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## STUDY TO UNDERSTAND LINKAGE BETWEEN STORE IMAGE AND STORE LOYALTY FOR APPAREL RETAILERS IN INDIA

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### ABSTRACT

Organized retail is an upcoming sector which has shown considerable growth in recent years and it is expected for much faster growth in the near future. Favorable store image is essential for attracting and retaining customers and plays an important role in deciding the success of a store. It would therefore be of great interest to understand the linkage between store image and the store loyalty that it commands. The data source was a survey among customers of the Indian apparel retailers. The respondents were asked to fill up the survey immediately after they had finished their shopping, so that the store related recall is better. A total of 315 customers responded to all the questions in the questionnaire. For the purpose of the study four attributes of store image, namely store ambience, discounts and incentives, advertisement and promotion, and merchandise and assortment, have been selected. A regression analysis was conducted to understand the relationship between various attributes of store image and store loyalty. The study revealed that Store ambience significantly impacted store loyalty as compared to the other factors. Thus, retailers should pay more attention to the store ambience in terms of cleanliness, visual merchandising, aesthetics, music, store employees behavior, to make it attractive for the consumers to make repeated purchases.

### KEYWORDS

store image, store loyalty, retail.

### INTRODUCTION

Retailers in general have been more focused towards transactions and the operations side rather than building good relationships and thereby enhance loyalty. Over a period of time, the focus is shifting towards customer satisfaction and loyalty<sup>1</sup>. Retailers have realized that customer loyalty has a lot of advantage over the bottom line of the company, as customers will buy frequently, will prefer to come to the same retailer again and again and will be tolerant to small price increases<sup>2</sup>. It is less expensive to retain an existing customer than to acquire a new customer. The author<sup>3</sup> argues that "a customer who is loyal to a certain retail establishment will give this store his or her priority visit in any shopping event". Customer loyalty can be increased by consciously implementing a retail marketing strategy based on an understanding of the many attributes that influence shoppers' intention to buy<sup>4</sup>. Store image enables a retailer to attract and retain customers, thus enhancing the loyalty towards the store<sup>5</sup>.

During the past years both marketing academics and practitioners have been fascinated by the linkage between store image and store loyalty. However, the main focus of these studies has been on products (brands) rather than on services or other attributes that come along the way of making a purchase. In the current competitive environment with fast market entry of new concepts and store formats<sup>6</sup>, the challenge of enhancing store loyalty presents the research challenge of a more thorough understanding of this important type of consumer behavior. There is some evidence that store image may be positively related to store loyalty<sup>7</sup>. Having mentioned this, the relationship between store image and store loyalty remains unclear. Store image refers to "the importance that has been given to the thoughts and feelings that consumers form associated with stores, and that these overall impressions strongly influence their shopping and patronage behaviors"<sup>8</sup>. The purpose of this paper is to understand the impact of store image on the store loyalty in apparel retailers. The context is Indian apparel retailers belonging to the city Pune in Maharashtra state in India. This industry is characterized by severe competition among the various chains. In this paper, we consider a multi-attribute model those results in store image. Image is expressed as a function of the salient attributes of a particular store that are evaluated and weighted against each other. "Store image has been defined as the complex of a consumer's perceptions of a store on different (salient) attributes"<sup>9</sup>. Another author<sup>10</sup> defines store image as, "it is an overall impression of a store as perceived by consumers". One of the commonly accepted formal definitions<sup>11</sup> of retail store image is "an individual's cognitions and emotions that are inferred from perceptions or memory inputs that are attached to a particular store and which represent what that store signifies to an individual". The set of attributes of store image, have been distinguished as per different authors, like an author<sup>12</sup>, has defined nine different elements, after combining models from 19 studies, as per his study on the store image literature. These nine elements are- institutional and post- transaction satisfaction, physical facilities, clientele, comfort, promotion, store atmosphere, merchandise and service. Similarly, another author<sup>13</sup> suggested the following characteristics: price, assortment, location, friendly personnel, quality of the merchandise, parking facilities and atmosphere.

Store image is supposed to be composed of the different elements of the retail marketing mix<sup>14</sup>. These elements are: price, personal selling and sales incentive programs, advertising, location, store atmosphere, merchandise and customer service. Hence, based on the various characteristics of the retail mix, a customer might relate to a particular store based on a particular attribute that is of importance to him/her. The merchandise of a retailer is a very important part of the retail mix element. A retailer has to ensure that he offers those products/services to his customers that they expect or would be interested to buy on impulse. However, other nonfunctional elements like store ambience, friendliness of the employees and others are also important expectations that needs to be met for a customer to become store loyal<sup>15</sup>.

### THE CONCEPTUAL MODEL AND HYPOTHESES

#### STORE IMAGE

The present scenario of increased competition with continuous market entry of new store concepts and formats<sup>16</sup> forces marketers to look at strategies, which could enhance the loyalty of the store by positively impacting the store image of the store. Store loyalty and store image are related and are two very important factors that determine the success or failure of the store. The main objective of this study is to find out whether there is a positive relation between the store image and store loyalty. Figure 1 presents the study's hypothesized relationships and the conceptual model. Store image "refers to the way in which a store is perceived by shoppers, and defined in shoppers' minds"<sup>17</sup>. "It can also be described as the perception that a person possesses while shopping at a particular store"<sup>18</sup>. "It is a valuable intangible asset, that is difficult to imitate, and which may help to achieve sustained superior financial performance"<sup>19</sup>. Customers evaluate and select specific retail store for shopping on the basis of the image they project and therefore it is important for retailers to craft the correct store image, which can enable the store to attract customers who will purchase products and services. There are many attributes that decide the store image that the customer carries which differs considerably with each customer segment. This study aims to ascertain the important parameters or attributes that are specifically relevant in the Indian scenario which can enable the firm to build positive image and thus increase the share of wallet of the consumers. Store manager have a direct control over the store attributes and thus this study would be relevant for marketing researcher as well as store managers and departmental heads.

Hence store image is a major factor affecting store loyalty. Store image can be considered as something which caters to the layout, advertising, proper sales and promotions, discounts, quality of services, quality of products, location of the store segment of people in that particular area. Store aura and surroundings are one of the major factors that create positive impact on the customers. The identity of a store can be transferred in the minds of the consumer which is really helpful



in any decision making process with the help of a store image. This unique identity ensures that the store is completely equipped to compete with other retailers and creates more satisfaction and loyalty.

Various researchers have discussed various aspects of store image in their studies, such as the store service, merchandise quality, merchandise layout, the store atmosphere, convenience and product assortment<sup>(20,21,22)</sup>. Another researcher<sup>23</sup> selected the store image dimensions such as the prices of the products, quality and variety of the products sold, the service provided by the sales personnel and physical facilities of the store. Table 1 summarizes past studies of store image dimensions with reference to a retail store.

TABLE I: DIMENSIONS OF STORE IMAGE CLASSIFIED BY DIFFERENT STUDIES

Year	Store image dimensions
1977	Service, Physical facilities, convenience, promotion, Merchandise, store atmosphere <sup>24</sup>
2000	Pricing policy, promotion, store atmosphere, store clientele, Store location, service, merchandise and layout <sup>25</sup>
2002	Merchandise, assortment, store atmosphere, service quality and advertisement and promotion <sup>26</sup>
1993	Merchandise, product variety, store attractiveness, product quality, convenience, prices and discounts and customer service <sup>27</sup>
2005	Prices and discounts, one stop shopping possibility, advertisement and promotions, checkout line, convenience <sup>28</sup>
2001	High quality, latest fashions, good service, good bargains and discounts, merchandise and assortment, convenient location, low/high prices and nice atmosphere <sup>29</sup>
1998	Cleanliness, pleasant atmosphere, Safe environment, sufficient and safe parking, discounts, specialty retail mix, quality merchandise, spacious walkways, convenient location <sup>30</sup>

For the purpose of the study, four attributes of store image were selected, namely store ambience, discounts and incentives, advertisement and promotion, merchandise and assortment, which appear to be employed consistently by customers to develop their overall impression of a retail store.

#### DISCOUNTS AND INCENTIVES

Discounts and incentives programs offered by retail stores have a positive impact on the store loyalty that the customer displays. The better the discounts, the more is the attraction of customers towards that particular store. Loyalty programs and other value added service, if designed and implemented well, can enable the business gain competitive edge and can hence profitability. Thus,

**H1: Discounts and incentives programs will have a positive effect on store loyalty**

#### ADVERTISEMENT AND PROMOTIONS

Advertisements and promotions have a positive impact on store loyalty. Advertisement and promotions familiarizes the customer about the store. Repeated ads will enhance the customers recall and will induce the customer to pay a visit to the store. Frequent promotions to promote new apparel collection will motivate the shoppers to check the collection and make impulse purchases. Thus,

**H2: Advertisements and promotions about the store has a positive impact on store loyalty**

Merchandise and assortment is yet another antecedent in the formation of store loyalty. It determines what and how much Merchandise should be carried in a merchandise category. Decisions like whether the top-line, moderately priced or inexpensive items should be carried and to which customer segment the products have to be targeted. These decisions along with the width and depth of the assortment play an important role in deciding whether the right customer segment gets pulled towards the store to buy apparels on a regular basis. Thus,

**H3: Merchandise and assortment has a positive impact on store loyalty**

Store Ambience forms the primary impression of the store and influence consumers' perceptions towards a store, and that also impacts forcefully on a stores' image and consumers' expectations of the retailer's offerings in terms of whether the store keeps expensive luxury brands, value for money merchandise or trendy and little expensive stuff. Store atmosphere and ambience can be divided into four sub elements; general interior, store layout, exterior variables and interior display. Retailers who pay attention to all these four factors can influence the customer's decision to visit a store. Thus,

**H4: Store ambience of the store has a positive impact on store loyalty**

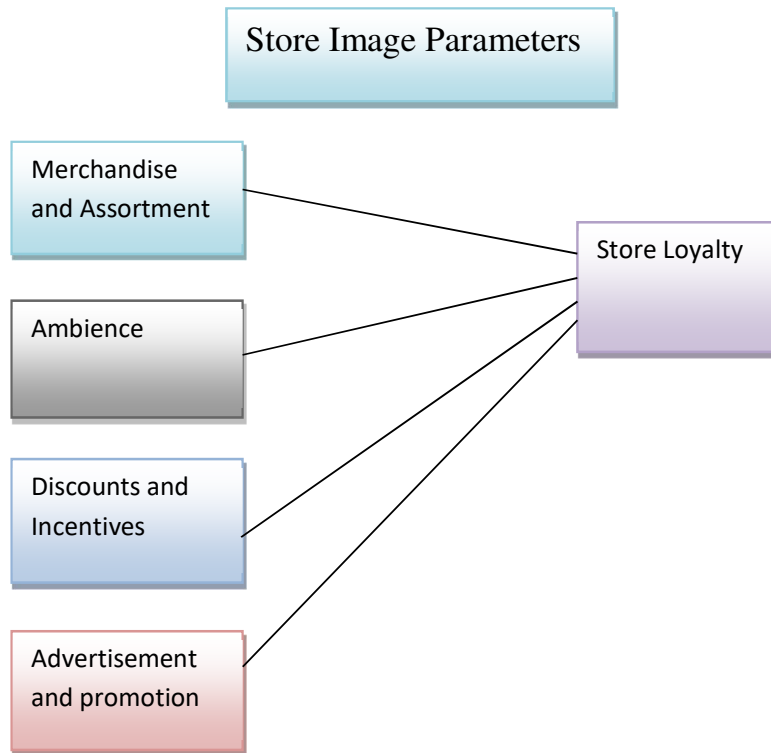
#### STORE LOYALTY

Store loyalty represents the "likelihood that consumers will plan or willing to purchase products from a particular store<sup>31</sup>". Loyalty<sup>32</sup> has been defined as, "customer who feel so strongly that you can meet his or her relevant needs that your competition is virtually excluded from the consideration set". Some authors state that it can be measured focusing on consumers intentions to continue shopping<sup>(33,34)</sup> and others suggest that it can be understood as the frequency of store visits or relative volume spent by consumers<sup>35</sup>.

Store loyalty is consumer's willingness to make a purchase repeatedly in same store or supermarket and recommend it to others. In the process of selling and buying, it is not only the product that matters; it is the system along with the surroundings that plays a role in the purchase of the item. Being in the good books of a customer, results in the customer loyalty for that particular store. Customer loyalty can be measured in terms of whether a customer shops at a particular store exclusively and spends larger share of total expenditure at a particular store. Whether larger proportion of total shop visits, happen at a particular store. Percentage of visits, to a particular store, given the average shopping trips in a specific time period.

Usually store loyalty varies according to the type of items purchased. For example, customer displays more loyalty for electronics compared to apparels, more loyalty for apparels compared to groceries etc. If a store is able to maintain variety and bring out seasonal collections of apparels on a regular basis, store loyalty could be a possibility. Hence, store commitment forms an important component of store loyalty. Store commitment is a necessary condition for store loyalty. A customer who doesn't have commitment towards a store but visits a store repeatedly is spuriously loyal to the store. The repeat visits could be result of inertia and therefore may not remain a long term loyalty. Based on the extant literature review, a conceptual model of the study was framed as depicted in Figure I.

FIGURE I: CONCEPTUAL MODEL OF STORE IMAGE IMPACTING STORE LOYALTY



### RESEARCH METHODOLOGY

A questionnaire based empirical study was conducted to understand the impact of store image parameters on store loyalty. The questionnaire was pre-tested by 40 people who shop at some of the apparel retailers on a regular basis. The questionnaire was divided into two parts: the first part consists of a brief profile of the respondents and the second part consists of factors related to the role of store image parameters on store loyalty. During the final survey, the respondents were given a five-point Likert scale ranging from 1 "strongly disagree", to 5 "strongly agree". A pretest of the questionnaire was conducted after which pilot testing was conducted to establish the reliability of the instrument.

Data for the study were collected from 315 customers, who came to shop at the apparel retail store. The Cronbach's alpha for all the constructs is greater than 0.6 and is depicted in Table II establishing the reliability of the constructs for further analysis<sup>36</sup>.

### EXPLORATORY FACTOR ANALYSIS (EFA)

Factor analysis is a method used for data reduction. It does this by seeking underlying latent variables that are reflected in the manifest variables. The study used 16 dimensions of store image and store loyalty from the literature. Principle Factor with Varimax Rotation was used to demonstrate the factor structure. Bartlett Test of Sphericity was administered to ascertain the presence of correlations among the variables. The observed significance level for the Bartlett Test of Sphericity is 0.000 and therefore it can be concluded that the strength of the relationship among the variables is strong and factor analysis can be administered. The second test is the Kaiser–Meyer–Olkin Measure of Sampling Adequacy (KMO). The value of KMO statistic above 0.80 is meritorious and below 0.50 is unacceptable<sup>36</sup>. The value of KMO for the current study is 0.687, which is a higher than the threshold of 0.6 and therefore depicts that there is adequate sampling adequacy<sup>36</sup>.

Eigen value of all the five factors was greater than 1. The lowest factor loading was .594, which is above the 0.50 threshold value<sup>36</sup>. The factors were interpretable and could be grouped into logical factors based on literature review and past studies. The total variance explained by the five factors is 65.94%. After getting the factor matrix, an attempt was made to give some name to the factor loadings as shown in Table II.

TABLE II: FACTOR LOADING, CRONBACH'S ALPHA AND SCALE COMPOSITE REALIBILITY (SCR)

Component	Items	Factor Loading	Cronbach's alpha	SCR	AVE
Merchandise and Assortment	MA1: Do you prefer a store that carries new and latest range of products	.723	.779	.833	.556
	MA2: Do you prefer revisiting stores that have high quality products	.678			
	MA3: Do you prefer shopping frequently at a store that offers a wide variety of products at different prices?	.808			
	MA4: Do you prefer shopping frequently at a store that offers products in different sizes?	.769			
Ambience	A2: Do you prefer to shop at stores where there are sufficient checkout counters?	.796	.702	.777	.542
	A3: Do you agree that your shopping is influenced by the store atmosphere and the overall decor of the store?	.800			
	A4: Do you prefer shopping at a store where it is easy to find the items you want?	.594			
Discounts and Incentives	DI1: Do you agree that exclusive Loyalty cards/benefit schemes attract you towards buying from a particular store? (E.g. Green card in case of Pantaloons, First citizen card in case of Shoppers Stop	.802	.666	.836	.719
	DI2: Do you prefer recommending your friends or family to join a membership program/ discount offers at a store?	.893			
Advertisement and Promotions	AP2: Do you agree that having a celebrity brand ambassador endorsing a store, positively affects your buying decisions	.732	.700	.830	.621
	AP3: Do you agree that push notifications on your phones help you make better purchase from stores?	.816			
	AP4: Do you agree that attractive TV/Radio commercials influence your preference for a store?	.814			
	AP1: Do you agree that having a celebrity brand ambassador endorsing a store, positively affects your buying decisions	.732			
Store Loyalty	SL1: Do you think that the location of store in the proximity area affects your preference for that store to build loyalty?	.796	.718	.811	.584
	SL2: Do you agree that Promotion schemes for stores on billboards, flexes, pamphlets etc. attract you to make repeated purchases at a store and build loyalty?	.804			
	SL3: Do you prefer to shop again and again at a store whose employees are friendly and pleasant?	.787			
	SL4: Do you prefer shopping at a store which provides variety at a regular basis thus build loyalty?	.826			

**DATA ANALYSIS**

The data from the empirical study were analyzed using SPSS 21.0. After the pre-testing of the questionnaire with a sample size of 40, the final data collection was conducted. 315 usable filled up questionnaires were taken for further analysis. The validity and reliability had to be established before further analysis could be performed. Construct validity is measured to understand how well the data collected in the research can be translated for research purposes. The constructs of the theoretical framework possess convergent validity because the standardized factor loadings of the items are mostly greater than 0.7 and not less than 0.5. The Scale Composite Reliability (SCR) is found to be greater than 0.7, which shows that the internal consistency of the data is high. All the Average Variance Extracted (AVE) values are greater than 0.50. If the average variance extracted is less than .50, then the variance due to measurement error is greater than the variance due to the construct. Discriminant validity refers to the extent to which the operationalization diverges from the operationalization of theoretical dissimilar constructs. The AVE is greater than the squared correlation coefficients between the various constructs and therefore demonstrates discriminant validity. This shows that the factors are independent of each other and the results are valid because these factors do not have a relationship.

Variables derived from the designed questionnaire are declared to be reliable only when they provide stable and reliable responses over a repeated administration of the test. Cronbach's alpha is an effective measure of reliability. It is a measure of internal consistency, that is, how closely related a set of items are as a group. Ideally, the value of Cronbach's Alpha should be greater than 0.7. In our study, the Cronbach's Alpha of all the constructs is higher than 0.7 except Discounts and Schemes, which is at 0.666, very close to 0.7.

The hypotheses were tested using multiple regression analysis. To conduct regression, the assumptions of regression were checked. Normality assumption is checked on the basis of descriptive statistics, namely, Mean, Median, Mode, Skewness and Kurtosis. Histograms and normal probability plots were also examined to understand whether data were normal or not. For checking linearity assumption, scatter plots were obtained and the contours of the scatter plots were examined. This depicted the linearity of the relationship between dependent and independent variables. The error term distribution when plotted depicted a normal curve. To check the homoscedasticity assumption, residual plots were drawn. The residual plot shows that the variance around the straight line is constant. The data does not indicate any deviances beyond limits suggested for fulfilling the assumptions of regression analysis.

After checking the assumptions of regression, the regression equation was run in SPSS. The R square value of the model is .322. This shows that 32.2% of the variance in the dependent variable, Store Loyalty can be explained by the independent variables; Merchandise and assortment, Ambience, Discounts and Incentives, Advertisements and Promotions. The regression output is given in Table III. Store Ambience has the strongest association with store loyalty ( $\beta = .305, p = .000$ ) and therefore retail store managers need to make efforts to provide an ambience to the consumers, which is unique and which brings the customer back to the store again and again. Ambience could mean that the store manager can pay special attention to the lighting in the store, cleanliness, visual merchandising, smell and overall upkeep of the store. Discounts and incentives ( $\beta = .283, p = .000$ ) has the next best association with store loyalty ( $\beta = .283, p = .012$ ). This result is expected as consumers are extremely price conscious. They indulge in impulse buying based on the discounts and offers that are offered by the store. Stores that are able to offer lucrative prices will command more footfalls and thereby significant sales. Results indicate that store managers, who maintain a good amount of variety in terms of their merchandise and assortment, will be able to build store loyalty ( $\beta = .193, p = .012$ ). Today's consumers are looking for variety, freshness of stock and latest designs and therefore the store managers would need to bring in new stock on a continuous basis, liquidating the old ones. This will ensure that the customers visit the store more frequently, spend huge amounts buying merchandise and return to the store at the earliest thus building loyalty. Similarly advertising and promotion ( $\beta = .180, p = .009$ ) also have a positive relationship with store loyalty. Stores which undertake advertisement and promotional activities will ensure that the store is in their top of the mind recall and therefore will lead to enhanced footfalls and sales.

TABLE III: REGRESSION ANALYSIS

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.211	.370		3.270	.001
	ma_avg	.161	.064	.193	2.542	.012
	a_avg	.216	.055	.305	3.922	.000
	di_avg	.144	.035	.283	4.098	.000
	ap_avg	.147	.056	.180	2.652	.009

a. Dependent Variable: d\_avg

The regression equation from Table III is as depicted below:

$$d\_avg = 1.211 + 0.161ma\_avg + 0.216a\_avg + 0.144 di\_avg + 0.147ap\_avg$$

The variables in the above mentioned equation are

ma\_avg - Merchandise and Assortment

a\_avg – Store Ambience/Atmosphere

di\_avg – Discounts and Incentives

ap\_avg – Advertisements and Promotions

d\_avg – Store Loyalty

## CONCLUSIONS AND MANAGERIAL IMPLICATIONS

The objective of this study was focused on identifying the linkage between store image and store loyalty. To establish the linkage, Store image was diversified into its various attributes as suggested by various authors. Based on the extensive literature review, four attributes of store image were identified: Advertisement and Promotions, Discounts and Incentives, Store Ambience, Merchandise and Assortment<sup>(12,13,14)</sup>.

According to the study, Store ambience is the most important factor, which significantly impacts Store loyalty. Making the store atmosphere welcoming, attractive and friendly is of prime importance. The face value of the store is what appeals to the customers. Store owners should make an attempt to decorate and provide a visually interesting space. Only elaborate displays are not the answer to decoration. Appropriate lighting, well painted walls, neatly stacked racks, attractive decor, soothing peppy music (as the brand demands) are a few things the stores can look into to increase the probability of a customer revisiting a store. Thus, store managers aiming to enhance Store loyalty should especially focus on Store ambience to improve loyalty as all the respondents have given this attribute more weightage as compared to the other factors.

The next best factor that influences the Store Loyalty is the Discounts and Incentives offered at that store. Customers aim at making a good quality purchase for a reasonable price. Hence, discounts and incentives come into the picture here. According to the study, customers will revisit a store if the store offers regular discounts and other incentives. These incentives could be in the form of membership card and reward points, using which they can avail significant discounts on the items that they purchase. By this, they feel privileged after making a purchase, as they get the same product for a cheaper price. For example, the 51% season end sale by Shoppers Stop is quite popular among customers, as they get heavy discounts on the products. Also, the first citizen membership card scheme has been a success in retaining the customers and facilitating them in revisiting the store. Thus, store managers should regularly offer discounts or other incentives to motivate customer to come again and again in the store thereby increasing footfall as well as sales.

Another factor is merchandise and assortment that significantly impacts store loyalty. A customer visits a store with an intention to make purchases that serve most of his/her needs. In this era, consumers usually face time constraints, and hence demand a variety of products to choose from, also keeping the high quality of the product- so that they do not have to waste much time choosing where to buy from. Hence, higher is the variety and range of products available at a store, higher will be the probability of the customer visiting the store to make the purchase again as the store shall serve as a one stop solution to the consumer. Thus, retailers should pay attention to the merchandise mix that they maintain at their store, so that it becomes an attractive point for the consumers to make repeated purchase from their store.

For example, popular Retail Clothing Firms like Pantaloons, Lifestyle etc. maintain clothes in various sizes, ranging from extra small, small, medium, large, extra large and so on, so as to serve to a large consumer base. Not only this, they also maintain clothes for different age groups- newly born, kids, teenagers, adults etc. Hence, these stores are one stop solution when consumers are looking at making a purchase.

The last factor that significantly impacts the Store Loyalty is the Advertisement and Promotions carried out by the store. Advertisements and Promotions consist of a huge variety of promotion tools, which aim at generating recall and a preferred response from the consumer. Sales promotion encourages the consumers to think and evaluate brand and purchase opportunities. All the various attributes like Discounts and Incentives offered by a store can be communicated through various advertisements. Hence, different types of promotion tools and promotion strategies are utilized by the marketers so that they can know consumer first choice on a repeated basis. Hence, the more a customer is aware of the merchandise, the discounts etc. offered by a store through its promotions and advertisements, more is the likelihood of him/her making a repeated purchase at a store.

## DISCUSSION AND FUTURE SCOPE

Maintaining and nurturing good store image is extremely important for retailers to thrive in the current era, where consumers are bombarded with choices in the form of multiple retail outlets from where they can shop. Retail store loyalty is reducing as consumers would like to explore new options and would not hesitate to shop at your competitor's store. Retailers are trying hard to get a big share of the market by enhancing the customer experience and image of the store with the aid of wider assortment, leveraging technology and focusing on innovation. The competition gets tougher with the expansion of retail channels such as online retail.

The current research proposes that store image may play a critical role in influencing the customer-retailer relationship and thus the loyalty within the context of apparel departmental stores in India. It is important to make a wise investment, considering limited resources and thin margins, in key store image dimensions. In doing so, this study identifies four store image dimensions pertinent to department store operations: Advertisement and Promotions, Discounts and Incentives, Store Ambience, and Merchandise and Assortment which, have a positive relationship with store loyalty. The findings of the current research reveal that, in a department store setting, store managers can improve customer loyalty. In other words, ensuring good quality merchandise and wider assortment can pull the customer to the store on a regular basis. Keeping customers informed through advertisement and promotions would enable the retailer to keep their customers informed of products/services available at the store. Additionally, maintaining good store ambience and offering regular discounts and incentives to the customer can pull the customer to the store on a regular basis thus enhancing the share of wallet of the purchases made by the consumer. Related to this, examinations of regression coefficients show that store ambience has a stronger influence on customer loyalty than other dimensions of store image do. The results of this study can therefore be utilized by retail stores that are working towards increasing and retaining footfall.

Some limitations of this study must be noted. Caution is necessary in understanding the results, since the sample collection from people who entered apparel stores limits the generalizability of the findings to other retail setup. Taking this study forward, future research can test the model in different retail setup such as multi-channel stores. Individual characteristics (e.g. gender, relationship duration, age) may have a moderating effect on how a customer responds to the impact of store image on store loyalty. Additional research addressing these, consumer related aspects would make further contributions to an understanding of the dynamics of the factors that lead to store loyalty. Open-ended questions may also be added to get qualitative data, which sometimes is rich in information and can provide deeper insight on the factors that influence the customers, while revisiting a store for a better generalization and utilization.

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