Determination of the Factors Affecting Supermarket Loyalty: A Case Study of Erzurum, Turkey

Aysel Ercis[*], Sevtap Unal[**] and Mustafa Kemal Yilmaz[***]

Abstract

Today, due to increasing competition in modern retailing sector, retailers making considerable efforts to commit more consumers to their stores, and have made increase the frequency and amount of purchase available. Therefore, the importance of strengthening store loyalty and developing new strategies towards this have been highlighted. In this study it is aimed to determine the effect of the satisfaction, trust-value perception and store image variables (Service quality, store atmosphere, comparative price perception, discount perception, supermarket opportunities, post purchase applications, product quality perception and supermarket location) on the consumers' supermarket loyalty in Erzurum/Turkey. Our results show that the store image variables (Store atmosphere, product quality and service quality) have effect on value and trust perception. Value-trust perceptions have effect on satisfaction and store loyalty of the customers.

Keywords: Consumer Behavior, Supermarket Image Variables, Supermarket Loyalty
JEL Classifications: M31, M39

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I. Introduction

Retailing plays significant roles to determine the consumption forms, manipulate the preferences to contribute to social life increasing the life standards involved. Today, the power balance is inclined towards the retailing rather than the producer. Increase in the number of the competitor brands in the market has led the firms to concern of being able to obtain more shares from the retail market. This situation has made the retailers highly advantageous. Besides, the fact that these retailers create their own brands and offer them to the market with less cost in comparison to the nation-wide brands have strengthened their position in the market. This advantageous position of the sector has attracted new investors and increased competition in retail sector.

Today, due to increasing competition in modern retailing sector, retailers making considerable efforts to commit more consumers to their stores, and have made increase the frequency and amount of purchase available. Therefore, the importance of strengthening store loyalty and developing new strategies towards this have been highlighted.

In this study we aimed to determine the effect of the satisfaction, trust, value perception and store image variables (service quality, store atmosphere, comparative price perception, discount perception, supermarket opportunities, post purchase applications, product quality perception and supermarket location) on the consumers' supermarket loyalty in Erzurum. The study consists of two parts. In the first part, theoretical information about the store loyalty and

the variables determining this loyalty were given. In the second part, the variables that affect consumers' supermarket loyalty were attempted to determine. Firstly it is determined whether the store image variables are effective on value-trust perceptions. Later the effect of trust-value perception on satisfaction and store loyalty are investigated. The research model was tested by path analysis.

II. Theoretical Framework

In modern market, in addition to attracting new customers the efforts to make the consumers present loyal have become important as well. As known, the cost of keeping consumers present is less than the cost of gaining new customers (Solomon, 2007). Moreover, it is argued that the success of any firm, in long term, is dependent upon the number of regular consumers rather than the number of the consumers who only purchase its products (Carpenter, 2003). Therefore, consumer loyalty has the key role for the success of a firm in the market.

Loyalty is generally defined as the dependence of a costumer on a certain brand and the strong attitude that leads him or her to sustain this relationship with this brand (Uncles, et al., 2003). In a different definition, loyalty is described by means of previous experiences and defined as the purchase on the basis of past experiences. It is the process that behavior of purchasing becomes a habit. Only brand loyalty and repetitive purchases have a different meaning. Repetitive purchases are the purchases that a consumer makes free from a certain emotion and attitude (Mowen, 1990). As for brand loyalty, however, there are some strong beliefs and attitudes that encourage these repetitive purchases (Solomon, 2007). Through these definitions, loyalty is defined as the tendency to buy the product and service again or becoming a patronage of it (Oliver, 1999). In repetitive purchases towards more advantageous options, the direction of the purchase can change.   Considering these two features, the comprehensive definition of brand loyalty is given as follows: the consumer's having positive feeling toward

the brand, buying the brand involved more frequently in comparison with other brands, going on buying it, and using it in longer term (Odabasi and Baris, 2002).

There are close relationships between brand loyalty and store loyalty. In case the consumers' brand loyalty toward a certain brand is strong, and that the store offers to sale this brand affects the store preference. Likewise, when the costumer does not have enough information about the product or if it is risky, then the costumer firstly decides about the brand and later determines the store where to buy this product.   Sometimes, the brand of the retailer is effective on the decision of the store (Assael, 1992). Therefore, the factors affecting store loyalty display different features than product loyalty. A summary of literature, below, is given about the store loyalty and the effective factors.

III. Store Loyalty and the Factors Affecting Loyalty

Dick and Basu (1994) define loyalty as the relationship between the positive attitudes toward a product, brand, service, store, seller and patronage behavior. Store loyalty means the stability of repurchase of a certain brand, and to become patronage of a certain retailer or service supplier (Jones and Reynolds, 2006).

Store loyalty is summarized as the dependence, which is developed by the consumer, upon the stores that contain many brands. This loyalty includes the place in which shopping is done rather than brands or product loyalty. Such a case occurs due to differences that the distribution phase provides rather than the product features. Thus, such a difference can be made by means of the service, price, or the closeness to the consumer (Salls, 2004).

The researches carried out to determine the factors affecting store loyalty have been investigated within two groups such as being a patronage behavior (Bearden, 1977; Yavas et al., 1981; Arnold et al., 1996; Duman and Yagci, 2006) and the factors that determine the store loyalty (Macintosh and Lockshin, 1997; Sirohi et al., 1998; Sivadas and Baker-Prewitt, 2000; Oderken-Schroder et al., 2001; Huddleston et al., 2004; Merrilees et al., 2007).

In some researches, the store image was attempted to determine (Steenkamp and Michel, 1991; Rearden et al., 1995; Samli et al., 1998; Yeniceri, 2005; Akdogan et al., 2005; Atakan and Burnaz, 2007) and the relationship between store image and store preference and loyalty was examined (Osman, 1993; Bloemer and Ruyter, 1998; Gilmore et al., 2001; Koo, 2003; Thang and Tan, 2003). In table 1, a summary of these studies on the factors affecting store image and store loyalty are given:

In Turkey, several studies have been conducted to determine customers' reasons for supermarket preferences, and store image perceptions and store loyalty. In Uslu's study (2005) attempting to determine the customers' reasons of preferences for shopping centers, the following results were obtained: the approach of the staff to the customers, contents of products, their packing, hygienic conditions, post purchase services, product variety, product price, location convenience, the availability and diversity of quality brands become prominent effective factors. Similarly, in another study, Yilmaz et al. (2007) found that for customers, the location of the shopping mall, product price and quality, physical appearance and attitudes of the staff were important shopping mall prefer reasons. In Yalcin's study (2005), it was found that the demographic features such as age, occupation, number of children are effective on supermarket loyalty. In the study conducted by Akinci et al. (2007), it was found that the most important elements that discount supermarket customers in Istanbul pay attention are pricing, quality and waiting time at the cashier.

In the study conducted by Polat and Kulter (2007) to determine the features that customers take to the consider preferring the market and supermarket, the factors related to product diversity, product quality, inner atmosphere and appearance, quick shopping facility, the attitudes and interest of the staff, and the prices were found to be important. In another study, Duman and Yagci (2006) determined that the customers' patronage intentions are affected by value perception, product quality perception, service quality perception, discount perception and comparable price perception. Yeniceri and Erten (2008) are investigated trust and commitment on store loyalty. And researcher the role of loyalty program on store loyalty, and found that trust, commitment and loyalty programs are effective on store loyalty.

Table 1 Literature summary dealing with store loyalty and store image

Researchers	Dependent Variables	Independent Variables
Fisk (1961-1962)	Store Loyalty	Locational convenience, product adequacy, price, sale efforts, store services, return policy
Linquist (1974-1975)	Store image	Product (quality, preference, style, price) services, clientele, physical facilities, convenience (location, parking availability), promotion, store atmosphere, institutional factors, return policy
Bearden (1977)	Patronage intention	Price, Product quality, diversity, atmosphere, location, parking facilities, interest of the sales person
Yavas, et al. (1981)	Patronage intention	Customers' socio-economic and demographical features, shopping tendencies and life styles
Mazursky and Jacoby (1986)	Store image	Product quality, Price, product diversity, location, Salesman services, general services
Osman (1993)	Loyalty	Life style, store image, way of perception that administration and customers have about the store image, previous shopping experiences
Arnold et al. (1996)	Patronage intention	Reputation of the store, price, value, and store location
Macintosh and Lockshin (1997)	Store loyalty	Trust, satisfaction, trust towards sales person, loyalty towards salesman
Sirohi et al. (1998)	Store loyalty	Working policy of the store, appearance of the store, personnel service, promotion, comparative prices, product quality, monetary value perception, monetary value perception for other stores
Koc and Dolekoglu (1998)	Supermarket image	Price, store design, business behavior, basic expectations factor
Bloemer and Ruyter (1998)	Store loyalty	Store image, satisfaction

(6)

Table 1　Literature summary dealing with store loyalty and store image (continue)

Researchers	Dependent Variables	Independent Variables
Sivadas and Baker-Prewitt (2000)	Store loyalty	Service quality, customer satisfaction
Merrilees and Miller (2001)	Store loyalty	Low prices, personnel service, store atmosphere, product quality
Odekerken-Schröder et al. (2001)	Store loyalty	Technical quality, functional quality, relationship quality
Gilmore et al. (2001)	Store preference	Image dimensions -internal elements (physical surroundings, product quality, service quality) -external elements (institutional reputation, public relations, social responsibility) -consumer dimension (social expectations, values and culture, psychological and behavioral situation)
Juhl et al. (2002)	Customer loyalty	Satisfaction, value perception, image of the store, expectations, product quality perception, service quality perception
Baker et al. (2002)	Patronage intention	Product value perception, interpersonal service quality perception, product quality perception, price perception, time/effort/cost perception, physical cost perception, staff, design of the store, music in the store
Wulf and Odekerken-Schröder (2003)	Behavioral loyalty	Relational commitment, trust, e-mail sending by the retailer, privileged operations, awards
Koo (2003)	Store loyalty	Store atmosphere, store location, store facilities, financial value, personnel service, post purchase service, product diversity and its quality.

Table 1 Literature summary dealing with store loyalty and store image (continue)

Researchers	Dependent Variables	Independent Variables
Sawmong and Omar (2004)	Store loyalty, customer satisfaction	Store location, product features, customer service, promotion, store atmosphere, price, design of the store, product display
Huddleston et al. (2004)	Store loyalty	Promotions, price, store location, products, store atmosphere, store services, working hours, operation speed.
Cortiñas et al. (2004)	Store loyalty	Promotions, working hours, price, shopping easiness, post sale service, payment speed, store and its personnel cleaning, information, satisfaction, self-service facility
Eskildsen et al. (2004)	Store loyalty, satisfaction	Image, expectations, product quality, service quality
Akdogan et al. (2005)	Store image	Price, quality, product diversity, customer service, promotion, inner-outer design
Yeniceri (2005)	Store image	Store atmosphere, physical conditions, service, products, price, customer profiles of the store, promotion, advertisement
Miranda et al. (2005)	Store loyalty, satisfaction	Product diversity, promotions, price, store atmosphere, closeness to home and office, width between shelves, time elapsed in the store, salesperson, appropriateness of the shelves, amount of purchase
Duman and Yagci (2006)	Patronage intention	Value perception, service perception, perception of product quality, discount perception, comparative price perception
Merrilees et al. (2007)	Store loyalty	Price, store location, design of the store, personnel service, attitude toward the retailer brand

(8)

Considering these studies, the variables which are argued to be most studied and the most effective variables on store prefer and loyalty are the variables of product quality perception, location of the store, price perception, service quality, store atmosphere, image, and in-store design. In the present study, among the factors affecting store loyalty, comparative price perception, service quality perception, inner atmosphere, location of the store, discount perception, market facilities, post purchase applications, product quality perception have been determined as the variables of store image.　The effects of the variables of the store image on value perception, trust perception, satisfaction and store loyalty. The model of the research is demonstrated in figure 1 below:

The quality of retailer service generally deals with the general appearance of the staff and enterprise involved the attentiveness, kindness and trust toward customers. Polite and attentive attitudes of the staff, their experiences, safe shopping environment are some of the main features of the service quality (Cronin et al., 2000). The scale of service quality (SERVQUAL) developed by Parasuman-Zeithmal-Berry in 1988 was applied to many sectors. Atan et al. (2006) attempted to determine the supermarket customers' service quality perception by using SERVQUAL measure. In another study, Dabholkar et al. (1996) have used the service quality scale for the retailing sector. Sirohi et al. (1998), Caruana (2002), Wong and Sohal (2003) and Miranda et al. (2005) have determined that service quality has important effects on loyalty.

Another factor that affects store loyalty is the store atmosphere, such as the inner plan, easiness in reaching the shelf, product display, and if there are direction signs. (Sirohi et al., 1998; Koo, 2003). In some studies, the store atmosphere was found to be effective on store loyalty and repurchase behavior (Thang and Tan, 2003; Koo, 2003; Merrilees and Miller, 2001).

Price perception is the general idea of the customer about any retailer which occurs as a result of a comparison of several retailers' prices (Zielke, 2006). As well as the products' real prices, these perceived prices also affect customers' store preference. Moore and Carpenter (2006), found that price perception affects the patronage behavior. Smith and Sinha (2000) determined that price level has a considerable effect on store choice. In another study, Gilbert and Jackaria (2002) found that discounts significantly affect customers' purchase behaviors.

Variables of
Supermarket Image

Perception
of Service
Quality

Perception
of Store
Atmosphere

Perception
of Comparative
Price

Perception
of Discount

Perception
of Discount

Perception
of Product Quality

Supermarket
Oppotunities

Post Purchase
Applications

Location of
Supermarket

Value
Perception

Trust
Perception
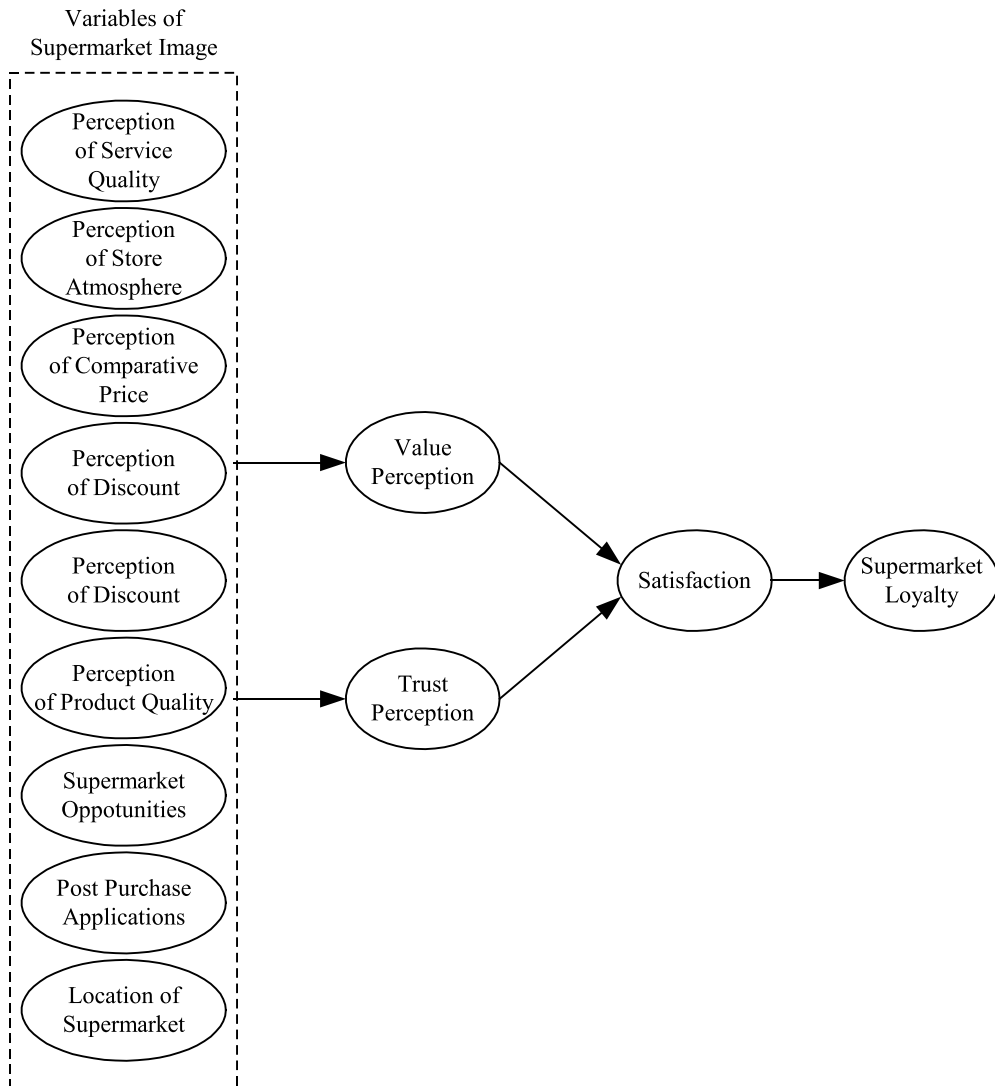
Satisfaction

Supermarket
Loyalty

Figure 1 Research model

Special discounts and promotions increase customers' interest toward the store (Grewal et al., 1998a). These discounts and promotions are considered as a financial sacrifice by the business. This situation results in the perception of discount. This perception has been determined to affect patronage behavior. It was seen that customers who think that they have profit due to discounts and promotions displayed more loyalty to the store (Grace and O'Cass, 2005).

Another factor that affects customers' store preference is the quality of the products offered by the retailer. While evaluating the quality of the products that they purchase, customers use some clues. These are divided into two groups such as internal and external. They indicate that internal clues can be exemplified as the taste, color of the product, and the external clues consist of the price of and the brand of the product (Duman and Yagci, 2006). Koo (2003) and Sirohi et al. (1998) determined that the perception of product quality affects store loyalty.

The opportunities of any supermarket generally deal with safe parking, shuttle service, and entertainment facilities for the kids (Davies et al., 2001). Thang and Tan (2003) study concluded that these opportunities considerably affect store choice.

Post purchase applications include return of defective products, refund or change of the product. It was find out that compensation of the customer's loss and polite attitudes toward the customer strengthen customer's patronage intention toward the store (Blodgett et al., 1995).

The location of the store affects customers' frequency of shopping by the store. This helps occurrence of store loyalty. It was seen that stores easily reached are more preferred (Rhee and Bell, 2002). Moreover, Koo (2003) found that location of store affects loyalty. Assuming that the store image variables contribute to the development of store value perception and trust perception, the research hypotheses are offered:

Hypothesis 1a. Consumers' service quality perception is effective of trust perception

Hypothesis 1b. Consumers' service quality perception is effective on value perception

Hypothesis 2a. Consumers' store atmosphere perception is effective on trust perception

Hypothesis 2b. Consumers' store atmosphere perception is effective on value perception

Hypothesis 3a. Comparative price perception is effective on trust perception

Hypothesis 3b.Perception of comparative price is effective on value perception

Hypothesis 4a.Consumers' discount perception is effective on trust perception

Hypothesis 4b.   Consumers' discount perception is effective on value perception

Hypothesis 5a. Consumers' product quality perception is effective on trust perception

Hypothesis 5b. Consumers' product quality perception is effective value perception

Hypothesis 6a. Supermarket opportunities affect trust perception

Hypothesis 6b. Supermarket opportunities affect value perception

Hypothesis 7a.Post purchase applications of the supermarkets affect trust perception

Hypothesis 7b. Post purchase applications of the supermarkets affect value perception

Hypothesis 8a. Supermarket location perception affects trust perception

Hypothesis 8b. Supermarket location perception affects value perception

Perception of value is one of the most important indicators that affect thought and intention of purchase (Grace and O'Cass, 2005). Value is the comparison of what customers expect and obtain as a benefit (Grewal et al., 1998b). According to studies, the customers who have high level of value perception toward to the store for their purchases seem to display higher loyalty (Chen and Quester, 2006; Sirdeshmukh et al., 2002).

Trust is generally defined as the eagerness to depend on each other (Wulf and Oderken-Schöder, 2003). It refers to the belief that customers have toward the retailer's dependence and honesty (Morgan and Hunt, 1994). Trust is seen to increase relational loyalty and positively affect loyalty (Beatty et al., 1996).

Satisfaction refers to the personal evaluation as a result of meeting needs or going beyond the expectations (Bloemer and Ruyter, 1998). Satisfaction has been defined in several ways by different researchers. In these definitions, there are three common important points. First consumer satisfaction is a mental and emotional response. Second this response deals with expectations, product, and consumption experiences etc. Finally this response occurs in different times such post consumption and choice, and being dependent upon experience (Giese and Cote, 2000). Bloemer and Ruyter (1998) and Grønholdt et al. (2000) concluded that store satisfaction affects loyalty.

Assuming that store value perception is effective for the occurrence of satisfaction and perception of trust and this satisfaction also affects store loyalty, the following hypotheses are given:

Hypothesis 9. Value perception of the customers is effective on satisfaction.

Hypothesis 10.Trust perception of the customers is effective on satisfaction

Hypothesis 11.Satisfaction is effective on store loyalty.

IV. Research Methodology

A. Data and sample

In the present study, we aimed to determine the variables determining supermarket loyalty of costumers in Erzurum located in Eastern Anatolia, Turkey. The "supermarkets" defining can be varying depending on different countries. According to the Ac Nielsen Zet's report "Turkey Consume and Shopping Parameters Report" published 2002, supermarkets are divided into 6 groups (Cati, 2007).

Table 2　Retail features

	Area (m^2)	Cash Register (number)	Other Features
Hypermarket	Larger than2500	Larger than 8	Self service, park lands, ATM
Big supermarket	1000-2499	Larger than 2	Self service
Supermarket	400-999	Larger than 2	Self service
Small supermarket	100-399	2	Self service
Middle market	50-99	1	On the main or side street
Grocery store	Less than 50	1	

In Erzurum city center, there are modern supermarkets (Migros, Carrefour, Tema, and Ozmar etc), shopping centers, and discount stores near to the grocery stores. This study was only conducted to the customers who were doing shopping at modern supermarkets having 400-999 m^2 with a wide range of product variety from grocery to kitchen utilities and house goods. The customers doing shopping from Shopping centers, discount stores and grocery stores were excluded from study.

The study was conducted on the customers who do shopping in supermarkets. The participants were asked to respond the questions considering the supermarkets where they mostly prefer and do shopping. In the study, convenience sampling was used. For this purpose, 400 participants responded the questionnaire, after ones unusable had been removed, 385 questionnaires were analyzed by SPSS13.0 and Lisrel 8.7 statistical package program. The data were obtained via survey method. The questionnaire was applied to the participants face to face. Data were analyzed with Structural Equation Modeling.

B. Measures

In the present study, the variables of the store image, value perception, trust perception, satisfaction and store loyalty factors   measured using 5 point Likert-type scale (5 = strongly agree; 1 = strongly disagree). The sources used for the scales are given in Table 3.

Table 3　Variables of the study and the sources used

Perception level of Supermarket and Loyalty	Number of Variables	Sources Used
Service quality	Eleven variables	Cronin et al., 2000; Koo, 2003
Supermarket atmosphere	Seven variables	Sirohi et al., 1998; Koo, 2003; Miranda et al., 2005
Location of the supermarket	Four variables	Koo, 2003; Gustafsson and Johnson, 2004
Opportunities of the supermarket	Five variables	Davies et al., 2001
Post purchase applications	Three variables	Koo, 2003
Comparative price perception	Four variables	Sirohi et al., 1998
Discount perception	Four variables	Grawel et al., 1998b; Davies et al., 2001
Value perception	Four variables	Grawel et al., 1998b
Product quality perception	Twelve variables	Sirohi et al., 1998; Koo, 2003
Trust perception	Four variables	Wulf and Oderken-Schöder, 2003
Satisfaction	Three variables	Koo, 2003
Supermarket loyalty	Ten variables	Temizerler, 2003
Total	**Seventy–one variables**	

V. Findings

Participants' demographic characteristics are shown in table 4:

As seen in Table 4, 60% of the participants are male, 40% is female, 73% is between 18-41 years old and most of them (75%) seem married. Moreover, 35% of the participants graduated from high school, 38% of them are official and 32% have five and more than five members in their families.

Table 4   Demographic characteristics

Demographical Features		Frequency	Percentage	Demographical Features		Frequency	Percentage
Sex	Male	233	60.5		Official	149	38.7
	Female	152	39.5		Worker	61	15.8
Age	18-25	84	21.8		Tradesman	21	5.5
	26-33	111	28.8	Profession	Private sector employee	49	12.7
	34-41	92	23.9				
	42-49	57	14.8				
	50- +	41	10.6		Retired	27	7.0
Education	Primary	85	22.1		Housewife	44	11.4
	High school	137	35.6		Unemployed	16	4.2
	Vocational school	48	12.5		Liberal profession	18	4.7
	University	87	22.6	Marital status	Married	291	75.6
	Graduate	28	7.3		Single	94	24.4

Erzurum is a city in which the traditional cultural values and patriarchal structure are dominant. This situation shows that male population is stronger to determine the needs, give decision, and buy (Odabasi and Baris, 2002; Solomon, 2007; Koc, 2007). Moreover, according to the data of 2006 family member labor force provided by Turkish Statistical Institute, 71% of the working population is male and 29% of them is female (TSI, 2006). These numbers display that male members financially support family. Though spouses generally go shopping together, the male are more effective than the female about decision making. Therefore, that the number of the male participants is higher than the female ones matches the socio-cultural structure of the region. In literature, considering the some local based studies, it is seen that in supermarket shopping the number of male customers are higher than female customers (Cati, 2007; Akpinar, 2006).

The store loyalty and store image factors' descriptive statistics are given in table 5.

Table 5　Descriptive statistics of the store loyalty and store image variables

Factors	Mean[*]	Standard Deviation	Alpha	Number of Variable
1. Service quality (SQ)	3.85	.674	0.909	11
2. Supermarket atmosphere (SA)	3.85	.690	0.842	7
3. Location of the supermarket (SL)	3.49	.827	0.748	4
4. Opportunities of the supermarket (SO)	3.13	.680	0.811	3
5. Post purchase applications (PPA)	3.52	.881	0.812	3
6. Comparative price perception (CPP)	2.73	.954	0.872	4
7. Discount perception (DP)	3.55	.900	0.841	4
8. Value perception (VP)	3.76	.715	0.914	4
9. Product quality perception (PQP)	3.77	.747	0.837	12
10. Trust perception (TP)	3.73	.884	0.871	4
11. Satisfaction (SAT)	3.81	.832	0.871	3
12. Supermarket loyalty (SLOY)	3.71	.812	0.924	9
N = 385				

Note:*5 = strongly agree; 1 = strongly disagree.

For testing scales reliability it is looked items' Cronbach's alphas. Acceptable minimum Cronbach alpha level vas considered 0.70 (Hair, et al., 1998). Eliminating from scales 4 variables (3 from supermarket opportunities and 1 from loyalty) totally 68 variables were taken into account.

Later for determining variables affecting value and trust perception of consumers the theoretical model was tested with the structural equation model. And it is found that supermarket opportunities, post purchase applications, supermarket location, comparative price perception, discount perception have not effect on both trust and value perception.

The factors showing no statistically significant at the modeling stage and the reason for their being taken out from the model were presented in Table 6.

Table 6　Modeling stages

Modeling Stage	Relationship Taken out from the Model	Reason for Being Taken out Model
Stage 1	SO ⟶ VP	GFI = 0.81 AGFI = 0.78 RMSEA = 0.09 CFI = 0.91 NNFI = 0.94 NFI = 0.91 t =1,25
Stage 2	PPA ⟶ VP	GFI = 0.83 AGFI = 0.77 RMSEA = 0.10 CFI = 0.90 NNFI = 0.93 NFI = 0.92 t = 1,35
Stage 3	SL ⟶ VP	GFI = 0.80 AGFI = 0.76 RMSEA = 0.09 CFI = 0.89 NNFI = 0.92 NFI = 0.89 t = 1,45
Stage 4	CPP ⟶ VP	GFI = 0.79 AGFI = 0.75 RMSEA = 0.11 CFI = 0.87 NNFI =0.90 NFI = 0.86 t = 1,42
Stage 5	DP ⟶ VP	GFI = 0.81 AGFI = 0.77 RMSEA = 0.08 CFI = 0.90 NNFI = 0.93 NFI = 0.90 t = 1,70
Stage 6	SO ⟶ TP	GFI = 0.79 AGFI = 0.75 RMSEA = 0.11 CFI = 0.89 NNFI =0.90 NFI = 0.88 t = 1,67
Stage 7	PPA ⟶ TP	GFI = 0.80 AGFI = 0.775RMSEA = 0.11 CFI = 0.91 NNFI = 0.94 NFI = 0.91 t = 1,71
Stage 8	SL ⟶ TP	GFI = 0.81 AGFI = 0.78 RMSEA = 0.08 CFI = 0.91 NNFI = 0.94 NFI = 0.91 t = 1,37
Stage 9	CPP ⟶ TP	GFI = 0.81 AGFI = 0.78 RMSEA = 0.09 CFI = 0.91 NNFI =0.94 NFI = 0.91 t = 1,48
Stage 10	DP ⟶ TP	GFI = 0.80 AGFI = 0.76 RMSEA = 0.09 CFI = 0.90 NNFI =0.93 NFI = 0.90 t = 1,62

After eliminating these factors research model retested with the path model. At the end of the proposed modifications, index values of the scale became within acceptable values. (Andreassen, 1995; Suh and Han; 2002; Schermelleh-Engel et al., 2003; Sharma et al., 2005). The results of the path analysis are given in Table 7.

The store image and loyalty factors' t, R^2, standard coefficients and error variances are given in Table 8.

Research model factors' standard coefficients and t value were shown in Table 9.

Table 9 shows that the supermarket loyalty was explained by 8 variables as a result of path analyses. These variables are: comparative price perception, discount perception, store atmosphere, product quality perception, service quality perception, trust perception, value

(18)

perception and satisfaction. The variables and R^2 values are presented in Figure 2. It is seen that the variables affecting supermarket loyalty has high level of explaining power of satisfaction ($R^2 = 0.42$).

Table 7　The results of the fit index for path analysis

Fit Index	Estimate Model[*]
Chi-square (χ^2)	496.85
Degree of freedom	358
Chi-square/df	1.38
p-value	0.00
GFI	0.88
AGFI	0.85
SRMR	0.077
RMSEA	0.040
CFI	0.98
NNFI	0.98
NFI	0.93

GFI: Goodness of Fit Index,

AGFI: Adjusted Goodness Fit Index,

SRMR: Standardized Root Mean Square Residual,

RMSEA: Root Mean Square Error of Approximation,

CFI: Comparative Fit Index,

NNFI: Non-Normed Fit Index,

NFI: Normed Fit Index.

Table 8 t values, standard coefficients, R^2 and error variance of variables

Variables		PATH		
	t values	Standard Coefficients	Error Variance	R^2
Store atmosphere (ST) $\alpha = 0.81$				
Inner design and the plan make easy to move	10.49	0.65	0.33	0.42
I can find whatever I look for in the supermarket	11.80	0.71	0.30	0.50
The shelves are not too high for me to reach	11.53	0.70	0.31	0.49
The products are neatly displayed in the supermarket.	13.43	0.78	0.21	0.61
I like the general appearance of the supermarket.	11.41	0.69	0.32	0.48
Service quality (SQ) $\alpha = 0.81$				
The supermarket is generally clean	10.37	0.64	0.21	0.40
Generally the staff are good looking	12.78	0.74	0.17	0.55
Generally the staff are volunteer to serve promptly	15.39	0.85	0.17	0.72
Generally the staff are experienced and qualified	13.18	0.76	0.28	0.58
Generally the staff make effort to understand what I need	9.08	0.57	0.48	0.33
Discount perception (DP) $\alpha = 0.76$				
The profit I get in the supermarket during shopping pleases me.	8.52	0.62	0.40	0.39
To benefit from the discount in the supermarket pleases me	9.81	0.73	0.28	0.54
Comparative price perception (CPP) $\alpha = 0.78$				
The prices of similar products are higher in comparison the other supermarket	- 4.35	-0.35	-0.39	0.35
The prices of meat is higher in comparison the other supermarket	3.98	0.69	0.64	0.31

(20)

Table 8　t values, standard coefficients, R^2 and error variance of variables (continue)

Variables	t values	PATH		R^2
		Standard Coefficients	Error Variance	
Product quality perception (PQP) α = 0.83				
The products that I buy in here are generally of most quality.	12.32	0.72	0.35	0.52
Floured products are of good quality	15.30	0.85	0.22	0.72
Meat, poultry, and fish products are high quality	14.88	0.83	0.21	0.69
Hot, cold, instant food are high quality	11.80	0.70	0.46	0.49
Value perception(VP) α = 0.83				
I receive the return of the money I spend here.	5.22	0.77	0.19	0.59
I receive the return of the effort I make during shopping here.	7.70	0.93	0.071	0.86
Trust perception(TP) α = 0.80				
I generally trust this supermarket	7.89	0.80	0.22	0.65
This supermarket makes me feel that I am important	13.89	0.87	0.15	0.75
The supermarket wishes the best for me	13.47	0.83	0.19	0.68
Satisfaction (SA) α = 0.78				
To prefer this supermarket is a good decision	6.67	0.84	0.20	0.70
After doing shopping in here I believe that I do the right thing	13.72	0.86	0.16	0.74
Supermarket Loyalty(SLOY) α = 0.83				
I like this store	8.60	0.79	0.20	0.62
Here is my favorite store for shopping	13.69	0.84	0.14	0.71
Most of the shopping I have done for the last three months is from this store	12.41	0.77	0.19	0.59
This store is my first preference for shopping	11.88	0.74	0.21	0.55

Table 9   *t* values and standard coefficients of the research model

Scale Variables	PATH ANALYSIS		
	t values	Standard Coefficients	Estimate (*E*)
VALUE PERCEPTION ← STORE ATMOSPHERE	3.15	0.61	0.26
VALUE PERCEPTION ← PRODUCT QUALITY PERCEPTION	2.10	0.16	0.16
TRUST PERCEPTION ← SERVICE QUALITY	2.61	0.19	0.19
SATISFACTION ← TRUST PERCEPTION	5.52	0.37	0.37
SATISFACTION ← VALUE PERCEPTION	3.99	0.27	0.27
SATISFACTION ← COMPERATIVE PRICE PERCEPTION	2.10	0.14	0.14
SATISFACTION ← DISCOUNT PERCEPTION	4.77	0.36	0.36
LOYALTY ← VALUE PERCEPTION	2.55	0.13	0.13
LOYALTY ← SATISFACTION	9.70	0.68	0.63

It is seen that location of supermarket, post purchase applications and opportunities of the supermarket did not affect the supermarket loyalty. The fact that supermarket location didn't affect supermarket loyalty might be because supermarkets were located in city centre so that they were easily accessible. The reason why post purchase applications were not significant might be attributed to the fact that consumers consider these services essential but not an extra care.

From the diagram, satisfaction and value perception have direct effects and trust perception and product quality, store atmosphere, service quality, comparative price perception and discount perception have indirect effects on supermarket loyalty. Therefore, hypotheses *H1a, H2a, H2b, H5b, H9, H10* and *H11* have been accepted. Also, it is also seen that discount perception and comparable price perception directly affect supermarket satisfaction.

According to Path analysis result, it is seen that value perception is effective on loyalty. In addition, value perception of the customers is directly effective on their store loyalty.
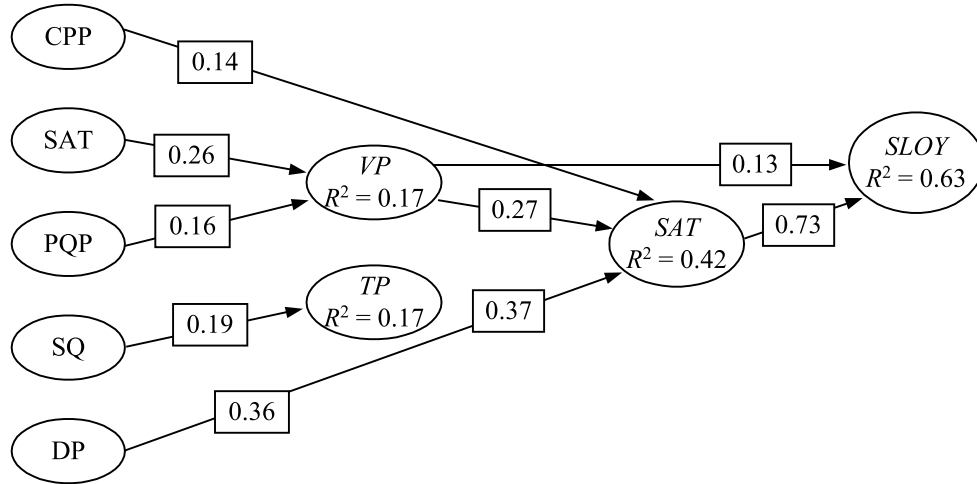
Figure 2 Path diagram of the research model

The indirect effects on the dependent variables were also investigated (Kelloway, 1998). According to the results, service quality (E = 0.07, t = 2.40), store atmosphere, (E = 0.07, t = 2.54), and product quality (E = 0.04, t = 1.89) have indirect effects on supermarket satisfaction. As for the supermarket loyalty, comparable price perception (E = 0.10, t = 2.07), service quality (E = 0.05, t = 2.37), store atmosphere (E = 0.09, t = 2.71), discount perception (E = 0.27, t = 4.48) and product quality (E = 0.05, t = 1.96) have indirect effects on supermarket loyalty.

VI. Conclusions

In retailing sector where competition is considerably common, the significance of store image is well known in order to provide competition superiority among retailers. Therefore, in our study, the scale developed to determine store image dimensions and their influences on store image was tested. Our results show that the store image variables and value perception,

trust perception and satisfaction have certain effects on store loyalty of the customers in Erzurum. In the study, it was assumed that the store variables had some effects on both value perception and trust perception. At the end of the analysis, it is seen that store atmosphere and product quality have certain effects on value perception. Besides, service quality was seen to be effective on trust perception.

Comparable price perception and discount perception have no effect on trust and value perception which are two mediate variables. These variables have direct effects on satisfaction. Likewise, value perception has certain direct effects on loyalty.

In several research studies, supermarket atmosphere and product quality have been found to be the basic determinants of customers' value perception (Sirohi et al., 1998; Duman and Yagci, 2006). Today, supermarket atmosphere seems more important for the customers who particularly find shopping a way of amusement. Inner lightening, shelf design, and settlement plan help customers do shopping in a comfortable way. Considering the provinces having the weather conditions such as in Erzurum, store atmosphere becomes much more important. Moreover, the quality of the products in the supermarkets is very effective for value perception. In this case, store design, settlement design, product quality and diversity are influent in order that customers receive the return of money, effort, and time that they spend.

The elements affecting customers' trust perception are the service quality. Beatty et al. (1996) and Wong and Sohal (2006) reached the similar results. According to the findings, service quality causes the customers to trust the supermarket. In other words, for a positive trust perception, clean and neat supermarket and personnel, attentiveness of the personnel, manner seems considerably effective.

Trust and value perception are meanwhile effective on supermarket satisfaction. Koo (2003) and Grønholdt (2000) found the similar results in their studies. The findings in our study support the case. The fact that customers' trusting and to be pleasure from supermarket, they think that they are saving money and time. In addition to this, discount and comparable price perception affect the feeling of satisfaction from the supermarket. Those customers are pleased with the discounts and general product price increases the supermarket satisfaction. If supermarket administrators attach importance to the discounts then, the customers'

supermarket loyalty can increase. And we can say that for retailers' low pricing strategy is a powerful weapon.

Customer satisfaction and value perception are other effective elements for supermarket loyalty. In some studies, similar results have been obtained (Sirohi et al., 1998; Bloemer and Ruyter, 1998; Eskildsen et al., 2004; Chen and Quester, 2006). According to these results, to become loyal to the supermarket, customers' receiving the refund and time and becoming satisfied have important roles. Moreover, the value perception toward the supermarket directly affects loyalty.

Through these results, it is seen that store atmosphere and product quality are the main determinants about value perception of the supermarkets, and the service quality is most effective on trust perception. As for providing satisfaction, price and discount perceptions are the effective factors. Therefore, it is seen that low price strategy is a very strong competition tool to create satisfaction and loyalty.

VII. Limitations and Suggestion for Further Research

In the present study, the effects of store image variables, value perception, trust perception and satisfaction on store loyalty were examined. The investigation was conducted in supermarkets, in Erzurum, Turkey. However, this investigation is suggested to be carried out in different cities and regions where geographical and demographical variable are considered to affect the variables that determine the store loyalty. Therefore in the studies on the shopping malls and the department stores, the variables of store loyalty can show differences. In our study, some effective variables about store loyalty or patronage behavior such as, social expectations, the social responsibility of the store, the cultural structure of customers were not included. For further studies, it is suggested that these variables be taken into consideration.

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影響超市忠誠度之因素：以土耳其超市為例

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摘　要

近年來，由於現代零售業競爭日益激烈，零售商積極致力於吸引消費者對商店忠誠度以增加消費者的購買次數及購買價值。因此，如何強化消費者對商店忠誠度與創新的經營策略顯得日益重要。本研究旨在探討影響消費者對土耳其超市的忠誠度，其因素包括：消費者滿意度、價格知覺、信任知覺與商店形象等變數（例如：服務品質、商店氣氛、價格認知、折扣、售後服務、產品品質及超市位置）。研究結果顯示，商店形象（如商店氣氛、產品品質與服務品質）對商店價格知覺與信任知覺具有影響力。而消費者對商店價格知覺與信任知覺對超市的滿意度和忠誠度有顯著影響。

關鍵詞：消費者行為、超市形象、超市忠誠度
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