

A Study on Store Image Attributes and Loyalty Behaviour

SELVAN PERUMAL
Faculty of Business Management
Universiti Utara Malaysia

ABSTRACT

This study investigates the relationship between store image and store loyalty behaviour for supermarket stores. The study also determines the major attributes in the store image dimensions. The research survey involved a field study using the questionnaire survey method. A total of 204 customers of three supermarkets provided the input for this study. The survey identified five major components of store image attributes, namely, store convenience, conducive atmosphere, value price, employee service and product assortments. The findings of this study revealed a positive relationship between store image attributes and store loyalty behaviour. Analysis of the demographic variables indicated that there is no significant difference among the age groups, genders and income levels for store loyalty behaviour. There are however, some significant differences in store loyalty behaviour among respondents who are married and those with higher education, suggesting that store managers should focus on the needs of these groups.

ABSTRAK

Kajian ini berkaitan dengan hubungan antara imej pasaraya dan gelagat kesetiaan terhadap pasaraya. Kajian ini juga mengenal pasti ciri-ciri utama dalam dimensi imej pasaraya. Kaedah kaji-selidik telah digunakan untuk mendapatkan maklumat daripada responden. Sejumlah 204 responden yang merupakan pelanggan daripada tiga buah pasaraya dipilih sebagai input bagi kajian ini. Lima komponen utama bagi imej pasaraya telah dikenal pasti terdiri daripada keselesaan pasaraya, persekitaran kondusif, nilai harga, servis pekerja dan kepelbagaian produk. Dapatan kajian ini menunjukkan terdapat hubungan positif antara ciri-ciri imej pasaraya dengan gelagat kesetiaan. Analisis pemboleh ubah demografi menunjukkan tidak terdapat perbezaan signifikan di kalangan kumpulan umur, jantina, dan tahap pendapatan bagi gelagat kesetiaan pasaraya. Walau bagaimanapun, terdapat juga perbezaan signifikan bagi kesetiaan pasaraya di kalangan pelanggan yang telah berkahwin dan berpendidikan tinggi, yang mencadangkan bahawa pengurus pasaraya perlu fokus kepada keperluan kumpulan-kumpulan ini.

INTRODUCTION

Retailing is becoming an integral part of our economic structure as well as in shaping our way of life. During the last two decades, buying and selling of products have become more formalised and customers are increasingly becoming more brand-conscious. In the 21st century, there is an emergence of new forms of retailing in response

to demands from sophisticated consumers who are equally quality conscious. The retailing market has become more segmented and the business focuses more on particular consumer groups, especially for grocery products.

In the retailing business, the profit margin for grocery products is very low as consumers are normally price sensitive. In fact, it is common practice among supermarkets to

promote low pricing for a limited number of items or offer weekly specials or holiday bargains. Thus, store managers often rely on service quality, and a broad variety of merchandise as well as a conducive store environment to attract for customers. Increased competition among retailers is forcing them to search for new ways to differentiate themselves, gain a better competitive edge and win over consumer store loyalty.

Traditionally, retail business in Malaysia is conducted in a shop-house and is often family-managed (Jantan & Kamaruddin, 1999). The ground floor is often used to sell all types of groceries and other household products. However, during the last decade the Malaysian retailing sector has seen the proliferation of local and foreign owned supermarkets, hypermarkets and

food service establishments. The restrictive monetary policy and conservative fiscal strategy by governments has increased the GDP of the country and economic status of its citizens thereby influencing the buying power of the customers (see Table 1). Although Malaysia is still dominated by small traditional convenience stores, the continued economic growth over the years has encouraged local and international retailers to introduce Western-style convenience stores, supermarkets, departmental stores, hypermarkets and warehouse clubs. In order to survive in the saturated market, retailers have to alter their business strategies to remain competitive. Therefore, this trend had forced many retailers to search for new ways to differentiate themselves and attract more loyal customers.

Table 1
Malaysian Economic Indicator

Economic indicator	2000	2001	2002	2003
GDP growth (%)	8.5	0.3	4.1	5.2

Source: Bank Negara Malaysia (2000 to 2003).

To our knowledge, few studies have examined the linkages between store image and store choice behaviour in the Malaysian perspective (Zain & Ismail, 1989; Zain & Jabri, 1994; Jantan & Kamaruddin, 1999). This study, therefore, focuses on the components that constitute the store image and their impact on the creation of loyalty behaviour. This is an important study for supermarket retailers because loyalty behaviour is important for the development of successful long-term customer relationships. According to Garton (1995), store loyalty is the single most important factor in the success and survival of a retail firm.

LITERATURE REVIEW

Retailing business is greatly affected by the patronage behaviour orientations of shoppers.

Erdem, Oumil and Tuncalp (1999) stated that understanding the patronage behaviour orientations could assist retailers in developing appropriate marketing strategies toward meeting the needs and wants of customers. They also concluded that one of the important factors affecting consumer behaviour orientations was the store image, that is, the image shaped by the store attributes. Furthermore, increased competitive pressure has challenged retailers to define their current store image as well as tailor marketing strategies to attract and develop loyalty among the targeted customer groups. However, their inability to identify and modify the store image has been a critical managerial issue in the retail environment of the new millennium, where targeted store image is a key competitive tool. Smith and Sinha (2000) noted that retailers and store managers continuously test new strategies and tactics that

would provide them with long-term or short-term competitive advantages.

Numerous studies have been conducted on the meaning and measurement of store image (Kunkel & Berry, 1968; Stephenson, 1969; Marcus 1972; Lindquist, 1974; Reardon, Miller & Coe, 1995; Bloemer & Ruyter, 1998; Darley & Lim, 1999; Burt & Encinas, 2000). Based on previous research, considerable knowledge has been accumulated on how consumers make store choice decisions with a given set of store image attributes and preferences. Basically, many researchers based their views on those originally proposed by Martineau (1958) and Lindquist (1974). Two important components are the store image and store loyalty behaviour. These components are further elaborated in the following sections.

Store Image

Store image is a complex combination of many store attributes, as indicated by Martineau (1958, 47). It is also a complex combination of tangible and intangible, functional and psychological attributes. He defined store image as *"the way the store is defined in the shopper mind, particularly by its functional qualities and partly by an aura of psychological attributes"*.

Steenkamp & Wedel (1991) explained that store image is one of the retailers' most valuable asset as well as a strategic tool in the highly competitive retailing environment. Meanwhile, Dickson & MacLachlan (1990) stated that store image was the basis used by customers for selecting a particular store. Thus, store image would affect shopping behaviour and choice decision of a retail store. In essence, store image is a critical component in store loyalty (Newin & Houston 1980; Malhotra 1983; Osman, 1993.)

Store image has been defined in many different ways and may include a variety of criteria. It has been defined in terms of individual store attributes (Lindquist, 1974; Bloemer & Ruyter, 1998; Chowdury, Reardon & Srivastava, 1998), as an overall customer impression (Keaveney & Hunt, 1992), and as cognitive attributes (Marzuzky & Jacoby, 1986). According to Keaveney & Hunt, most researchers found store

images to be quite durable. This happens when a person's image of a store, once formed, would preserve and then would continue to influence his or her perceptions until it is finally used for selecting a particular store.

Bloemer & Ruyter (1998) defined store image as the complex consumer's perception of a store on different salient attributes. List of salient attributes for store image have been devised and defined by many researchers (Baker, Grewal & Parasuraman, 1994; Reardon, Miller & Coe, 1995; Bloemer & Ruyter, 1998; Burt & Encinas, 2000). All the attributes that were relatively concrete, meaning that they represented the physical, observable, or perceived characteristics of a store. However, numerous researchers (Bloemer & Ruyter, 1998; Chowdury, Reardon & Srivastava, 1998; Burt & Encinas, 2000) adopted the composite view of store images by Lindquist (1974). He suggested that future research should strive to identify key image attributes and the relative use of such attributes by various market segments. Even though the operationalisation of those attributes are difficult, their measurement almost always involved the identification of a number of attributes which are assumed to collectively make up a store's image (Keaveney & Hunt, 1992).

Store Loyalty Behaviour

Store loyalty is a phenomenon that is currently receiving a great deal of interest from retail management. It plays an important role for retailers to retain their customers and gain a competitive advantage. Although the way customers develop loyalty to a particular store is an open question, the understanding of a customer's store loyalty behaviour is an important basis for the identification of optimal retailer actions, especially for supermarket retailers.

Bloemer & Ruyter (1998) defined store loyalty as the biased (*non random*) and behavioural response (revisit) expressed over time by some decision-making units with respect to one store out of a set of stores. Meanwhile Sirohi, McLaughlin & Wittink (1998) discussed store loyalty in terms of three intentions: (i) customer's intention to continue purchasing, (ii) their

intention to increase future purchases, and (iii) their intention to recommend the store to others.

Store loyalty has been operationalised and measured in many different ways (Jacoby & Chestnut, 1998). Previous researchers have argued that the essence of loyalty is described by the relationship between loyalty attitudes and intentions (Beatty *et al.*, 1988; Dick & Basu, 1994). Researchers have recognised loyalty as a commitment to rebuy or repatronise a preferred product or service consistently in the future. In other words, store loyalty is built on a foundation of the ongoing relationship between the seller and the buyer and is the single most important factor in retailing success and longevity (Samli, 1989).

METHODOLOGY

A total of 210 shoppers served as subjects for this study. The final self-administered questionnaire was distributed to a convenient sample of respondents obtained from mall-intercepts. A systematic time interval was planned to include morning, evening and night customers in order to avoid bias in the timing of the questionnaire distribution. The questionnaires were distributed by hand with the help of field assistants over a three-day period in August 2002. The survey questionnaire was divided into three sections. Respondents were asked to answer questions about store image, store loyalty, and personal data. Out of the 210 questionnaires, six questionnaires were not usable due to incomplete responses. A total of 204 questionnaires were included in the final analysis.

The use of structured questionnaires are widespread in both marketing research and practice. This view was supported by Chowdhury, Reardon & Srivastava (1998) whom compared the unstructured measure with the structured measure for assessing consumers' perceived store image. The study found that there exists a very high degree of correspondence for the structured store image scale and it appeared to explain a greater amount of variance compared to the unstructured

measure. The results of the study had strengthened the case for a properly constructed structured scale to measure the image of stores, brands and sales personnel.

The questionnaire items were tested with a convenient sample (n=31) of Universiti Utara Malaysia staff who were residing in Jitra in order to detect biases and possible ambiguities. After the pilot test, the questionnaire was modified and refined. Items measuring the variables in this study were derived from a review of literature on store image and store loyalty. The measurement instrument for store image and store loyalty was adopted from Chowdhury, Reardon & Srivastava, (1998). The final questionnaire composed of 24 items for store image and eight (8) items for store loyalty behaviour using a six point scale ranging from 1 (Strongly Disagree) to 6 (Strongly Agree).

RESULTS

The results of this study are deliberated in this section. Firstly, the demographic profiles of respondents are outlined (see Table 2). Secondly, the store image attributes are examined (see Tables 3 and 4). Thirdly, the store loyalty behaviour and demographic variables are analysed in Table 5, 6 and 7. Finally, the relationship between store image attributes and store loyalty behaviour are examined in Table 8.

Demographic Profile of Respondents

Table 2 shows the profile of the respondents. Of the 204 respondents, 63.2 % were male and 36.8 % were female. Among the respondents who participated in this study, 8.8 % were below than 20 years of age, 32.4 % were between 21 and 30 years of age, 36.3 % were between 31 and 40 years of age, and 22.5 % were above the age of 41. As for ethnic background, about 72.5 % of the respondents were Malays, 15.2 % Indians, 9.8 % Chinese and 2.5 % comprised of other races mainly composed of Thais and Eurasians. A majority 73 % of the respondents interviewed were married.

Table 2
Demographic Profile of Respondents

Characteristics		N	%
Gender	Male	129	63.2
	Female	75	36.8
Age groups	Below 20	18	8.8
	20-30	66	32.4
	31-40	74	36.3
	41 and above	46	22.5
Marital status	Single	55	27.0
	Married	149	73.0
Ethnic groups	Malays	148	72.5
	Chinese	20	9.8
	Indians	31	15.2
	Others	5	2.5
Education levels	LCE and below	36	17.7
	MCE	89	43.6
	Diploma/HSC	47	23.0
	University Degrees	32	15.7
Income per month	< RM1000	61	29.9
	RM1001-RM1500	63	30.9
	RM1501-RM2000	33	16.2
	RM2001-RM3000	25	12.3
	> RM3000	22	10.8

The education level of respondents was varied with 17.7 % of the respondents having LCE (Lower Certificate of Education) level and below, 43.6 % having completed MCE (Malaysia Certificate of Education), 23.0 % having completed Diploma/HSC (Higher School Certificate), and 15.7 % were graduates. As for

monthly income, 29.9 % reported earning less than RM1000, 30.9 % (RM1001-RM1500); 16.2% (RM1501-RM2000); 12.3% (RM2001-RM3000) and 10.8 % reported over RM3000. This indicated that most of the respondents were from the middle-income group.

Store Image Attributes

As mentioned earlier, the survey instrument solicited responses to 24 items for store image attributes, which are presented in Table 3.

Twenty four (24) items in the questionnaire were tested using factor analysis in order to group them into underlying homogenous

attributes. Out of 24 items, four items were omitted because their factor loadings were less than 0.30. The 20 items with Eigenvalue of greater than 1 were used in order to place them into meaningful underlying attributes. Principal component analysis and varimax rotation produced five attributes indicated in Table 3, which explained

Table 3
Factor Analysis for Underlying Factors of Store Image.

Items for Each Attribute	Results
Attribute 1 : Store convenience	
This store is easily accessible	0.854
This store is located at a strategic place	0.824
The price tags are easily to find	0.779
The store is convenient for shopping	0.731
Attribute 2: Conducive atmosphere	
The store is clean	0.771
The appearance of store is appealing	0.759
The store sells only high quality products	0.615
I feel comfortable shopping in this store	0.542
This store is always dirty*	0.477
Attribute 3: Value price	
The prices charged are fair	0.817
I can buy products for less at this store	0.780
I obtain value for my money at this store	0.686
The store charges the highest price*	0.672
Attribute 4: Employee service	
The store’s employees are honest with customers	0.709
The store’s employees are very friendly	0.693
The service at this store is excellent	0.527
I am pleased with the service I receive at this store	0.510
Attribute 5: Product assortment	
The products in this store are unsatisfactory*	0.785
Everything I need is at this store	0.568
I can count on the quality of products I buy at this store	0.420
Variance explained (5 attributes)	57.08
Eigenvalue	1.37
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	.808

* Reverse items

57.08 % of the total variance. Table 4 shows the results of reliability test using Cronbach alpha coefficients to measure consistency and stability of the constructs of the five attributes based on Helmstadter’s (1964) standard of 0.5. Cronbach alpha coefficients for store convenience, conducive atmosphere, value price, employee service, and product assortment are 0.85, 0.71, 0.76, 0.76, and 0.51 respectively.

Store Loyalty and Demographics Variables

The store loyalty behaviour and demographic types are analysed in this section. The eight (8) store loyalty behaviour statements used in this study are presented in Table 5.

The t-test and F-test using one-way ANOVA procedure were performed to determine the differences in store loyalty behaviour for

gender, marital status, age groups, educational levels, occupations, and incomes of the respondents. The results of the T-test are presented in Table 6 and the results of ANOVA are in Table 7. The results indicated the absence of significant differences in store loyalty behaviour among gender. However, for marital status, there are some significant differences (see Table 6). The results suggest that married couples are more loyal to a store.

There was no significant difference among the age groups and income levels for store loyalty behaviour (see Table 7). However, for educational level, there are some significant differences as indicated by the high F-value. The respondents with LEC and below indicated significant differences from the other educational levels.

Table 4
Reliability Coefficients of the Scale

Scale	No. of Items	Cronbach alpha
Convenience	4	0.85
Atmosphere	5	0.71
Price	4	0.76
Employees service	4	0.76
Products	3	0.51

Table 5
Store Loyalty Behaviour Statements

Items	Results
I often shop at this store	0.792
I would recommend this store to my friends and neighbours.	0.770
I am satisfied with this store	0.754
This store is a good place to shop	0.752
I always revisit this store	0.731
Members of my family often shop at this store	0.727
I am very loyal to this store	0.710
I never go to other stores for shopping	0.472

Table 6
Store Loyalty And Demographic Variables: Gender And Marital Status

Demographic Characteristics	Mean	t-value
Gender		
Male	4.282	0.227
Female	4.308	
Marital Status		
Single	4.050	2.671*
Married	4.380	

Note : * Significant at $p < 0.01$

Table 7
Loyalty Behaviour and Demographic Variables:
Age, Education and Income

Demographic Characteristics	Mean	F-value
Age groups		0.242
Below 20 years old	3.97	
21 to 30 years old	4.25	
31 to 40 years old	4.32	
Above 40 years old	4.41	
Educational levels		6.705*
Below and LCE	4.70	
MCE	4.35	
Diploma/HSC	4.02	
University Degree	4.05	
Income levels		0.469
Less than RM1000	4.40	
Rm1001-RM1500	4.26	
RM1501-RM2000	4.22	
RM2001-RM3000	4.23	
More than RM3001	4.21	

Note * Significant at $p < 0.01$

Table 8
Pearson Correlation Coefficients Analysis Results

	Store Convenience	Conducive Assortments	Value Price	Employee Service	Product Atmosphere	Loyalty
Convenience	1.000					
Atmosphere	0.239	1.000				
Prices	0.380	0.094	1.000			
Service	0.525	0.362	0.419	1.000		
Products	0.380	0.463	0.288	0.402	1.000	
Loyalty	0.430**	0.272**	0.528**	0.497**	0.396**	1.000

Notes: ** Correlation is significant at the 0.01 level

Relationship between Store Image Attributes and Loyalty Behaviour

The pearson correlation matrix of store image dimensions for the entire sample is presented in Table 8. The two-tailed analysis was used at the significance level of 0.01. Correlation analysis showed that there were significant and positive relationships between all store image dimensions, namely store convenience (0.430), conducive atmosphere (0.272), value price (0.528), employee service (0.497) and product assortment (0.396) with store loyalty behaviour.

DISCUSSION

Store image measurement always involves the identification of a number of attributes and dimensions. They are assumed to collectively make up a store's image perceived by customers. Prior studies show many attributes are related to store image. This study identified important attributes in store image for supermarket stores such as "employee's services", "value price", "product assortment", "conducive atmosphere", and "store convenience". The above attributes show that this study achieved the objective, that is to identify the components that constitute the perceived store image for supermarket retailers.

The results support the view of a relationship between store image and store loyalty

behavior, as suggested by Mazursky and Jacoby (1986), Osman (1993), and Bloemer and Ruyter (1998). In other words, the results of the study provide evidence that the above attributes of the store image provide significant relations to customer loyalty.

A study by Knox and Denison (2000) had suggested that loyal customers are more profitable for retailers. Therefore, they should develop marketing tactics such as customer retention programs and frequent shopper promotions around the attributes identified with store image. The results show that by improving the store image attributes, the retailers can increase the customers' intention to repurchase, revisit, and recommend the store to others.

The results also show that loyalty behaviour pattern is not significantly different among the gender, age, and income groups. However, in terms of marital status and educational levels, the findings show that married customers are more loyal towards a store compared to single individuals. The result also shows that customers with low educational levels are more loyal towards a store compared to the customers with higher education.

Managerial Implications and Recommendations

The results provide a few key implications on how supermarket retailers in particular can manage their store attributes in order to improve customer

store loyalty. We found that store image dimensions were important for customers' loyalty towards a store. Retailers should recognise store image as another important marketing tool that influences consumer's loyalty behaviour towards a store.

These findings would help the retailers choose the most appropriate retailing strategy to reach the target market more effectively. For retailers, the study suggests that the store image dimensions such as "value price", "store convenience", "conducive atmosphere", "product assortment", and "employees' services" provide cues upon which to influence consumers' loyalty behaviour. In other words, the store with varied strategies such as fair and big deal prices, convenience shopping, high quality merchandise, conducive atmosphere and excellent employee services has a significant impact on the their customer loyalty behaviour, where the customers have more positive perceptions toward the store image, which would provide a positive impact.

Retailers need to emphasise on an assurance of employee's service through company and product knowledge. Furthermore, employees can improve their interpersonal skills such as listening to customer needs, explaining their products, improving personnel appearance, recognising regular customers, same as listening and anticipating customer needs.

Also, the retailer's pricing policy must be consistent with the overall objectives and reputation of the business. The pricing goals are important, as they will provide the customers with an image of the retail outlet based upon its approach to pricing. One the pricing strategy being practiced by supermarket retailers is competitive pricing which can be employed to match the market price of competitive retailers. Another strategy is everyday low pricing (EDLP), that is, the strategic use of pricing policy with the continuity of prices at a level between the normal own store price and the price of the large discount competitors.

The store atmosphere and store convenience elements also need to be reinforced by the types of merchandise offered, method of their display, cleanliness, and the design of the

store to produce a layout with the qualities of ambience that attract customers. The store should not only be neat and well organised, but also well planned for ease of customer movement. It should set a comfortable shopping mood for customers to return. Besides, conveniences in the store, such as free gift-wrap, free delivery, and strategic location will add value to the store image.

Retailers also need to offer a range of goods and services from a variety of suppliers. They should go for products that are well known and associated with high satisfaction levels, because they will impart an improved image and add value to the store. Other than a wide selection of quality products, store retailers can also create their own product brands with lower prices which may give the advantage of exclusivity and thus have more control over the products.

The study also revealed that shoppers' education levels significantly affect their perception of the store. Consumers with lower education levels felt more loyal to the store compared to customers with higher education levels. Therefore, retailers who want to enhance these store image attributes should be mindful of how consumer education levels could affect their loyalty behaviour.

CONCLUSION

The study is aimed at investigating the importance of the major attributes in the store image dimension such as convenience, atmosphere, price, employee service and products in stores. The study had identified the major components of store image and there was a positive relationship between store image and store loyalty behaviour. By focusing on such relationships, as well as ensuring various marketing strategy efforts, retailers could differentiate their store image in a highly competitive retail marketplace. In conclusion, retailers should take into consideration the store image dimensions in order to attract and maintain their customers for long-term success. Overall, this study acknowledges the relationship between store image dimensions and store loyalty behavior of the customers towards a store.

Therefore, supermarket retailers can strive to achieve the desired store loyalty by changing the store image attributes appropriately.

This study has two limitations. Firstly, the relationship between store image and store loyalty did not include mediating effect variables of the formation of store loyalty behaviour, therefore, researchers should examine the mediating effect variables such as store satisfaction and store commitment that affect the outcome variables. Secondly, the study only focused on store image dimensions for supermarkets retailing, therefore future research should combine various types of retail sector and additional attributes of store image. Further research can also examine the different loyalty constructs in retail relationships.

ACKNOWLEDGEMENT

The author is grateful to the Centre of Research and Consultancy, UUM.

REFERENCES

- Baker, J., Grewal, D., & Parasuraman, A. (1994). The influence of store environment on quality inferences and store image. *Journal of the Academy of Marketing Science*, 22(4), 328-39.
- Beatty, L., Kahle, R., & Pamela Homer. (1988). The involvement-commitment model: Theory and implications. *Journal of Business Research*, 16 (2), 149-167.
- Burt, S. & Encinas, J. C. (2000). The role of store image in retail internationalization. *International Marketing Review*, 17 (4/5), 433-53.
- Bloemer, J., & Ruyter, K. (1998). On the relationship between store image, store satisfaction and store loyalty. *European Journal of Marketing*, 32(5/6), 499-513.
- Chowdhury, J., Reardon, J., & Srivastava, R. (1998). Alternative modes of measuring store image: An empirical assessment of structured versus unstructured measures. *Journal of Marketing Theory and Practice*, 6 (2), 72-86.
- Darley, W. K., & Lim, J. S. (1999). Effects of store image and attitude toward secondhand stores on shopping frequency and distance travelled. *International Journal of Retail and Distribution Management*, 27(8), 311-18.
- Dick, A. S. & Basu, K. (1994). Customer loyalty: Toward an integrated conceptual framework. *Journal of the Academy of Marketing Science*, 22, 99-113.
- Dickson, J. P. & MacLachlan, D. L. (1990). Social distance and shopping behavior. *Journal of the Academy of Marketing Science*, 18(2), 153-61.
- Erdem, O., Oumlil, A. B., & Tuncalp, S. (1999). Consumer values and the importance of store attributes. *International Journal of Retail and Distribution Management*, 27 (2), 137-144.
- Garton, P. (1995). Store loyal?: A view of differential congruence. *International Journal of retail Distribution Management*, 23(12), 29-36.
- Helmstadter, G. C. (1964). *Principles of psychological measurement*. New York: Appleton-Century-Crofts.
- Jacoby, J. W. & Chestnut, R. W. (1998). *Brand loyalty measurement and management*. New York: Wiley.
- Jantan, M. & Kamaruddin, A. R. (1999). Store image and store choice decision: An investigation of consumers' shopping behaviour in Malaysia. *Asian Academy of Management Journal*, 4 (2), 69-82.

- Keaveney, S. M. & Hunt, K. A. (1992). Conceptualization and operationalization of retail store image: A case of rival middle-level theories. *Journal of the Academy of Marketing Science*, 20 (2), 165-175.
- Knox, S. D. & Denison, T. J. (2000). Store loyalty: Its impact on retail revenue. An empirical study of purchasing behavior in the UK. *Journal of Retailing and Consumer Services*, 7, 33-45.
- Kunkel, J. H. & Berry, L. L. (1968). A behavior conception of retail image. *Journal of Marketing*, 32 (October), 21-27.
- Lindquist, J. D. (1974). Meaning of image: A survey of empirical and hypothetical evidence. *Journal of Retailing*, 50 (Winter), 29-38.
- Marcus, B. H. (1972). Image variation and the multi-unit retail establishments. *Journal of Retailing*, 48 (Summer), 29-43.
- Malhotra, N. (1983). A threshold model of store choice. *Journal of Retailing*, 59, Summer, 3-21.
- Martineau, P. (1958). The personality of the retail store. *Harvard Business Review*, 36 (January-February), 47-56.
- Marzursky, D. & Jacoby, J. (1986). Exploring the development of store image. *Journal of Retailing*, 62, 145-65.
- Newin, J. & Houstun, M. (1980). Images as a component of attractiveness to intra-urban shopping areas. *Journal of Retailing*, 52 (1), 77-93.
- Osman, M. Z. (1993). A conceptual favourable price-quality image. *Journal of Retailing*, 50 (40), 8-14.
- Reardon, J., Miller, C. E., & Coe, B. (1995). Applied scale development: measurement of store image. *Journal of Applied Business Research*, 11 (4), 85-95.
- Samli, A. (1989). *Retail marketing strategy*. Westport: Quorum.
- Sirohi, N., McLaughlin E. W., & Wittink, D. R. (1998). A model of consumer perceptions and store loyalty intentions for a supermarket retailer. *Journal of Retailing*, 74 (2), 223-45
- Smith, M. F. & Sinha, I. (2000). The impact of price and extra product promotions on store preference. *International journal of Retail and Distribution Management*, 28 (2), 83-92.
- Steenkamp, E. J. & Wedel, M. (1991). Segmenting retail markets on store image using a consumer-based methodology. *Journal of Retailing*, 67 (3), 300-20.
- Stephenson, R. (1969). Identifying determinants of retail patronage. *Journal of Marketing*, 33 (July), 57-61.
- Zain, O. & Ismail, R. (1989). The choice of retail outlets among urban Malaysian shoppers. *International Journal of Retailing*, 4 (2).
- Zain, O. & Jabri, M. (1994). An evaluation of store image congruity influences on loyalty patronage behaviour. *The Indonesian Journal of Accounting and Business Society*, 2 (2), 153-169.
- Bank Negara Malaysia (2000 to 20003). *Annual Reports*. Kuala Lumpur: BNM Publications.