

# Chapter 7

## Effect of Store Loyalty on Impulse Buying Behaviour in Emerging Markets: Observations and Propositions



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**Abstract** Impulse buying is an unintentional buying decision of a product or service, by an impulse buyer, made just before a purchase. Previous study explores that the emotional feelings play a significant role in purchasing, generated when exposing with the product or to a well-crafted promotional message. This study helps to identify the determinant or relational factors of the impulsive behaviour of the consumers towards different products in market. Generally, it is found that when customers enter into a store, they have specific intention and effective interaction with the particular store environment and with store people which generate higher attachments and better-perceived values. When evaluating the store environment, it is found that hedonic urge to buy impulsively is in higher levels for the impulse buyer. The change of purchasing pattern of Indian consumers and change in consumption patterns with increasing competition in retail market really insist the retail trader to think on the total effect of store in case of impulsive products. The relevance of the current study is to recognize the stimulators that trigger impulse buying and to discuss the consumer behavioural patterns, attitude and perceptions towards the product in impulse buying process and how store loyalty of the customers in the emerging markets deviates due to impulse buying characteristics.

### Introduction

Impulse buying is defined as on spot purchase and an unplanned buying decision, generated due to action of stimulus. Stimulus is exaggerated through the possibility of touching the products and by getting clear and obvious information about special offers from the retailer which insist the consumer to remember about their need and activate sensory marketing. Impulse buying attitude is a mystery in the marketing

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world, for which a considerable volume of products is sold every year with a wide range of product categories. In developing countries like India, Russia, China and South Korea hypermarkets, mega-marts, multiplex malls are the new aspect of current retail settings and the dynamic growth of retail industry with numerous domestic and foreign performers aggravate the level of the individual consumption patterns of its population have been transmuted remarkably during the last two decades. The fundamental shifting of the consumer spending patterns, lifestyle changes, increasing disposable income and also favourable demographic segmentation of population have extensive implications on the manufacturers, marketers and retailers in their products and services. Citing the example of the growth of organizing retailing in India (rated fifth, based on global retail development index, reported by AT Kearney, Ecommerce Technology) has dramatically changed the buying behaviour and impulse buying is evolving very observable behaviour. So, understanding consumer impulse buying behaviour and its relation with different loyalty factors are essential in present emerging economy to make sustainable growth in retail market, and this growth of retail industry highly externalize to consumers' loyalty driven by different marketing strategies and tactics. The key interest of this study was identifying the influence of direct and indirect antecedents like in-store stimuli, the level of commitment, satisfaction and trust, shopping enjoyment, loyalty incentives, and perceived service quality to consumer impulse buying behaviour in emerging markets.

So with the increasing competition of retail markets, customer loyalty becomes more important in case of impulse buying. Kaur and Soch (2013) believed that the loyal customers are fewer prices sensitive, more prone to purchase and spend more than other people. Beerli et al. (2004) again suggested that the loyal customers enhance the organizational value and create brand image. Reich and Sasser (1990) indicated that it is possible for the companies to reach their profit around 100% if they recall 5% more for their customers. Thus, customer loyalty is an important factor to companies' competitiveness, especially in case of retail business to insist impulse buying.

Omar and Musa (2009) noticed that how customer loyalty program made an impact on the Malaysia's superstore and significantly helped to generate the customer satisfaction. Ou et al. (2011) also observed the positive connection of service quality with customer loyalty in Taiwan departmental store and the result partially supports a progressive influence on customer loyalty which indicated that quality of service can inflate the customer loyalty through the relationship quality and relationship commitment.

Bakti and Sumaedi (2013) investigated on the library industry of Indonesia and studied that how customer loyalty directly and indirectly linked to service quality and customer satisfaction level. The above study also confirms that service quality indirectly associated with customer's satisfaction level and indirectly influenced customer loyalty.

Thus, there is a powerful relevance among the customer loyalty program and the service quality in retail market industry and service sectors in different countries. Customers have become very demanding and various in natures. So it is really a

complex process to understand their behaviour, their needs and wants. Giving proper value treatment to the customers and concerned attitude is the only way to succeed in competitive market as well as to capture the market share.

## **Factors of Customer Loyalty Which Affects Impulse Buying**

There are some direct and few indirect antecedents of store loyalty which affect the impulse buying process. The direct antecedents of customer loyalty in impulse buying are:

### **1. Commitment**

Dwyer et al. (1987) defined commitment as the assurance of relational stability or promise, both explicitly and implicitly between the exchange partners. They focussed on the well-built mutual relationship between buyer and seller for which can both achieve a level of satisfaction. Morgan and Hunt (1994) also expressed the same view on commitment where one partner considers the relationship with another partner and they want to continue this rapport or dedication only when the loyal parties consider their bonding is important. Thus, commitment can be expressed as an affectionate bond of individual with the particular organization (Akehurst et al. 2009). It is an essential component to maintain long-term relationship (Dwyer et al. 1987; Morgan and Hunt 1994). Higher the association, higher will be customer trust and loyalty (Ou et al. 2011). Ranganathan et al. (2013) also established that the emotional commitment has a positive encouraging relationship with emotional loyalty.

Thus in developed countries, customers are more loyal towards a particular brand and commitment towards a particular brand increases with the increase of brand loyalty. In the twenty-first century, diverse openings are available in different emerging retail markets which include the distribution systems share, the acceptance of equivalent prices and promotional activities of competitors by retailers. In an extremely competitive market, the retailers who provide a pleasing shopping experience with satisfaction level beyond the expectations of their customers can survive and become popular. Strong and deeper relationship of the salesperson with the prospective customers can only overcome such difficulties (Banerjee and Saha 2012).

In emerging economies (like India, Russia, South Korea), developing countries like India where most of the people are in search of products of low prices is now shifting to “price plus” world due to high technological influence among the youngsters. Like in India, maximum number of population in India is young generations; they try to switch over from one brand to other. There is also a trend of going shopping with family among the Indians core consuming class which not only saves time but also providing some additional time to spend with the family. These consumer classes prefer shopping “all less than one roof” which not only

saves time, but also enhances shopping experience with leisure and recreation (Banerjee and Saha 2012). Russian also focuses on their family life, and it affects their shopping habits. The percentage of Russian consumers who shop frequently for their whole family is almost 53%; that is, 8% more than when compared with global percentage which is near about 45%. Personal consumption level of Russian consumers is very less, only one-third (32%) of Russians consumers shop for themselves. Maciej (2015) also given the priority on the loyalty programme and focussed its impact on different age groups and generations, which should be considered as a tactical advantage for FMCG brands.

Thus retailers with their smart brands will focus more to improve store interiors as well as the overall shopping experience of the customers. It changes brand perception positively and initiates impulse buying. In contrast to Western markets, Chinese salesperson keeps good relationship with the customers. It may be due to the innovative spirit of the Chinese people, and the excessive focus is involved in building the relationships for proper business decision-making process. An efficient salesman must be proficient enough to maintain the quality relationships with the potential customers, and they also should make a friendship with the customers to retain them in future (Harrison and Hedley 2010). So various sales promotional messages have a positive direct control on consumer behaviour as it persuades a consumer to buy impulsively through on spot decision, enriches value of the products on the temporary basis and also encourages brand switching. This is the commitment on sales and after sales offerings which can bring trust and loyalty to their customers in terms of relationship.

Thus in case of emerging markets commitment towards a particular brand is highly influenced by the store environmental factors which ultimately improve the impulsive attitude towards products.

### **Proposition**

In case of developing countries:

- Customers are less loyal towards a particular brand.
- Commitment towards a particular brand is highly influenced by the impulsive factors.

## **2. Satisfaction**

Oliver (1999) defined satisfaction as a pleasing realization and he considered satisfaction as the customer perceived pleasure or displeasure towards the outcomes of consumption level. Yap et al. (2012) also recommended that the satisfaction has a direct and encouraging effect on loyalty. Thomas (2013) considered that higher the satisfaction, higher customer loyalty. Miller et al. (2013) focussed that the satisfaction is one of the elements which controls customer loyalty. Many other existing literatures described the relationship between satisfaction and customer loyalty. Thus, it can be summarized that there has a great alliance between satisfaction level and customer loyalty, especially when the consumption meets the satisfaction of the

customer with perceive pleasure. Developed countries also follow a close connection between degree of satisfaction level and customer loyalty.

The degree of satisfaction level reflects several implications for managers in Indian market. Kaur and Singh (2007) revealed their study on the buying behavioural pattern of Indian youth and focussed on various stimulating factors like background music, odour or touch of the products perform vital role in satisfying the individuals and could motivate them in impulse buying. Kurtz (2010) pointed out that all of the in-store stimuli taken by the retailer affect the impulsivity of the customers in retail stores in Indian market and the overall the promotional mix can differentiate one store from the others and attract customers. Since most retailer and marketer are competitive in nature, they should think about their reputation as differentiator. At the same time large self-service retail chains cannot ignore the importance of service quality in Indian market. Thus, Indian retailer needs to go beyond satisfaction to retain their customers. The study of customer loyalty research on Waymart Group (Chinese retail supermarket) has some implication where they revealed the fact that loyalty provides support to differentiated strategies. The study on customer loyalty is a crucial parameter for modern retailer, especially for supermarkets (Wen et al. 2009).

### **Proposition**

In case of Indian emerging markets:

- The level of customer satisfaction has positively related to store preference and perceived pleasure.
- Customer satisfaction results in unplanned impulse buying and retail profit.

### 3. Trust

Trust can be demarcated as an eagerness to depend on an exchange partner in whom one can make his self-reliance (Moorman and Deshpande 1992). Morgan and Hunt (1994) stated that confidence brings the reliability of exchange partner and honesty, and trust is main important factors to influence the liaison between purchaser and organization. Chaudhuri and Holbrook (2001) found that trust can compel customer to purchase more, and it can produce positive attitudinal loyalty. Kaur and Soch (2012) agreed that indicated trust is constructive experiences of customer loyalty. Yap et al. (2012) accepted that trust has an encouraging outcome on customer reliability and also considered that customer confidence or belief is working on the service provider and this service will bring the honest relationships. At the same time, trust factors not only work for present outcome, but also they continue in the future. Miller et al. (2013) also indicated that trust is an important key factor to manipulate customer loyalty.

Microsoft, Wal-Mart and Coca-Cola are all high-value retail brands valued their brands more than their turnovers. This is only the result of building trust and maintaining long-term relationship with their customers. So brand positioning is the

outcome of confidence level of the customer that generates from retail reliability and honesty.

Indian retailers also target to build brands that can win the trust of consumers and follow loyalty (Panda et al. 2014). Trust factors are identified which includes accuracy of information about the products and service data, recommendations and about company. In Indian emerging markets, online shopping is increasing day by day. In case of online shopping, trust is an important factor and can be measured by communication of retailers with consumers before purchase, payment security, delivery costs, claims and return in time and also the rules and regulations, protection of consumer rights and privacy of customers (Decker 2013). To obtain competitive advantage and for proper positioning of the brand, trust is measured as one of the key factors in present emerging Indian market.

### **Proposition**

In Indian emerging markets:

- A good shopping environment to provoke brand trust.
- Trust generates a long-term relationship between retailers and loyal customers.

#### 4. Multi-store shopping experience

According to Wilhelm and Mottner (2005), the number as well as the variety becomes a crucial aspect in case of teenagers as they prefer multi-store shopping. Wang et al. (2000) and Anderson et al. (2003) found that retail blend (mix) or the proper assortment of stores and services are the key factors of attracting large number of shoppers. Thus, the tenant mix is a significant feature in retail scenario. The range of tenants includes all the supermarkets, departmental stores, different apparel stores and amusement or leisure facilities (Abratt et al. 1985; McGoldrick and Thompson 1992). Similar stores are generally clustered together, and these collections of different brands bring more numbers of customers towards the shopping mall. Nowadays many smaller shopping malls are sprang up, renters like restaurants as well as fast food outlets; clothing stores are providing services, mostly benefitted by the variety-seeking customer.

Organized retail sector in Indian market is undertaken by licensed retailers. They constitute the corporate formats of hypermarkets, supermarkets, exclusive brand outlets, departmental stores and shopping malls. The earlier data revealed that the 73% retail sales take place on food-related items in the year 1999. In recent years, there is a higher spending on non-food item also due to better infrastructure, consumer awareness to buy branded goods and desire to purchase quality products and service. This set-up of retail in Indian market accounts only a very low percentage of retail industry. Due to lack of infrastructure, deficiency of product variety and a conservative mind of Indian consumer, the organized retail market in India still considered a dormant sector.

Presently, scenario is gradually changing; the Indian consumer invites the multi-store concept in emerging market. By offering excess of brands under one

roof at high discounted rates, multi-brand discount stores govern the Indian marketplace. Thus, one prefers a single destination with various offerings under one roof than to visit various distinct brand stores. This can be focussed the retailers displaying varied products which have different size, style, option, colour or pattern to choose.

### **Proposition**

In Indian emerging markets:

- Multi-store shopping experience under one roof reduces the cost and time of the customer.
- Organized retail helps to maximize sales.
- Structured multi-store facilitates in building brand name recognition.
- Strong branding helps in getting more customers and strengthens the loyalty between customer and the firm.

### **The indirect antecedents of store loyalty in impulse buying**

#### 1. Loyalty incentives:

Customer loyalty program is described as coordinated and relation-based marketing activity, which was planned to strengthen marketing interactions within customer and organization (Lacey and Sneath 2006). A loyalty program is projected to create customer loyalty by given motivation to prospective and profitable customers (Yi and Jeon 2003). Different groups of retailer tacitly recommended that the aim of the loyalty program is to insist customers for repeat purchasing (O'Malley 1998). According to Wright and Sparks (1999), the chief demand of the customer to join loyalty card program was free rewards, coupons, money off and accumulation of points for future discount.

Some researchers considered about customer loyalty program that it brings constructive touch on customer's satisfaction and trust (Ou et al. 2011). According to Meyer-Warden (2008), the loyalty membership has a significant impact on customer's repeat purchase behaviour. Gamez et al. (2006) examined that customers who participated in loyalty programs were positively reflected and their attitude, as well as satisfaction level, trust towards company's brands were highly satisfactorily than the customer who didn't participate.

In India also loyalty programme are gaining popularity and marketers and researcher all are giving them importance, but focus on customer loyalty programme in the Indian context have been limited. Loyalty programme in India seems to be luxury as Indian are culturally and economically different from USA and other Western European countries. Presently, getting the customer back through loyalty programme is only the target of Indian retail sector. The amount spent by repeat customer much excess than the first time customer. So it can be more profitable to lose a bad customer than support an existing customer through different reward programmes. The retailers must be stimulated to return back their old customers. In India, the different retail chains follow various loyalty programmes to attract their potential customer like:

- Pantaloon offers “Green card reward programme”.
- Shopper’s Stop offers “First Citizen” (around 2.5 million customers through loyalty programme).
- Westside offers “Club West” (given complementary membership when a purchase crosses Rs. 2000 and Rs. 5000 on the same day).
- Lifestyle offers “The Inner Circle”.
- According to Nielsen report, although Chinese Consumer is not actively involved in retail loyalty program right now compared to the consumers in other countries. The number of retail loyalty programs where each person participation is only 2.14 in China and worldwide number is 2.39. The participation rate in Greater China (61%) is a bit lower than the figure worldwide (66%), and much lower than the percentage in India and Southeast Asia, where more than seven in ten consumers with online access say they participate in one or more retail loyalty programs 74% and 72% respectively (Nelson 2012).
- The Chinese retailers are now concentrating more on loyalty programs. Chinese still show a high passion for the features of such program and are willing to join. In Nielsen’s Global Loyalty-Sentiment Survey Chinese respondents in particular are (86%). This means that retail loyalty programs have a bright future in China.

### **Proposition**

In Indian emerging markets:

- Loyalty program retains their existing customers.
- It increases the long-term customer relationship and lifetime value.
- Customer’s word of mouth also boosts up the sales volume and it reduces the retailers promotional and advertising cost.

### 2. Service quality:

Service quality relates itself directly with business process. According to Yap et al. (2012), service quality is the assessment of customer service and enabling measurement of service quality. Service characteristic, such as convenient branch locations, operating hours and range of services, which they indicated positively related to the satisfaction level of customers.

However, it is widely accepted that service quality reflects customer attitude which measures the service performance and customer expectation, and it is also linked with customer appraisal concerning the element of service (Bakti and Sumaedi 2013).

Jang and Namkung (2009) reflected the customer’s observation on service quality (both tangible and intangible characteristics) and concluded that a good quality of service brings positive impact on customer’s emotion and also playing as a motivational role to affect emotional state of customers. Moreover, some scholars demonstrated that service quality has an encouraging liaison with the satisfaction of



the customer (Ranganathan et al. 2013). However, further investigation also suggested the direct effect of service quality on customer's satisfaction and trust (Ou et al. 2011). To create customer delight strategy through mobile service, especially for daily interaction, customers are more delighted to use phone service than directly visit to the branch. US customers are more delighted to use mobile app, which is one-third greater than a branch visit for a routine interaction and again conversely it is seen that a routine branch visit annoy a customer 2.4 times than a routine mobile app interaction (Toit and Burns 2015).

Thus, the key role of service quality is crucial to improve customer interactions and also to increase trustworthiness and loyalty within customers. The traditional service quality dimensions have to be altered to measure the service requirement of the customers and required satisfaction level and it is also noticeable that customer's expectations is directly correlated with service personnel's interactions with them. This is a concept of relational retailing where high positive association exists between numerous service magnitudes, and the assessment of the service quality is generally dependent upon different age groups in Indian market.

A deeper investigation has been conducted to expose the fact that to boost impulse purchases duty-free environment in the airport is required. Rossi and Tasca (2007) had observed the present picture of emerging markets like India, China, Brazil and Russia, where the growing medium and upper classes are more prone towards travelling and the money spent in airports by people are more than before, so air travel is one of the main forms of income for airports. It is also estimated that the growth of this sector is very high in near future.

So the presence of the retail sales personnel is essentially a tangible part of the Indian retail transaction which assures the customer to retain and keep their promises, information and also share the experiences about the products, handling diverse customer related issues if any, solving problems and making direction rightly. The positive relation of the retailer with the customer gives confidence so that customer may feel that the retailers are aware of their "sole and specific" needs as well as customer would be simultaneously confident enough about the quality and service part of the retail store.

### **Proposition**

In case of Indian emerging markets:

- Service quality attributes play an essential role in customers mind.
- Service quality is very challenging for the growth of retail sector.
- Sympathetic and understandable attitude of the sales personnel to the customers increase impulse buying.

## Conclusion

Indian culture is considered as socialist in character and Indian people always prefer to maintain a long-term strong bonding in their relations. Here, societal and group customs, rules, norms, values, relationships norms are given preference which may be reflected in their assessment of commitment and loyalty towards a particular brand or in evaluating the level of satisfaction, trust or quality of service in retail sectors. In India, customers also desire to maintain a long-term association with the vendors. In Indian market, the local retailers behave as a family member with their existing customer and they not only know them personally, but also acquainted with their families. The store salesperson sometimes guide them about the up to date market information regarding the new product launches, discounts, coupons, services, returns and repayment plans of the company. Simultaneously, customers also like to discuss with retailers in case of any purchasing decision and acquire complete guidance, advice as well as clarity about their requirements which most of the time results impulse buying.

Collinson Group's report by SSI was conducted to measure loyalty percentage of customers in Greater China and Hong Kong in the month of January. The research was identified 6,125 participants around the globe and it was based on the involvement of loyalty programs for supermarkets, hotels, media companies, airlines and cafes, but the percentage of loyalty programs from 2014 to 2015 fell only 20%.

Although this study reported that 89% of mainland Chinese respondents and 87% Hong Kong people agreed the complete success of the products or brand in Greater China is the outcome of the success of loyalty programs and it helped to increase their urge to spend more, but unfortunately the numbers are very less, where only 45% of respondents in Hong Kong feel involved in loyalty programs, and only 34% of mainland Chinese consumers recognized that loyalty programs have enhanced the brand value of the company (Jing Daily 2016).

In emerging market, the behavioural components of the sales personnel are more crucial than any tangible elements. As many of the grocery and household items in Indian retail sector run by the family members and the administration is unethical. At the same time, many discounts and departmental stores which are in big form should give loyalty incentives and priority to be given to the performance of service personnel and their behaviour to attract more customers than the small retailers. These stores can also increase the customer's satisfaction and trust towards a particular brand which also increases impulse buying. Many services like assisting the aged in the shop, free home delivery, taking orders through telephone, and making friendly attitude to customers and guide them properly are generally followed by majority of retailers in emerging countries like India, China, Russia and South Korea to develop their brand as well as present market share.

## Recommendation

Emerging market retailers should not engage themselves scrappy competition and depend on volatile environmental result of retail market, they should understand the consumers' affections. The best approach of retailers in emerging market is honesty and a sense of innovative idea to support the expectation of the customers. Customers are generally more inclined towards greater comfortable retail circumstances, and the job as a retailer is to recognize the realities of that customer expectation.

In an emerging market, successful retailing not only depends upon the internal store equity and a source of basic needs, but also it is a goal for objectives as well as a hub of information and knowledge. Citing the example of the retailers in South Africa (Pick n Pay), who try to create a rigorous attempt to attach with the low-ermost segment, who generally visits stores mostly for inquisitiveness and for entertainment purpose. Here, retailers often display the widest range of items to persuade and insist them towards the product. And on-the-job training turns salespeople into forefront educators.

Retailers should deal with different complex problems in their own way and focus on customized solution. These solutions can be linked with the consequences for marketing strategies and can easily enhance customer's impulsivity.

In emerging markets, retailers should not focus only on high-end segments. Instead to reach the top end of demographic pyramid, retailers should create a mass market for maximum profitability, which can only be possible through positive commitment from retailer's side and satisfaction and aspiration from buyers end. As there is little elasticity of demand for impulsive items, marketers in emerging markets do not only focus on affluent segments. To make the product reasonably priced for the masses, retailers should maintain service quality and also plan to target the products for the low-income groups. The charm of status is not enough to persuade consumers to buy, instead the challenges retailers should encounter in emerging market to take care about products and service quality as well as customer loyalty to establish their brand. By tapping into the astuteness of these market mechanism, marketer or retailers should take the challenges and place themselves a big step ahead to face the local or global competitors.

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