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# EXAMINING MEDIATING EFFECT OF TRUST BETWEEN STORE IMAGE AND LOYALTY IN GROCERY SPECIALTY STORES IN HYDERABAD

# ISHFAQ HUSSAIN BHAT RESEARCH SCHOLAR SCHOOL OF MANAGEMENT STUDIES UNIVERSITY OF HYDERABAD HYDERABAD

Dr. SAPNA SINGH ASSOCIATE PROFESSOR SCHOOL OF MANAGEMENT STUDIES UNIVERSITY OF HYDERABAD HYDERABAD

#### ABSTRACT

The food and grocery sector is the largest category with in the retail segment India. India is ranked 6th largest country with regard to food and grocery. for the sake of surviving inside the competition, having truthful patrons can be beneficial to companies. So retailers look at different aspects to keep customers intact. Store Image has become an influential factor for the survival and development of stores. The paper examines the structural relationship model among the different constructs of store image, trust and commitment to the retail store is formed and the relationship is tested through a sample proportions of 200 customers in three stores in the metropolis city of Hyderabad. The paper manifests that there exists various associations among store image, trust and store commitment. The result revealed that Store Image indirectly influences Store Loyalty by Trust. The results also manifested a significant gender contrast in the approach of store image. These results contribute to several important insights for managing supermarkets and are also important for future research.

#### **KEYWORDS**

store image, loyalty, trust, supermarkets, grocery.

#### INTRODUCTION

The increase in Modern retail formats which cover both supermarkets and hypermarkets, are making strong inroads into developing countries including India. The increase in organised retailing formats can be attributed to the number of factors like Urbanization, hike in income, surge in working women and allowing FDI. In terms of the retail trading FDI inflows perk upto 2,746.83 (DIPP 201). Thus the increased number of retail stores can be seen in India so as to create a unique set of experience of shopping to customers. The shops are also adding new dimensions to its shops to fulfill the expectancies of clients and to create worth for their respective stores. The physical characteristics mostly drive the perceptions of the stores, like format or list size, proximity of the store, as well as store ambience.

The business environment is becoming more eruptive now a day so in this situation the retailers confront stiffening competition from both within and outside firm, swelling operational costs and reducing profit margins. The retailers experience themselves under sustained pressure to seize an enormous chunk of securely held Markets. The Indian retail space is emerging and also is witnessing a pointy increase in its contemporary retail formats. So focusing more on the Store image is very important for the retailer and also Store image also contributes to the positive or negative image of the company in society. In today's aggressive competition in retail format image has become a means of achieving economic value and is one of the utmost imperative elements of stores survival and in addition their further blossoming.

The patron loyalty has obtained the most attention in terms of strategic commercial enterprise goal formation for shops (Dick and Basu, 1994; Reichheld, 1996) and they progressively endeavour to foster and sustain a loyal customer base. Shopper loyalty denotes a competitive advantage (Thomas, 2013), and investigation regarding the fallouts in the past have proved that loyalty is an outcome of the process of relationships among Stores, customer's satisfaction, trust.

The relationships among loyalty, store image and the positive effect of store satisfaction, store trust and store commitment have also been demonstrated. Bloemer & De Ruyter, 1998; Bloemer & Odekerken-Schröder, 2002; Koo,2003; Osman, 1993; Thomas, 2013). However, it remains unclear what the exact relationship between S.I and S.L is in Grocery supermarkets. Moreover, the S.I impact on S.L has not been emphatically investigated in Hyderabad marketplace. therefore, the objective of the paper is to figure out the nature of relationships between multidimensional variables (i.e., S.I and agree with of consumers towards the shop) based totally on a sample of Hyderabad supermarkets. Therefore, the study takes a critical glance at the relationship among store image, store trust and store loyalty in three stores (Reliance fresh, Spencer, Food bazar) in Metro city Hyderabad of India.

#### **REVIEW OF LITERATURE**

Though several studies have been conducted previously on relationship between on store image and store loyalty, most of them took a generic approach to the subject and focused on western and European contexts. There were very few prominent studies available in marketing literature which focused on relationship between S.I and S.L in nonwestern markets especially in Grocery segments.

Trustworthy clients are the source of a competitive benefit through repeat buy and high-quality phrase of mouth (Thomas, 2013). therefore, the final intention of the most shops is to have loyal clientsAs Oliver (1997) talked about, loyalty is a final results based totally on clients' satisfaction, accept as true with and dedication to the store. Thomas, (2013) have precisely examined the connection among S.I and S.L, however simplest Bloemer and Odekerken-Schröder (2002) investigated the connection among S.I and S.L not directly via the S.T. shop image is also identified as a crucial antecedent of S.L (Bloemer & de Ruyter, 1998). furthermore, Osman (1993) enhance afew testimony that S.L can be associated with S.I. Lindquist (1974), in his take a look at of S.I, included models from 19 studies to reach at nine distinctive variables. Doyle and Fenwick (1974) however encouraged simplest five constructs: location, charge, assortment, product and styling. Bearden (1997) conceptualized the S.I dimensions, service, price, consisting of product, vicinity and advertising. Bloemer and de Ruyter (1998) followed Ghosh's (1990) in his look at on S.I recommended to consist of the subsequent elements: region, products, store environment, customer service, rate, advertising, non-public selling and income incentive programs. The factors of keep photograph are therefore a combination of the purposeful and psychological attributes Saraswat et al., 2010, accordingly, definitions of S.I have evolved through the years and cover both the first-rate of services as nicely externally visible features of stores and merchandise.

The Trust has turn out to be one of the crucial variables in discussions of advertising and marketing relationships. Dwyer, Schurr, and Oh (1987) stressed that care have to be specified to the concept of trust. The most cited definition of trust are given Moorman, Zaltman, and Deshpande (1992) and Morgan and Hunt (1994). According to Moorman et al. (1992) trust can be defined as eagerness to be sure of on an exchange partner in whom one has conviction. he important thing of

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their interpretation of the idea of consider as a perception, feeling or expectation approximately an alternate accomplice which can be derived from the companion's information, reliability and intentions (Cater, 2008). furthermore, relationships based on agree with, are constructed on numerous positive exchanges. previous cooperation and private relationships are the foundation of mutual believe, in which the companions are inclined to share key information. Bloemer and Odekerken-Schröder (2002) defined trust as a consumer's self-confident faith the client has in the store's honesty.

#### **OBJECTIVES**

The major objectives of the research are

- To test relationships between multidimensional variables-namely, S.I, trust and S.L. 1.
- 2. To study the mediating effect of trust between S.I and loyalty.
- 3. To study the different aspects of gender differences in S.L.

#### HYPOTHESIS DEVELOPMENT AND RESEARCH MODEL

There exists a relationship between S.I and S.L. Yet, it remains speculative about what the association between S.I and S.L is, especially in Grocery supermarkets. Furthermore, the Stores images impact on store loyalty has not been emphatically investigated in Hyderabad Market H<sub>1</sub>: Store image has significant impact on lovalty.

Trust is a trademark of a growing relationship that tends to foster higher stages of commitment (Morgan & Hunt, 1994) and loyalty. So the mediating impact of trust desires to be examined between S.I and S.L therefore, the subsequent hypothesis is about:

H<sub>2</sub>: Store image has significant positive effect on consumer trust.

H<sub>3</sub>: Consumer trust toward a specialty store will positively impact store loyalty

H4: There is a significant positive indirect effect between store image and store loyalty through trust.

The literature designated that gender differences with appreciate to clients' loyalty and its influential factors exist (Melynk, van Osselaer, & Bijmolt, 2009). Therefore, the study took into consideration the influence of gender on consumers' perceptions of S.I. Thus, the following hypothesis for testing gender differences regarding store image was formed:

H<sub>5</sub>: The perception of store image between men and women differs.

#### **RESEARCH METHODOLOGY**

The mall interception method was used for the collection of data from the stores. The study included a total of 200 respondents (the response rate was 82%) customers in the three stores (supermarkets) in the metro city Hyderabad. The Purposive sampling method was used. The survey questionnaire was prepared based on the measurement scales found in the literature. The "S.I" construct was measured using a scale adapted from Bloemer and Odekerken-Schröder (2002 For the "trust" measurement, Moorman et al.'s (1992) dimension scale was used.

The questionnaire included eight items for store image, five items trust and three items for loyalty. All objects were assessed the use of a five-factor Likert scale from 1 (SDA) to five (S.A). The questionnaire additionally protected a demographic variable. to check hypotheses, correlation coefficients at the p < 0.05 significance level were used to establish the strength as well as the sign of the relationship. To test H5, an independent samples t-test was used to test differences between the two subsets of individuals. For hypothesis testing, we used the 0.05 significance level.

Before hypotheses testing, an EFA became completed in which the major factor analysis and Varimax technique were used to form assemble variables. Bartlett's take a look at (BTS), (KMO > 0.5) (Hair, Black, Babin, & Anderson, 2010) and the significance stage (p < 0.05) were calculated. The factor loadings n= 0.7), communality of variables (h > 0.5) and eigenvalues of factors ( $\lambda = 1.0$ ) were examined using EFA. The reliability of measurement scales turned into examined the use of Cronbach's alpha. (i.e., gender)

#### FINDINGS

The statistics was analyzed the use of SPSS 22. in the general pattern, 55.4% have been females, and 44.6% have been males. In terms of participants' age, 28% had been 18 to 30 years' vintage, 35% were 31 to 45, 25% were 46 to 60, and 12% were 61-79. The results which discovered the constructs used inside the speculation trying out methods are provided in table 1. To acquire at the least 55% of variance defined via a single element, items with decrease factor loadings and communalities have been excluded. the second and third iteration of the element evaluation led to the 5-item "S.I" construct, 3-item "S.T" with" and 2-object "S.L" assemble. all of the 3 acquired constructs proved correct reliability (Cronbach alpha > 0.7).

The outcome pointout that there occurs a relationship among constructs, as hypothesized with the aid of H1 through H4. all of the correlation coefficients are substantial and nice (p < 0.05). The Assocation among S.I and S.L properly as among S.I and consider and trust with store loyalty is huge and fine (rxy = zero.519, rxy = 0.552 and rxy= zero.591 respectively; each p < zero.05). therefore, H2 and H3 are also showed. For the H4 The results indicates that there prevails a mediating effect of agree with among S.I and S.L.

TABLE 1: BASIC DESCRIPTIVE STATISTICS, COMMUNALITIES AND FACTOR LOADINGS FOR "STORE IMAGE", "STORE TRUST" AND "STORE LOYALTY"	

CONSTRUCTS								
Items of store image	Mean	Std. Error	Std. Dev.	Comm.	Factor loading	Cronbach's alpha		
Supermarket X provides good customer service	4.1	0.051	0.90	0.640	0.796			
Supermarket X has attractive promotions in the store	4.3	0.050	0.79	0.607	0.779			
Supermarket X offers an attractive loyalty program	4.00	0.063	0.95	0.603	0.785	0.88		
Supermarket X offers an extensive assortment	4.15	0.055	0.80	0.585	0.743			
Supermarket X offers value for money	4.34	0.052	0.87	0.552	0.759			
K-M-O measure: 0.809; BTS: Approx. Chi-Square = 324.549, p = 0.000; Total variance extracted: 65.282%								
Items of store trust	Mean	Std. Error	Std. Dev.	Comm.	Factor loading	Cronbach's alpha		
I have confidence in Supermarket X	3.89	0.069	0.89	0.753	0.901			
I have faith in supermarket X	4.30	0.070	0.91	0.790	0.864	0.87		
Supermarket X gives me a feeling of confidence	3.81	0.060	0.84	0.831	0.874			
K-M-O measure: 0.75; BTS: Approx. Chi-Square = 267.823, p = 0.000; Total Varimax extracted: 79.45%								
Items of store loyalty	Mean	Std. Error	Std. Dev.	Comm.	Factor loading	Cronbach's alpha		
I make a special effort to shop at Supermarket X	3.50	0.082	0.99	0.650	0.80	0.60		
Supermarket X is always my first choice for shopping	3.71	0.076	1.02	0.633	0.77	0.00		
K-M-O measure: 0.570; BTS: Approx. Chi-Square = 8.890, p = 0.002; Total variance extracted: 65.55%								

HYPOTHESIS TESTING RESULTS



To test H5, the impartial samples t-check become used. The outcomes discovered that, concerning shop image, a sizeable gender distinction exists (t = -five.498, p < 0.05). extensive gender differences are also located concerning all five items. women on common assessed store photograph items significantly lower, however with higher popular deviations as compared to men. The effects of checking out hypotheses H1 – H5 are summarized in desk 2.

#### Table 2.: Results of Testing Hypotheses $H_1 - H_5$

Hypothesis	Result		
H1: Store image has significant impact on loyalty	H <sub>1</sub> is accepted		
H <sub>2</sub> : Store image has significant positive effect on consumer trust.	H <sub>2</sub> is accepted		
H <sub>3</sub> : Consumer trust toward a specialty store will positively impact			
store loyalty	H <sub>3</sub> is accepted		
H4: There is a significant positive indirect effect between store image			
and store loyalty through trust.	H <sub>4</sub> is accepted		
$\mathbf{H}_5$ : The perception of store image between men and women differs.	H₅ is accepted		

#### CONCLUSION

The studies concluded that the constructs which had been shaped i.e. S.I, Trust with and S.L are interrelated and indicates a vast relation a few of the variables. greater ever this research additionally confirmed the gender differences concerning the S.I are considerable. This indicates that information related to "S.I" perceived by men and women are different. The managerial implication drawn from these outcomes recommend that the shop must construct its Image on a cautiously analyzed gender structure of its customers.

The findings are generally persistent with previous findings in the literature (Bloemer & de Ruyter, 1998; Osman, 1993), showing that store loyalty is a complex and multidimensional research development. As already pointed out (Thomas, 2013), customer loyalty has become a major concern for retail stores across the globe. Having the loyal customers might be a competitive advantage through repeat purchase. these results provide various vital insights for dealing with supermarkets within the Hyderabad Grocery market

In addition, studies can be carried out on the degree of purchase intentions with loyalty. furthermore, the have an impact of loyalty on the affiliation among trust and purchase intentions as well as shop purchase intentions and trust can be studied further

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