itself, company image can affect the level of loyalty.

Though it is generally recognised that the cost of sales to new consumers is much higher than that to retain loyal customers, many service providers fail to attract repeat purchasers, in practice, and thereby lose customers at a dangerous rate (Aydin and Özer, 2005).

In studies of the retail sector, service quality has been found to be the main driver of behaviour related to the development of customer loyalty, though other variables do have roles to play. Fullerton (2005a,b) sees a positive quality evaluation as a construct that maintains behavioural intention. Aydin and Özer (2005) argue that perceived service quality is a necessary pre-condition for the development of loyalty, but not a sufficient antecedent in isolation. Garton (1995) goes so far as to assert that the perceived quality of the service delivered has a very small effect on a customer’s intention to re-purchase, and hence on the likelihood of loyalty developing.

Though Bloemer and De Ruyter (1998) asserted that customer satisfaction was the sole mediator of the relationship between customers’ perceptions of a store and their loyalty to it, Hong and Goo (2004) found it to be a necessary but not sufficient condition for the development of a re-buying habit and eventual loyalty, in the context of professional services, while an Australian study by Miranda *et al.* (2005) concluded that it was not “the only key to store loyalty”. A study by Consuegra *et al.* (2007) found that perceptions of price fairness influenced customer satisfaction and loyalty, and conversely but perfectly logically that satisfaction and loyalty were significant antecedents of willingness to pay the price asked.

Studies by Mazursky and Jacoby (1986) and Osman (1993) found store loyalty to be positively related to store image. However, questions about direct or indirect nature of the link were left unanswered. Garton (1995) suggested that consumers compared their perception of a store’s image with their own self-image, and that a degree of congruence was a pre-condition for loyalty. Sirgy (1985), had already investigated this matching process among users of products and services, and further argued that individuals construct and maintain their personal social reality through consumption of goods and services. Sivadas and Baker-Prewitt (2000) found that congruence between store image and self-image was connected to customer satisfaction, but did

not have a direct effect on loyalty. A very recent study by Faullant *et al.* (2008), has found satisfaction to have a more significant effect on loyalty than store image.

Recent research studies have focused on the behavioural outcomes of perceived service quality, and have measured loyalty in terms of various combinations of indicators. In a study of a single supermarket, Sirohi *et al.* (1998) treated loyalty as a composite of perceived value for money, perceived service quality, and responses to marketing promotions. Their view of the phenomenon corresponds closely to that expressed in the influential work of Zeithaml *et al.* (1996), that future behaviour is mainly influenced by word-of-mouth communication, purchase intention and price sensitivity.

The variety of procedures advocated for measuring the degree of loyalty exhibited by customers has mirrored these conceptualisations. While Cronin and Taylor (1992) focused only on re-purchase intentions, Boulding *et al.* (1993) and Selnes (1993) both added a measure of customers' willingness to advise other potential users. Table II shows the questions and five-point scales put to survey respondents, to arrive at quantified measures of loyalty. We have already seen that Zeithaml *et al.* (1996) assessed loyalty through respondents' willingness to pay a premium price for good service (while asserting that loyalty could not develop if the price was high without compensating quality). Majumdar (2005) added measures of accessibility and the total store experience.

On the basis of the relationships among loyalty, quality and satisfaction discussed in this section, it is hypothesised that:

H4. Customer satisfaction has a positive effect on store loyalty.

H5. Perceived quality has a positive effect on store loyalty.

An empirical study

Figure 1 shows the hypothesised paths linking the three antecedents of customers' store loyalty, discussed in the literature review and research hypotheses section.

<i>Unaided recall, before perceived quality: How satisfied are you with the services this store provides?</i>	1()	2()	3()	4()	5()
	Very little				Very much
<i>Aided recall, after perceived quality: How satisfied are you with the services this store provides?</i>	1()	2()	3()	4()	5()
	Very little				Very much
<i>How close are the services offered by this store to those delivered by the best comparable store, in your opinion?</i>	1()	2()	3()	4()	5()
	Very close				Not at all close
<i>How likely is it that you will consider buying products and services from this store again, when you need furniture?</i>	1()	2()	3()	4()	5()
	Very likely				Very unlikely
<i>How likely is it that you would recommend this store to friends and family?</i>	1()	2()	3()	4()	5()
	Very likely				Very unlikely

Table II.
Measures of satisfaction
and store loyalty

Source: adapted from Cronin and Taylor (1992, p. 67); Selnes (1993, p. 26)

Methodology

Data for the research study reported here were collected by questionnaire from consumers who had shopped in the past from three furniture stores in the city of Niğde, which has a population of over 100,000 and is the capital of the agricultural province of the same name in south-central Turkey. All three are successful retailers, whose store brand names are very well known; two trade under the name of a national chain, while the other is a local enterprise.

Given the impossibility of reaching all qualified respondents, the chosen selection method was purposive sampling from a non-random sampling frame within the sample universe: 150 university students were directed to find four people each among family and friends who had bought from at least one of the three stores within the previous five years, secure an interview, and return the completed questionnaires for analysis. Of the 600 thus distributed, 505 were returned: a very satisfactory 84.2 per cent return rate. Fifteen were ultimately rejected as unusable for technical reasons, and data analysis conducted on the remaining 490.

The questionnaire, which had been pilot tested on the author's colleagues, was administered face-to-face. It contained four main sections, and had been developed from a review of the relevant literature conducted over about a year. Specifically, questions relating to how national and local furniture store names are perceived were derived from the those asked in the study by Rio *et al.* (2001), which focus on functional and symbolic benefits of brand name, as shown in Table I. Questions investigating satisfaction, brand reputation, intention to re-buy and loyalty were developed from the work of Cronin and Taylor (1992) and Selnes (1993), as shown in Table II. Those related to perceived quality are adapted from the 22 standard question of the Servperf model (Cronin and Taylor, 1992, 1994), which are to be found in Table III. Almost all responses were recorded on five-point Likert-style rating scales.

The response data were analysed by structural equation modelling, which conventionally requires that the sample size is between 200 and 500, and at least ten times the number of variables modelled (Eroğlu, 2005). The model developed in this study contains 15 variables, derived from data collected in 490 usable returned questionnaires. The methodological criteria are therefore met.

Results

The structure of the factors for both store name and service quality was examined by exploratory factor analysis. Table IV presents the results of analysis of the data relating to the functional and symbolic benefits attributable to the store's brand name proposed by Rio *et al.* (2001) and described in full in Table I. Eight relate to essentially functional benefits and social identification deliverable to customers in general, and

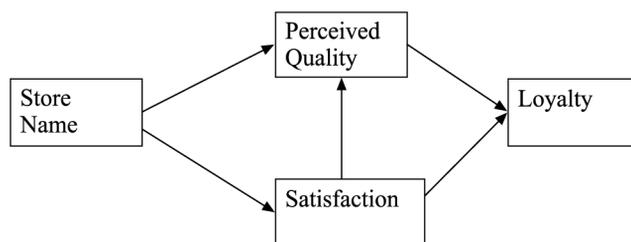


Figure 1.
Proposed model of the relationships among store name, perceived quality, customer satisfaction and store loyalty

1	The store has modern equipment and technology
2	The ambience is visually attractive
3	Employees are well-groomed
4	The physical appearance of the store matches the service offered
5	When a service is promised for a certain date, the promise is kept
6	When customers experience problems, they are solved
7	The store is reliable
8	It delivers any service at the promised time
9	It store keeps its records accurately
10	Customers are not told exactly when services will be performed
11	Immediate service cannot be obtained from employees
12	Employees are not always willing to help their customers
13	They are too busy to meet customers' needs swiftly
14	Employees are reliable
15	I feel confident that I will get service from the store
16	Employees are polite
17	They have adequate knowledge of products and services
18	Managers pay individual attention to customers
19	Employees pay individual attention to customers
20	Employees are unaware of the needs of their customers
21	They do not take care of their customers wholeheartedly
22	The store does not deliver its services at times to suit its customers

Table III.
Measures of perceived
service quality

Source: Adapted from Cronin and Taylor (1992)

Variables	Factor 1	Factor 2	Eigenvalue
The store or its brand name ...			
1 ... continuously improves its specialities	0.62		0.43
2 ... is reliable	0.84		0.72
3 ... presents high value	0.79		0.68
4 ... is high quality	0.77		0.66
5 ... is fashionable	0.51		0.47
6 ... is used by my friends	0.47		0.45
7 ... is famous	0.62		0.62
8 ... is a leading brand	0.63		0.61
9 ... is a symbol of prestige		0.57	0.53
10 ... is recommended by famous people.		0.72	0.56
11 ... is attractive		0.79	0.68
12 ... matches my life style		0.74	0.58
Cronbach alpha values	0.87	0.76	

Table IV.
Factor weights: measures
of symbolic and
functional benefits
conferred by store brand
name

Total expressed variance 56.6%
KMO measure of sampling adequacy 0.92
Bartlett's chi-square test 2,518.79
Significance 0.000
Factor weights \geq 0.50

four to more symbolic benefits, relating to an individual's identification with and internalisation of attributes inherent in the brand name.

Table V shows the four factors underlying the 22 variables in the Servperf matrix, generated by exploratory factor analysis with varimax rotation. Variables P3 (well-groomed staff), P9 (accurate records), P10 (unexplained timescales) and P13 (over-busy staff) were removed from the analysis because the corresponding eigenvalues were below 0.5. The KMO and Bartlett's statistics show that data set is suitable for factor analysis. The results suggest that, contrary to the five dimensions of service quality proposed by Parasuraman *et al.* (1988), service quality has only four key components. The seven variables grouped in the column labelled Factor 1 correspond to their "empathy" construct; the four comprising Factor 2 relate to "reliability" in their analysis; four more grouped together as Factor 3 correspond to "assurance"; and the three designated Factor 4 have to do with what those researchers mean by "tangibles".

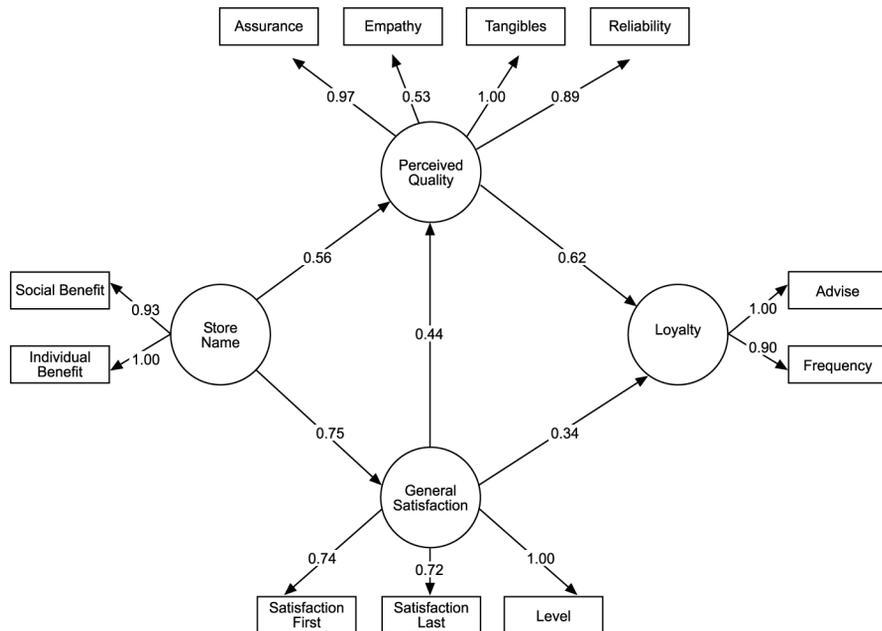
Variables	Factor 1	Factor 2	Factor 3	Factor 4	Eigenvalue
1. Store has modern equipment and technology				0.62	0.567
2. Ambience is visually attractive				0.77	0.643
3. Employees are well-groomed					
4. Physical appearance matches service offered				0.67	0.469
5. Keeps promise on fulfilling the service on time		0.80			0.721
6. Customers' problems are solved		0.79			0.735
7. Store is reliable		0.77			0.739
8. Service is delivered at the promised time		0.83			0.767
9. Records are kept accurately					
10. Customers not told when to expect service delivery					
13. Employees too busy to deliver swift service					
14. Employees are reliable			0.71		0.636
15. I feel confident that I will get service			0.72		0.711
16. Employees are polite			0.76		0.700
17. Employees have adequate knowledge			0.71		0.574
11. Immediate service not obtainable	0.71				0.573
12. Employees not always willing to help	0.72				0.595
18. Managers do not pay individual attention to customers	0.73				0.600
19. Employees do not pay individual attention to customers	0.77				0.662
20. Employees are unaware of customers' needs	0.71				0.554
21. Employees do not serve customers wholeheartedly	0.79				0.692
22. Store does not deliver service at times to suit customers	0.63				0.459
The Cronbach alpha value	0.87	0.88	0.83	0.72	
Total expressed variance 63.8%					
KMO measure of sampling adequacy 0.904					
Bartlett' test Chi-square 4,132.894					
Significance 0.000					
Factor weights: ≥ 0.50					

Table V.
Factor weights: measures
of perceived service
quality

The “responsiveness” construct identified in the study by Parasuraman *et al.* did not emerge from this analysis. The variables from 10 to 13 are intuitively linked to responsiveness, but 10 and 13 were deleted on account of their low factor weights while 11 and 12 are allocated to the empathy factor.

The Maximum Likelihood Lisrel 8.2 software was used to investigate relationships between the theoretical model and the research hypotheses. Figure 2 presents the operationalised structural equation model, with its descriptive statistics, while Table VI compares standard goodness-of-fit indices with those obtained for the proposed model.

The statistical tests confirm that all variables correlate with one another, and measure the model by $\chi^2 = 111.26$, $df = 40$, giving a χ^2 corrected by degree of freedom of $111.26/40 = 2.78$. According to Hair *et al.* (1998), values between two and five indicate an acceptable fit of the model to the data.



Chi-Square = 111.26; degree of freedom 40; $111.26/40 = 2.78$; p-degree 0.000; AGF 0.93; RMSE 0.06

R2 Eta 1 0.93 (satisfaction and store name variables explain 0.93 of change in perceived quality variable).

R2 Eta 2 0.74 (store name variable explains 0.74 of change in consumer satisfaction)

R2 Eta 3 0.73 (perceived quality and satisfaction variables state 0.73 of change in loyalty)

GA (1,1) Effect of store name on perceived quality: GA (1,1) 0.56 (t=5.09)

GA (2,1) Effect of store name on consumer satisfaction: GA (2,1) 0.75 (t=14.94)

BA (1,2) Effect of consumer satisfaction on perceived quality: BA (1,2) 0.44 (t=3.34)

BA (3,1) Effect of perceived quality on store loyalty: BA (3,1) 0.62 (t=3.15)

BA (3,2) Effect of consumer satisfaction on store loyalty: BA (3,2) 0.34 (t=1.51)

Figure 2.
Structural equation modeling results

The results of analysis support hypothesis *H1*, that store brand name has a positive effect on perceived quality, and hypothesis *H2*, that store brand name has a positive effect on satisfaction. They also confirm hypotheses *H3*, that customer satisfaction has a positive effect on perceived quality, and *H5*, that perceived quality has a positive effect on store loyalty. However, no statistically significant correlation was found between satisfaction and loyalty, and hypothesis *H4*, that customer satisfaction has a positive effect on store loyalty, is therefore rejected.

Discussion

The objective of this study was to investigate how store names that have become in effect brand names influence perceptions of service quality among actual and potential customers, and how perceived service quality in turn combines with customer satisfaction to engender loyalty.

Data gathered from 490 individuals who had at some time during the previous five years patronised one or more of three furniture stores were analysed by structural equation modelling, to trace the path relationships among those four constructs, as they transformed from dependent to independent variables in the course of the service encounter over time. Indices measuring goodness-of-fit of the resultant model to the data, and other statistical tests, indicated strong links among all but one pair of model constructs.

Specifically, there was a positive and significant relationship between store name, acting as a surrogate for brand reputation (Selnes, 1993; Andreassen and Lindestad, 1998), and both customer satisfaction ($\beta = 0.75$; $t = 14.94$) and *perceived quality* ($\beta = 0.56$; $t = 5.09$), which are in turn positively related to one another ($\beta = 0.44$; $t = 3.34$). Customers' perceptions of the quality of the service are positively and significantly related to store loyalty ($\beta = 0.62$; $t = 3.15$). The only two-way relationship found not to be significant was that between satisfaction and loyalty, as distinct from the path via perceived quality ($\beta = 0.34$; $t = 1.51$).

Store name and satisfaction together accounted for a distinctly meaningful 93 per cent of change in measured perceptions of quality, which in turn accounted for 73 per cent of total variation in measured loyalty. Store name accounted for 74 per cent of change in measured consumer satisfaction.

Conclusion

Consumers who are generally positive towards a store brand name and who perceive its service quality favourably will tend to develop loyalty to the store and its brand as a consequence. They will also form expectations, which will influence future evaluations of service quality and hence of the store brand. Therefore, brand owners' marketing

Fit indices	Good fit	Acceptable fit	Proposed model
GFI	$0.95 \leq \text{GFI} \leq 1$	$0.90 \leq \text{GFI} \leq 0.95$	0.96
RMSEA	$0 \leq \text{RMSEA} \leq 0.05$	$0.05 \leq \text{RMSEA} \leq 0.10$	0.06
NFI	$0.95 \leq \text{NFI} \leq 1$	$0.90 \leq \text{NFI} \leq 0.95$	0.96
CFI	$0.97 \leq \text{CFI} \leq 1$	$0.95 \leq \text{CFI} \leq 0.97$	0.97
AGFI	$0.90 \leq \text{AGFI} \leq 1$	$0.85 \leq \text{AGFI} \leq 0.90$	0.93
IFI	$0 \leq \text{IFI} \leq 1$	$0 \leq \text{IFI} \leq 1$	0.97

Table VI.
Fit values and standard
fit indices of model

and marketing communications initiatives should be restricted to objectively verifiable claims and evidence, and to tactics that do not confuse or contradict. Otherwise, customer disappointment, if not actual dissatisfaction, will start to build a negative attitude towards the brand. With that proviso, the creation of added value and extra benefits through intelligent deployment of the marketing mix is an obvious strategy for engendering positive attitudes, a favourable image of the store and, ultimately, loyalty.

The experiences gained during service encounters and exposure to marketing initiatives are thus crucial. Consumers' evaluations of the quality of service delivery are substantially predicated on those consumption experiences, especially in the particular circumstances of retailing, where concrete product and abstract service are consumed simultaneously. Retail marketing planners must make customer-focused decisions at every stage of the service delivery process, providing measurable in-store satisfaction, encouraging a positive attitude to the brand name, delivering a quality experience in service encounters, and generally creating the enabling conditions for self-generated loyalty to develop.

Brand value, expressed in the price difference between branded and non-branded or generically-branded products or services, is a multidimensional concept for consumers, comprising brand awareness, brand recognition, brand knowledge, positive mental associations, and more besides. Effective store branding thus predisposes customers to pay a premium price for products and services, to the advantage of the bottom line.

The ultimate return on investment in a strong brand name is customer loyalty, which offers clear scope for reduction of selling costs and increase in profitability: in other words, marketing efficiency. The simple act of giving a store or a chain a brand name can have a positive effect on perceived quality and satisfaction, but it is the strategic effort allocated to branding that recruits loyal customers and retains them.

If the promised and implied social and personal benefits of branding are not in fact delivered to customers, they will not re-buy, cannot therefore be converted into brand-loyal consumers, and may cause actual damage to the brand by broadcasting their disappointment by word-of-mouth. This is another reason for retail marketing planners to be not only proactive but also interactive, with their present and future customers.

The findings of this study suggest strongly that store branding can be a key strategy for the defence and expansion of market share, by creating and enhancing a positive customer experience.

Limitations and future research

The model built in this study has been tested only on customers of three furniture stores in one city in one country. The findings, conclusions and implications should therefore be transferred or generalised only with due caution. On the other hand, Turkey and its 71 million potential consumers of retail products and services occupy an interesting position between the developing and developed worlds, and between Europe and the East. For that reason, there is food for thought among the detailed findings reported here for international marketing planners, researchers and scholars. Further studies might focus on certain relationships within the model, extend the scope of data collection, and stratify the survey samples. They could also compare different types of retailing, and extend the investigation into other areas of the service sector.

This research design cast service quality and satisfaction as the key drivers of store loyalty. The influence of the store's pricing policy was not investigated. Future studies could usefully examine its role in affecting perceptions of value for money, and in turn contributing to customers' overall evaluation of the brand, and hence their loyalty to it.

As retailers expand the scope and range of their relationship with customers, for example into online or cross-border selling, the resulting exposure to increased competition demands the best possible understanding of relevant consumption behaviour, which in turn points to the need for further experimental studies of the loyalty phenomenon.

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