

The Antecedents of Loyalty Patronage Behaviour

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ABSTRACT

This study tests the model of loyalty patronage behaviour which involves lifestyles, shopping orientations, past purchase experiences, and alternately customers store image and store image congruity. The results of this study supported the proposed model, while suggesting the inclusion of the influence of lifestyles on past purchase experiences. It also concludes that it is sufficient for future research on loyalty patronage to use either customers store image or store image congruity.

ABSTRAK

Kajian ini menguji model kesetiaan kelakuan langganan yang melibatkan gaya hidup, orientasi membeli belah, pengalaman membeli belah dan secara gantian citra kedai atau persamaan citra kedai. Hasil kajian ini menyokong model cadangan sambil mencadangkan supaya memasukkan pengaruh gaya hidup ke atas pengalaman lepas dalam membeli belah. Hasil kajian ini juga telah memutuskan bahawa kajian langganan di masa hadapan boleh menggunakan salah satu daripada citra kedai, iaitu citra kedai dari perspektif pelanggan atau persamaan citra kedai diantara pelanggan dengan pihak pengurusan.

INTRODUCTION

Retail patronage has been a subject of research for the past few decades. Retail patronage has been studied from various perspectives including demographics (Bellenger, Robertson, and Hirschman 1977), locational (Arnold, Ma, and Tigert 1978; Arnold, Oum, and Tigert 1983), and psychographics (Reynolds, Darden, and Martin 1974). The inconsistency of past findings have diverted patronage research to other perspectives such as that which relate store image.

The concept of store image was first introduced by Martineau (1958:47) who described store image as "the way in which the store is defined in the shopper's mind, partly by its functional qualities and partly by an aura of psychological attributes." He also states that store loyalty is a function of store image. In Martineau's (1958: 49) words, "regardless of the ability to pay, all shoppers seek stores whose total image is acceptable and appealing

to them individually.” Martineau’s seminal paper on store image has triggered interest for other researchers to involve in store image related studies (Kunkel and Berry 1968; Doyle and Fenwich 1974; James, Durand, and Dreves 1976; Marzursky and Jacoby 1986; and Zimmer and Golden 1988). These studies attempt to determine what are the salient features of a store from the customers’ perspective. Their studies suggest that favourable past experiences with a particular store assist in generating a favourable store image. Though these studies did not actually relate store image to loyalty patronage, store image is claimed as one of the determinants of store loyalty (Sirgy and Samli 1989).

Recent studies focussed on the congruence between customer’s self-image with the store in which he/she shops (Varvogalis and Sirgy 1984; Samli and Sirgy 1981; and Sirgy et al. 1989). In general, their findings indicate that a customer tends to shop in a store that is perceived to have an image which is similar to his/her self-image. It is, thus, realised that, most of these store image studies focussed only from a single perspective, i.e., the customers. Only a handful of the studies have attempted to compare the store image from both the customers and the management’s perspectives (Pathak, Crissy, and Sweitzer 1974; Samli and Lincoln 1989). The knowledge on the management’s perception of their customers’ store image would determine the extent of the management’s understanding of their customers. The comparison between the customers’ and the management’s perceptions of the store is invaluable in detecting any deficiencies and in making further improvements.

The present study, thus, attempts to incorporate the store image congruity and explore its effect on loyalty patronage behaviour. This study also aims to test the loyalty patronage model as proposed by Osman (1993) using a path analytic technique.

THE MODEL

Osman (1993) proposes that loyalty patronage is influenced by past purchase experiences, customer’s store image, and store image congruity. However, as store image congruity is derived partly from customers’ store image and partly from the management’s perception of their store, it will not be appropriate to include both the customers’ store image and store image congruity in testing the model. Either one of these construct should be use in the model lest multicollinearity question might be raised against it.

Thus, instead of using both the customers’ store image and store image congruity, this study will alternately include these variables in testing a modified version of Osman’s (1993) proposed loyalty patronage model. Figure 1 shows the loyalty patronage model for this study. As illustrated in Figure 1, loyalty patronage is jointly determined by store image congruity /

customers' store image, past purchase experiences, and lifestyle. Store image congruity / customers' store image is priorly determined by lifestyle, shopping orientations, and past experiences. The following subsections will briefly described each of the model constructs and their relationships as prescribed in the Figure 1.

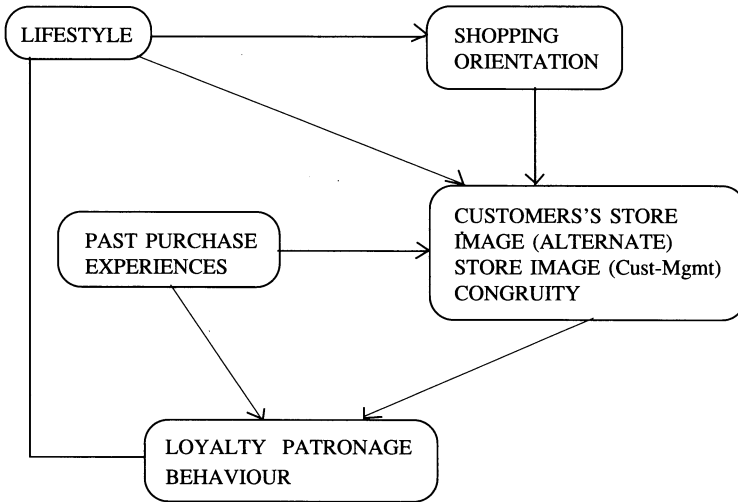


FIGURE 1. A Proposed Model of Antecedents of Loyalty Patronage Behaviour

LOYALTY PATRONAGE BEHAVIOUR

The dependent construct of this model is loyalty patronage behaviour. Loyalty behaviour of the customers (target market) is important to every retail organisations. The strength of customers' loyalty behaviour is viewed as one of the keys to the success of a particular retail business. The term loyalty has long been associated with brand of product(s) which is referred to as brand loyalty. Brand loyalty is defined as "the consistent preference and choice of a particular brand of product by a consumer" (Zaltman and Wallendorf 1979, p.544). Borrowing this terminology of brand loyalty, store loyalty or loyalty patronage is defined in this study as the consistent preference and choice of a particular store for a purchase of either the same product(s) or any other product(s). Therefore, this definition of loyalty patronage does not only refer to repeat purchase at a particular store but may also connote that loyalty patronage is multidimensional.

The first dimension of loyalty patronage is repeatability. Repeatability may refer to two perspectives: the frequency of purchase at a particular retail store, and the frequency of visits to the store as compared to other stores during a specific period of time. The first few visits and purchases by a customer at a specific store are considered as an evaluative process (Spiggle and Sewall 1987) or as a search process (Tucker 1964). The strong positive evaluation that develops throughout this process would reinforce the customer's behaviour to repeat the purchase tasks at the particular store.

One important issue that can be raised concerning the frequency of purchases is that it does not explain the extent of purchase at the same store. Spiggle and Sewall (1987) pointed out that loyalty patronage does not always mean that a customer does all of his/her shopping or purchases at a particular store, but that the major portion of the purchase is made at the same store. There is no doubt that repeatability explains loyalty patronage or store loyalty but it is only one of the important dimensions of loyalty patronage. The magnitude of each purchase task is the second dimension of loyalty patronage (Bellenger, Steinberg, and Stanton 1976). Loyal customers tend to spend more at their preferred store than at other stores for specific purchase tasks.

The third dimension of loyalty patronage relates to the customer's strong preference. Spiggle and Sewall (1987) said that loyal customers have a strong preference for their preferred stores. Thus, this dimension can be translated as the propensity to shop at the same store whenever the customer needs a product which the store carries. The fourth dimension of loyalty patronage is the chances of a customer taking friends or relatives to shop at his/her preferred store before visiting other stores. This dimension describes the extent of commitment that this customer has for his/her preferred store. This strong commitment towards the chosen store not only reinforces the customer to make frequent visits to the store, but also influences others to visit that same store before going to other stores.

The various dimensions discussed above suggest that loyalty patronage or store loyalty is not unidimensional. These dimensions cover the past, the present and the future perspectives of loyalty behaviour. It is important to note that the time frame of measurement should not be too long, maybe within six months period would be fairly stable. This is because loyalty maybe stable for a certain period until some thing happens that change the customer's feelings toward the store which will control the customer's behaviour the next time he/she shops for the like items.

PERCEIVED STORE IMAGE

Martineau's (1958) idea of store image has attracted a plethora of studies related to store image (Aron 1961; Kunkel and Berry 1968; Doyle and Fenwich 1974; James, Durand, and Dreves 1976; Marzursky and Jacoby

1986; Zimmer and Golden 1988). These studies, to a certain extent, contribute to our knowledge on the role of store image in patronage decisions. The perception of a particular store can be examined from two interrelated angles: the customers' and the management's.

Customers' Store Image The literature in retailing has emphasised the extent to which shoppers attach "value" to the attributes of individual stores (Perry and Norton 1970; Linquist 1974; Hansen and Deutscher 1977; Gentry and Burns 1977). For example, shopper A will view certain store attributes as important, while shopper B prioritises other attributes. Overall, the perceived attributes of a store can be similar between shoppers on one hand, and the retail management on the other. However, the hierarchical ordering of these attributes, in terms of their importance to an individual or to an organisation, can be different. This difference in the value placed on the store attributes gives rise to different perceptions of the store or store image. Shopper A, for example, regards price, and assortment of merchandise as important in selecting a store in which to shop. Therefore, shopper A has a preference for store X because he/she perceives store X as having these qualities. Here, the shopper's image of store X is that of a store which offers a wide range of merchandise coupled with reasonable prices. Shopper B, on the other hand, places merchandise quality and fashionability as important, and regards prices as less important. This shopper, therefore, is less likely to shop at store X but is more likely to shop at store Y. To shopper B, store Y is a store which offers high quality fashionable merchandise. As long as stores X and Y maintain their unique features perceived by these customers, customers A and B will continue their patronage respectively.

Management's Perception of customers' Store Image From the retailer's perspective, the management first decides what image their store should project to selected target markets. To do this, the management needs information not only about the target market but also on which store attributes the market perceives as important in choosing a store in which to shop. This information assists management in formulating retail strategy that, if implemented, leads to certain success. It is, for example, unwise to spend heavily on advertisements that project the long tenureship of the store in the locality, if what seems to be important to the customers is the store's layout (Samli and Lincoln 1989). Thus, the image of the store from the management's perspective reflects their perception of how their customers view the store.

The customers' patronage behaviour toward a particular store is dependent on their image of that store. The more favourable the store image is, the higher will the valence of the store be to the customers. Thus, the management needs to know the salient features of the image of their store.

Knowledge of the salient features which make-up a store image gives the management an indication of which store features to emphasize in the implementation of retail strategies. This is especially important when the information is collected from the loyal customers. In the long term, feedback from loyal customers could assist the management in creating a store image that is congruent with that perceived by their customers.

STORE IMAGE CONGRUITY

The store image congruity construct refers to the match or mismatch of the customers' perceived images of the store with the management's perception of their store. The importance of this construct is that it serves as feedback for management's retailing strategy. The image congruity gauges the extent of success of management's prediction of customers' perceived image of the store (Pathak 1972).

The matching model is not new in business research. There are a number of past studies that focus on a matching model (Klock and Bonham 1974; Cavusgil 1985; Vandenberg and Scarpello 1990; Balazs 1990). Klock and Bonham (1974) tested the relationship of the incongruent perceptions between life insurance agents and executives to agents' performances. Wanous (1980) and Vandenberg and Scarpello (1990) attempted to link realistic job previews to the matching of employee adjustment and employment stability. Cavusgil (1985) introduced factor comparison methodology as a tool for comparative research in determining the existence of similarities and differences. The model of service quality (SERVQUAL) proposed and examined by Parasuraman, Zeithaml, and Berry (1985, 1988) and Zeithaml, Berry, and Parasuraman (1993) was derived from the computation of gaps or key discrepancies which include the consumer expectation - management perception gap. These studies support that gap analysis is not uncommon in marketing studies.

Similarly, there are also a number of congruity studies in consumer behaviour, especially those that relate to self-concept (Birdwell 1968; Green, Maheshwari, and Rao 1969; Sirgy et al. 1989). In retailing studies, Samli and Lincoln (1989) and Pathak, Crissy, and Sweitzer (1974) focus on congruity between the management and the customer's perceived image of the store. These researchers employed various models to determine congruity. The procedure for testing this construct therefore does not pose difficulties. These congruity models include the absolute difference, the simple difference, the difference squared, the Euclidean distance, and the divisional models. The present study will use gap analysis, which will be computed using a formula as follows:

$$G_i = C_i - M_i$$

- Where, G_i = gap for store attribute i ,
 C_i = the individual customer's perception of the store attribute i of the particular store.
 M_i = the mean of the particular retail management's perception of their store's attribute i .

The mean of the retail management's perception of their store's attribute i is used here for two reasons. First, it is due to the difference in the sample size of the customers and that of the retail management. Second, the responses from retail executives of any particular retail organisation should be viewed in aggregate form where the average indicates the expected image of the store by the retail management. The gap is computed by subtracting the mean responses of the retail managers' score from each of their respective customers. An example of the gap computation is that Retail A management's response (represented by the mean of the responses from managers of Retail A) is subtracted from responses from Customer 1 of Retail A. Weeks, Chonko, and Kahle (1989) used the gap approach in their study in a similar manner. They computed the gap by subtracting the responses of each sales manager from the respective salespersons. The present study is in line with Weeks et al. (1989) except that the responses from the managers of each retail institution are treated in aggregate form to represent the respective organisation. Weeks et al. (1989) maintained that the use of individual difference scores for each measure would provide a richer picture of the consumer-provider relationship, and that "the composite score might obscure some meaningful effects," (Weeks et al. 1989: 348).

The result of the matching can either be zero, positive, or negative. The zero results indicate that management has accurately anticipated the customers' perceptions of their store, and have acted accordingly. This is the ideal that every retailer should aim towards because retail success pivots firmly on the extent to which the customers' expectations are being met. While the positive match result indicates that the store have surpassed the expectations of its customers, the negative match result has the reverse interpretation.

PAST PURCHASE EXPERIENCES

The importance of the past purchase experience construct is that it influences future behaviour of a customer. The literature has reported that past experiences effect attitude formation which inturn influences behaviour (Zanna et al. 1981; Fazio and Zanna 1981). According to Berry (1968: 18), retail store image is "the discriminative stimuli for the purchase of various products." It is the "expected reinforcement that any one individual associates with a particular store." Rewarding reinforcement emerges when the store's

offerings (functionally or psychologically) meet the customer's expectations. The customer's expectations of the store are those attributes of the store that constitute its image. The expectancy disconfirmation occurs upon experiencing an encounter with the retail store milieu.

SHOPPING ORIENTATIONS

This construct refers to the shoppers' typologies which relate to their shopping behaviour and preferences. The importance of this construct is that a shopper tends to shop at the store that meet his/her perceived expectations on certain attributes perceived as important to him/her. An economic shopper, for example, will shops in store that are perceived to offer goods at cheaper prices than other stores. Similarly, a shopper who do not like shopping tend to shops in stores that are close to his/her home (Stone 1954) The literature reports numerous research in shoppers' taxonomy which were activated by Stone's seminal paper on the subject (Darden and Reynolds 1971; Darden and Ashton 1975; Williams, Painter, and Nichols 1978; Guiltinan and Monroe 1980; Mason, Durand, and Taylor 1983; Suchard and Cooper 1990). Due to the approaches and research contexts of each study, these researchers give numerous versions of classifying shoppers. Suchard and Cooper (1990) attempted to compare shopper typologies between countries (Australia and United States of America) using statements relating to shopping strategies and activity patterns. While replicating the methodology used by a similar study in the U.S, Suchard and Cooper (1990) reported that there was no distinct set of shopper types that could be identified in this Australian study. The Australian shopper was described as a combination of the convenience, price, service shopper as found in the American study. Westbrook and Black (1985) produce a table of eight studies on shopper typologies illustrating the shopper population, sample size, measurement basis, and shopper types. Though numerous types of shopper are mentioned by past studies, the most distinct typologies that appear consistently across most studies are the apathetic, social, and economic/low price shoppers (Westbrook and Black 1985).

LIFESTYLE

Sobel (1981) devoted three chapters to a discussion of the concepts and definitions of lifestyle. He claimed that lifestyle is used "to refer to almost anything of interest by social scientists, journalists, and laymen" (p.1). He defined lifestyle as "a distinctive, hence recognisable mode of living" (p.28). For the purpose of the present study, lifestyle is refers to one's mode of living, activities, and opinions regarding himself/herself, and the environment in general.

The literature reports studies that relate lifestyle with patronage (Cort and Dominguez 1977; Crask and Reynolds 1978; Bearden et al. 1978; Mason, Durand, and Taylor 1983). Except for Mason et al. (1983), these researchers report the direct influence of lifestyle on customers' store images. Mason et al. (1983) reports that lifestyle's influence in store attribute importance is indirect through shopping orientation.

HYPOTHESES

Based on the discussions above and the Figure 1, the hypotheses of this study are as follows:

- Hypothesis 1 : Store image congruity, to a certain extent, contributes to loyalty behaviour.
- Hypothesis 2 : Shopping orientations are influenced by lifestyles.
- Hypothesis 3 : Store image congruity is influenced by the customers' past purchase experiences.
- Hypothesis 4 : Store image congruity is influenced by the customers' lifestyles.
- Hypothesis 5 : Store image congruity is influenced by the customers' shopping orientations.
- Hypothesis 6 : Customers' loyalty patronage behaviour is a function of past purchase experiences with the store, store image congruity, and lifestyle.

METHODOLOGY

A common feature in most store loyalty/loyalty patronage studies is the research environment which was set in the western world. A similar study in the nonwestern world could enrich the present theoretical phenomenon. With this view in mind, the present study was conducted in Kuala Lumpur, the national capital of Malaysia. Several residential areas of the Federal Territory of Kuala Lumpur were selected for the study. Two retail establishments which were selected as test stores are within ten kilometres of the selected residential areas. The target respondents were the customers of these two retail establishments.

SAMPLING METHOD

As a basis for ensuring random selection, the random procedures recommended by Kinnear and Taylor (1987) were used. A three-step sample selection process was adopted. The first step involved the numbering of all roads and streets in the selected residential areas. The second step was the selection of streets and roads that correspond with the two digit random numbers read

horizontally from the table. The third step of the sample selection process was the selection of households on these streets and roads. The residential units that corresponded with the two digit random numbers (now read vertically) from the table were selected as the target for the interviews.

Eleven undergraduate students from the Universiti Kebangsaan Malaysia were employed to collect data. They comprised of four females and seven males, and were paid at a rate of MR5.50 (equivalent to US\$2) per completed questionnaire. These students were either in their third or final year undergraduate studies. A three hour training session was conducted by the researcher for the interviewers, and was compulsory.

Whoever answered the door, and qualified by the first two questions, "Who buys your clothing? Where do you shop for your clothing?", would be the selected subject for the interview. The qualified answers must be that he/she buys his/her own clothing and they were mostly bought at the two selected retail organisations. From the total of 300 dwelling units selected through the above process, only 227 subjects were interviewed. The rest, either did not want to participate, or were not available even after two visits, or preferred to shop at stores other than those selected for the study. Of the 227 subjects interviewed, 12 were further rejected from the analysis because the questionnaires contained incomplete responses. Thus, the final sample size was 215.

RESEARCH INSTRUMENTS

Two sets of measures were designed; one for the customers, and another for the retail managements. The questionnaire designed for the retail managers sought information regarding the store attributes which the managers perceived as important to their target market. The questionnaire was constructed in English, the major language of business transactions in Malaysia. This questionnaire contains items of store attributes similar to the set designed for the stores' customers.

The questionnaire designed for the customers was bilingual, because not all of the population understand English. In line with the procedures recommended by the literature (Ervin and Bower 1952; Brislin 1970; Nik Yacob 1989), a back-translation process was performed on the questionnaire. The aim of this translation process is to minimise the alteration of meaning from the original to the target language (Hofstede 1980).

Lifestyle Measures This study focuses on four lifestyle dimensions described as outgoing fashion conscious, traditional conscious, innovativeness, and ethnicity conscious. These dimensions of lifestyle were chosen in view of the cultural richness of the region. Subsequently, this region is also experiencing a rapid economic growth, and urbanisation which could undermine the tranquility of its traditional culture.

In this study, 24 items were used to measure the lifestyle variables. Eighteen of these items were adopted from the literature (Douglas and Urban 1977; Burns and Harrison 1979; Rejab and Nik Yacob 1986; Nik Yacob 1989). The rest of the items were developed specially for this study. Three of these five items were “The traditional values of my people will slowly erode in time, Shopping made me aware of new fashion, and I don’t support a mix-marriage by any of my family member”.

Shopping Orientation Measures As reported in the literature, three types of shopper appear consistently across most studies. These are the economic, the social, and the apathetic shopper. The present study used these variables of shopper typologies. Nineteen items were used to measure this shopping orientation variables. Three of these items were specifically developed for this study, while others were adopted from Mason et al. (1983), Darden and Reynolds (1971), and Darden et al. (1983).

Store Image (Congruity) Twenty-three items were used to measure store image. These items described the store’s merchandise selection, merchandise quality, credibility, location, trendy, and interpersonal related issues. An example of the merchandise-related statements used was “This store offers products with a wide range of prices”. To measure importance, the customers were asked to denote the degree to which each of these statements was important to him/her in choosing any one store for clothing purchases. A five point Likert scale was used to measure responses with “1” *highly unimportant* to “5” *highly important*.

The same twenty-three items were again used as the evaluative measure seeking responses that described the extent of customers’ agreement to each of the statements. The statements, for example, “This store offers products with a wide range of prices” would now seek information as to what extent does the customer agree to this statement that relates to the particular store. Using a five point Likert scale, the response were measured with “1” *strongly disagree* to 5” *strongly agree*.

The management of the two retail organisations were requested to respond to these twenty-three statements based on how they felt their customers would have responded.

Following Marks (1974) and James et al. (1976) approach in computing store image, a multi-attributes approach will be used in this study. The multi-attributes approach is expressed as:

$$SI_s = \sum_{i=1}^n B_i W_i$$

- Where, SI_s = the perception or attitude towards a particular store,
 B_i = the evaluative aspect towards attribute i for a particular store,
 W_i = weight or importance of attribute i ,
 n = the number of attributes selected for a given store.

Past purchase experience measures Past purchase experiences with the store was operationalised by two variables. These were (1) the degree of satisfaction on past purchases with respect to quality of merchandise, prices, services, and overall aspect of the store; and (2) the extent of willingness to recommend the store to friends and relatives. The decision to include the second variable as a measure of past experiences was based on the role that word-of-mouth plays, not only in disseminating information, but also in expressing experiences (Swan and Oliver 1989).

These two variables are measured respectively on a five-point scale. As for the first variable, scale "1" represents *very unsatisfied*, "2" *unsatisfied*, "3" *somewhat satisfied*, "4" *satisfied*, and "5" representing *very satisfied*. The second variable is measured in two responses: (i) from "1" which represents *impossible* to "5" *very possible*; and (ii) from "1" which represents *not at all* to "5" represents *definitely*. The average of these variables represents the degree of past purchase experiences.

Store loyalty measures Store loyalty can be measured from several aspects such as, the number of visits to a particular store, or the percentage of purchases on a particular brand made at a given store. As shoppers are also likely to use other stores as well as those under survey, the use of a multivariate measures of store loyalty would be more appropriate (Lessig 1972). This study uses three variables to measure loyalty patronage covering the dimensions discussed earlier. These variables were adopted from the literature on loyalty patronage (Bellenger et al. 1976; Sirgy and Samli 1989), and were measured in terms of percentage. The average of these three variables represents an index for loyalty patronage.

ANALYSIS AND RESULTS

The first step in analysing the data was to identify the salient items that measured each construct. For this purpose, the data relating to the lifestyles, shopping orientations, store images, and past purchase experiences were subjected to factor analysis. The principal component analysis was used to extract the factors that produced the "maximum contribution to the sum of variances of the n variables" (Harman 1967: 15). The factors were rotated

using varimax method. The coefficients indicated the extent of importance of each item to the various factors. The items with the factor loadings of 0.40 and above were retained in the study (refer to Appendices 1 to 5).

The second step in analysing the data was to identify the extent of the relationships between the items within each factor using Pearson's correlation analysis. The correlation coefficients indicate whether there exists any significant correlation between the items. A correlation analysis between items within each construct was also performed to ascertain any redundant items. The redundant items were those that carried the same meaning, and were highly correlated. One of these items was used in the study.

Path analysis was used to test the framework of the relationships in the proposed model. The path analytical method involves the decomposition and interpretation of linear relationships among a set of variables assumed to postulate theoretically a (weak) causal order towards loyalty patronage behaviour. The magnitude of significant relationships (called "path coefficients") determine whether the proposed model is justified (Deshpande and Zaltman 1982).

As the proposed model is a recursive path model, the use of ordinary least squares (OLS) regression is appropriate because it provides consistent and efficient estimates (Dawes, Dowling, and Patterson 1992). Furthermore, as this study is the first empirical testing of the proposed model, a limited estimation misspecification in other equations" (Long 1983: 43.) Thus, OLS regression is therefore used in the present study in preference to LISREL which offers a full information estimation technique.

To obtain the path coefficients (standardised structural parameters) of the model, a series of multiple regression analyses were employed. Asher (1976: 14) suggested the standardising of variables because this will make "derivations simpler and will, in most cases, not upset the generalisability of our results". Prior to this path analysis, a correlation analysis among the variables was performed. This will assist in determining whether there exists any significant correlation between the constructs (Christopher and Elliot 1971; Asher 1976). Asher stressed that only the variables with significant correlations will produce a meaningful causal relation.

The results of the initial correlations among the variables (Table 1) of the constructs suggest the exclusion of three variables; traditional and fashionable variables of the Lifestyle construct, and social shopper variable of the Shopping Orientation construct because of their low correlations with the other variables such as that of the store image variables. The low correlations between the fashion and loyalty construct may indicate that fashion-oriented people are less loyal to any particular department stores. These type of shoppers would tend to shop around for fashion. The traditional oriented customers are also less loyal to any store, and the correlation between traditional and store image was shown as significant.

TABLE 1. Initial Correlations among Variables

Fash	Trad	Etnic	Inovat	Social	Econ	Apat	Trend	Select	Locat	Sman	Exper 1	Exper 2	Loyal	
1.00														
Fash														
Trad	1.00													
Etnic	-.32**	1.00												
Inovat	.10	.22*	1.00											
Social	.23**	-.12	.21*	1.00										
Econ	.23**	.08	.18*	.49**	1.00									
Apat	.20*	.16	.38**	.19*	.32**	1.00								
Trend	.06	.22*	.31**	.12	.22*	.34**	1.00							
Select	.04	.11	.55**	.30**	.26**	.24**	1.00							
Locat	.03	.16	.42**	.20*	.16	.23**	.13	.57**	1.00					
Sman	.01	.19*	.24**	.19*	.16	.23**	.25**	.52**	.36**	1.00				
Exper 1	.02-	.01	.24**	.23**	.16	.15	.13	.26**	.38**	.24**	1.00			
Exper 2	-.00	.02	.33**	.24**	.13	.04	.01	.42**	.38**	.18*	.26**	1.00		
Loyal	.02	.08	.29**	.27**	.07	.05	.01	.39**	.40**	.17	.35**	.54**	1.00	
	.08	.03	.40**	.21*	.12	.11	-.04	.42**	.39**	.19*	.23**	.56**	.52**	1.00

The correlations between the two variables of past purchase experience construct and loyalty patronage construct are 0.56 and 0.52. An examination of the past purchase experiences and loyalty patronage constructs in a single factor analysis suggests that all the items should be retained.

For simplicity, the variable measures comprising each construct are combined to form a composite index of the respective constructs. These were first standardised before the summation and a correlation analysis was performed on the variables in the model. Table 2 presents the correlation matrix of these variables, which are also the correlations of the just-identified model or the full model (Pedhazur 1982). From the table, it is evident that only two of the fifteen correlations were insignificant. They were the correlations between Shopping Orientation and Past Purchase Experiences, and Shopping Orientation and Loyalty Patronage. The correlations between Store Image Congruity and Customers' Store Image was very high (0.93). This supports the earlier decision to include these two variables as alternate of each another in the proposed model.

TABLE 2. Correlations Among The Constructs

	LFSTYL	SHOP	PAST	CONGR	C.IMAG	LOYAL
LFSTYL	1.00					
SHOP	.40*	1.00				
PAST	.41**	.04	1.00			
CONGR	.51**	.34**	.50*	1.00		
C.IMAG	.51**	.27**	.49**	.93**	1.00	
LOYAL	.39**	.04	.62**	.42**	.42**	1.00

Significant level ** p ≤ 0.000 .

The next step is to perform a series of multiple regression analyses to obtain the path coefficients of the model. Table 3 presents the path coefficients of the proposed model in which the Customers' Store Image and Store Image Congruity were included as alternate of each another. The variances (R²) of each regression analysis were also presented in the Table 3.

Model A and B indicate the regression analyses were performed separately with the separate inclusion of the independent variables, customers' store image and store image congruity in the loyalty patronage behaviour path equations.

TEST OF HYPOTHESES

Hypothesis 1 states that store image congruity, to a certain extent, contributes to loyalty patronage behaviour. Although Table 2 shows a significant

TABLE 3. Path Analysis to Loyalty Patronage Behaviour

Dependent Variable	Independent Variables				Adjusted R ²
	Lifestyle	Shopping Orientation	Past Purchase Experience	Customers Store Image	
Shopping Orientations	.40**				.15**
Past Purchase Experiences	.41**				.17**
Customers Store Image	.31**	.13**	.35**		.36**
Store Image Congruity	.27**	.22**	.38**		.39**
Loyalty Patronage Behaviour (Model A)	.12*		.51**	.11*	.40**
Loyalty Patronage Behaviour (Model B)	.13*		.53**	.10	.40**

Significant level * $p < .10$, ** $p < .05$

All coefficients are standardised betas coefficients.

correlations between loyalty patronage and store congruity, the regression analysis did not produce a significant contribution of store image congruity to loyalty patronage. Hypothesis 1 is, therefore, rejected. However, a direct effect of 0.10 is still an acceptable impact on Loyalty Patronage. Furthermore, the difference of 0.01 when compared to that produced by Customers' Store Image is very small, and the sample size can also produce an effect on the significant level.

Hypothesis 2 posits that shopping orientation are influenced by lifestyles. As hypothesised, there was a positive and significant association between shopping orientation and lifestyle (Beta coefficient of 0.40) (refer to Table 3). The result of regressing lifestyle on shopping orientation produced an R² of

0.15. As the regression analysis involved only two variables, the beta weight was equal to their coefficient, 0.40. Thus, hypothesis 2 is supported.

Hypotheses 3 through 5 were tested together by regressing customer's past purchase experiences, lifestyle, and shopping orientation on store image congruity. The correlation analysis between these three variables and store image congruity indicated that they were significantly correlated. The correlation coefficients of these three variables with store image congruity were significantly above 0.30 (Table 2). Based on Asher's (1976) remarks, these significant correlations should produced meaningful relationships. Table 3 shows the results of the regression analysis involving the three independent variables on store image congruity which produced an R^2 of 0.39. Thus, hypotheses 3, 4, and 5 were supported and accepted.

Hypothesis 6 states that customers' loyalty patronage is a function of past purchase experiences at the store, store image congruity, and lifestyle. Again, the regression analysis was performed to test this hypothesis. It is evident from the Table 3 that past purchase experiences contributes relatively higher than the other two independent variables to loyalty patronage. However, store image congruity's contribution on loyalty patronage is insignificant. Another regression analysis was performed using the same independent variables while substituting store image congruity with customers' store image (named as model A). The second regression analysis produced the same adjusted R^2 as the first (Model B), i.e. 0.40. Model A, as shown in Table 3, indicates that all the three independent variables contribute significantly to loyalty patronage behaviour. Based on the regression results, hypothesis 6 is partly supported because of the insignificant contribution of store image congruity on loyalty patronage. One probable reason behind this insignificant contribution was the significant effect of past purchase experiences on store image congruity.

REPRODUCTION OF THE CORRELATION MATRIX

It is necessary to determine the direct and indirect effects on the endogenous variables in order to reproduce the correlation matrix. A sum of direct and indirect effects is the total effect (effect coefficient) on the endogenous variable represents the reproduced correlation matrix. Table 4 presents the direct and indirect effects in the proposed models. The indirect effects were calculated by multiplying the path coefficients along any given route to the dependent variable. This procedure is known as the Simon-Blalock procedure which is commonly used in path analysis (Asher 1976). There were two significant direct effects to loyalty patronage; i.e from lifestyle and past purchase experiences. The degree of the direct effects by these two variables in Model A and Model B were almost the same with the difference of only 0.01. The total influence by the three independent variables, (Table 4), on loyalty patronage were 0.81 and 0.82 respectively.

TABLE 4. The Direct and Indirect Effects on Loyalty Patronage of the Proposed Models

Variable	Effects		Total Effects
	Direct	Indirect	
MODEL A: USE CUSTOMERS' STORE IMAGE			
Lifestyle	0.12*	0.03	0.15
Past Purchase Experience	0.51**	0.04	0.55
Customer Store Image	0.11*	-	0.11
MODEL B: USE STORE IMAGE CONGRUITY			
Lifestyle	0.13**	0.03	0.16
Past Purchase Experience	0.52**	0.04	0.56
Store Image Congruity	0.10	-	0.10

Significant level * $p < .10$, others $p < .05$

All coefficients are standardised betas (partial regression coefficients).

Table 5 (lower half shows the correlation matrix of the proposed models based on the calculated direct, indirect, and total effects on a dependent variable identified in the model as shown in Figure 1. The upper half of the matrix in Table 5 shows the correlation matrix of the just-identified model of the study. The blank spaces indicate insignificant correlations, except for the correlation between lifestyle and past purchase experiences which was not calculated because the relationship was not proposed in the restricted model.

The information from Table 5 clearly shows that the reproduced correlation coefficients were lower in size than the original correlation coefficients. However, all the reproduced correlation coefficients were significant. Pedhazur (1982: 599) reminded that in general the correlation coefficients will not exactly be reproduced, and "a close approximation of the correlation may serve as evidence of the consistency of the model with the data."

DISCUSSIONS AND CONCLUSIONS

To avoid multicollinearity, the two image variables were used as alternate of each another in the proposed model which thus resulted in model A and B. The results of regression analyses on these two models with loyalty patronage as dependent variable produced the same amount of variances i.e 40 percent. The difference on the direct effect on loyalty patronage by the two image variables was very small, which was only 0.01. In addition, both models produced almost the same amount of total effects on loyalty patronage, i.e

TABLE 5. Original and Reproduced Correlation for the Variables Used in the Model

	Lifestyle	Shopping Orientations	Past Purchase Experience	Customers Store Image	Store Image Congruity	Loyalty Patronage Behaviour
Lifestyle	1.00	.40**	.41**	.51**	.51**	.39**
Shopping Orientations	.40	1.00	.04	.27**	.34**	.04
Past Purchase Experience	.41	-	1.00	.49**	.50**	.62**
Customer's Store Image	.31	.13	.35	1.00		.11
Store Image Congruity	.27	.22	.38		1.00	
Loyalty Patronage (A)	.13	-	.52	.11		1.00
Loyalty Patronage (B)	.12	-	.51		.10	1.00

Original correlations were significant at *p<0.10 **p<.05

All scores were standardised.

The original correlations were reported in the upper half of the matrix.

The reproduced correlations were reported in the lower half of the matrix.

0.81 and 0.82. Based on the results, one can therefore conclude that either customers' store image or store image congruity can be used in any loyalty patronage studies. For researchers, this would be beneficial because it is sometimes more difficult in getting the involvement of retail management as compared to the customers'.

This study also showed extent of the role of past purchase experiences on store image and the formation of a loyalty bond. The results supported the contention that store image is mould and remould by past experiences with the store milieu. The findings from the present study, therefore, strengthen the two models of store image development developed by Kunkel and Berry (1968), and Wyckham (1967). Kunkel and Berry's model postulate that all behaviour patterns evolve from learning. Wyckham's model presents a psychological process to store image development through the summation of attitudes toward the store milieu with increased interactions. Hence, the favourable experiences that the customers had with the store would certainly encourage customers to continue patronising the particular store. Creating a good store atmosphere and a polite and friendly sales persons would certainly leave a favourable experience in the store's customers and this would encourage them to continue patronising the store. Managers should therefore, constantly monitor their services in an effort to detect any weaknesses which might cause customers' dissatisfaction. Some retailers' in the developed nations have established a customers' department to handle customers' grievances, while others readily provide customers the opportunity to change or return goods with which they are not satisfied without stating any reasons. These efforts are a few examples that can be adopted by retailers to strengthen the bond of loyalty towards their particular store(s).

Another important factor that should be included in the proposed model is the effect of lifestyle on past purchase experiences. The results of the present study showed the existence of significant relationship between lifestyle and past purchase experiences. This was not included in the proposed model. In deed, there has been no report to date (or not that the author was aware of) of research that explored the relationship between lifestyles and/either past purchase experiences or past experiences with the store milieu. A majority of past studies explored lifestyles only as a market segment (e.g Darden and Ashton 1974; Reynolds and Darden 1972; Gutman and Mills 1982). The present study also showed the insignificant correlations between shopping orientation and loyalty patronage. The results were supported by the study conducted by Mason, Durand, and Taylor (1983).

This study, however, has its limitations. First, the number of stores involved was very small. Increasing the number of stores will allow stronger generalisations. Future studies can perhaps consider more stores. The second limitation is the location. This study focussed on shopping for clothing in a developing country where labour is still cheap, and most people

can still afford to have some of their clothing tailor-made. In this case, loyalty may be lower than the satisfaction towards a particular store.

Appendix 1
Factor Analysis of Lifestyle Measures

No.	Items	Varimax I	Rotated II	Factor III	Results IV
1.	Children brings closer the relationship between husband and wife.	.88	-.10	.07	-.09
2.	A child should be taught to respect parental authority.	.88	-.10	.14	-.08
3.	Husband should accompany his wife shopping.	.83	-.08	.10	-.01
4.	The traditional values of my people will slowly erode in time.	.85	-.08	.13	-.05
5.	I like to wear traditional clothes.	.77	-.14	.09	.06
6.	Most of the latest fashion is not suitable for me.	.76	-.26	.00	-.04
7.	I like to buy and wear clothes of the latest fashion.	-.20	.89	.02	.09
8.	I like to buy and read fashion magazines.	-.12	.84	.02	.14
9.	One should dress in style.	-.17	.85	.16	.05
10.	I usually have my dresses made in the latest fashion.	-.13	.85	.01	.09
11.	The traditional values of my people are important to me.	.07	.05	.82	-.00
12.	I like to conform to the traditional values of my people.	-.01	-.01	.80	.12
13.	It is important for me to feel that I belong to my nethnic group.	.16	.06	.58	.13
14.	I should hold on to the traditional values of my people.	.19	.08	.82	-.00
15.	Friends ask my advice on new products in the market..	.04	.07	.21	.70
16.	I like to try new things before others do.	-.07	.09	.13	.77
17.	Friends ask me for information about new brands in the market.	-.11	.12	.09	.82
18.	I influence my friends in their purchases.	.07	.05	-.13	.68
Eigenvalues		5.19	3.31	1.96	1.77
Percent of Explained Variances		28.8	18.4	10.9	9.9

Description: Factor I = Traditional conscious
 Factor II = Fashion conscious
 Factor III = Ethnicity conscious
 Factor IV = Innovativeness

Appendix 2
Factor Analysis of Shopping Orientation Measures

No.	Items	Varimax I	Rotated II	Factors III
1.	The distance I have to travel is an important consideration for my shopping activities.	.63	.02	-.09
2.	Shopping is a boredom in any store.	.80	-.02	.07
3.	I try to limit my shopping activities.	.64	.28	-.09
4.	Shopping is a frustration.	.77	.06	.19
5.	I only shop when I really need something.	.60	.26	.14
6.	I plan ahead before I go shopping.	.20	.77	.02
7.	I shop around a number of stores before making a purchase.	.00	.77	.20
8.	I resist purchasing something at the first sight.	-.01	.75	.12
9.	When I go shopping I try to adhere to the budget.	.33	.73	.07
10.	I will continue shopping even though I have made a purchase.	-.20	-.00	.53
11.	I like my friends to accompany me shopping.	.17	.14	.83
12.	I like my relatives to accompany me shopping.	.34	.30	.48
13.	To me, shopping is part of a social activity.	.08	.04	.70
14.	I accompany my friends shopping.	.04	.16	.76
Eigenvalues		4.0	2.2	1.6
Percent of Explained Variances		28.7	14.7	11.6

Description:

Factor 1 = Apathetic shopper
 Factor 2 = Economic shopper
 Factor 3 = Social shopper

Reliabilities Measures:

0.71
 0.78
 0.75

Appendix 3
Factor Analysis of Store Image Measures

No.	Items	Varimax	Rotated	Factor	Results
		I	II	III	IV
1.	It is a place where my friends shop	.63	.06	.03	.23
2.	It offers clothing of the latest fashion	.54	.45	.12	.21
3.	The store's annual sales are really cheap	.57	.21	-.10	.25
4.	It is a store for people like me	.50	.30	-.03	.31
5.	This store displays its merchandise creatively	.57	.30	.21	.24
6.	It offers products with the colours that I like	.61	.31	.11	.04
7.	Its decor is the best among the stores in the region	.59	.14	.29	.18
8.	This store offers most well-known brands	.62	.24	.24	-.14
9.	It is a place where my ethnic group shop	.72	-.16	.05	.37
10.	In general, this store offers quality product	.12	.71	.23	.09
11.	It offers various sizes of clothes	.26	.75	.05	.30
12.	This store offers products with a wide range of prices	.26	.73	-.01	.30
13.	It is located near my place of work	-.09	.05	.78	.24
14.	It is located close to my home	.23	.10	.80	.08
15.	Parking is not a problem to the store's customers	.20	.11	.86	.03
16.	Most of its sales persons are knowledgeable about their merchandise	.15	.21	.04	.66
17.	Most of their sales persons are helpful.	.18	.21	.16	.70
18.	Most of their salespersons are amiable	.17	.07	.18	.77
Eigenvalues		5.97	1.86	1.46	1.22
Percent of Variances		33.1	10.3	8.1	6.8
Cronbach's reliabilities		0.83	0.77	0.81	0.73
Construct's Name		Trendy	Selection	Location	Interpersonal

Appendix 4
Factor Analysis of Past Purchase Behaviour Measures

No.	Items	Varimax	Rotated	Factor	Loadings
				I	II
Extent of recommendations to:					
1.	- Friends (Impossible - Very possible)		.83		.24
2.	- Friends (Not at all - Definitely)		.87		.22
3.	- relatives (Impossible - Very possible)		.87		.29
4.	- relatives (Not at all - Definitely)		.87		.25
5.	Satisfaction on merchandise quality.		.20		.72
6.	Satisfaction on Merchandise prices.		.29		.74
7.	Satisfaction on services offered.		.22		.81
8.	Satisfaction on overall store millieu.		.21		.88
Eigenvalues			4.56		1.36
Percent of Explained Variances			57.0		16.9

Description:

Factor 1 = Satisfaction.

Factor 2 = Recommendations.

Appendix 5
Factor Analysis of Loyalty Patronage Behaviour Measures

No.	Items	Factor	Loadings
1.	Percentage of purchases of clothings for oneself at the preferred store in the last six months.		.88
2.	The propensity of the shopper to shop at the preferred store in the next six months.		.92
3.	The chances of the shopper taking friends or relatives to shop at this store prior to other stores.		.90
Eigenvalues			2.45
Percent of Explained Variances			81.7
Cronbach's Reliability Measures			0.89

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