

# A study on customer loyalty characteristics and satisfaction level of the customers towards Spencer's retail outlets in Chennai

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## KEYWORDS

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## ABSTRACT

Retailing which is a dynamic industry by its very nature is experiencing an explosive modernization as investment rushes into developing markets. Supermarkets are significant retailers where customers buy daily necessities. Recently, supermarkets have focused on loyalty as a measure of success, productivity, and profitability. The study investigates customer loyalty characteristics and satisfaction levels towards Spencer's retail outlets in Chennai. Utilizing a stratified probability random sampling method, data was collected from 200 consumers across nine selected outlets and analyzed using percentage analysis, chi-square tests, and multidimensional scaling techniques. Results reveal insights into four dimensions of loyalty—cognitive, affective, conative, and action—along with aspects of trust, relationship, and commitment. Key findings indicate general customer loyalty towards Spencer's, with high satisfaction in areas like location, customer service, and quality, but dissatisfaction in product range, cleanliness, and promotional communication. No significant association was found between age and recommendations or future purchasing intent. The study suggests that Spencer's can further improve customer loyalty by focusing on targeted services and promotions for different age groups, enhancing product availability, and creating a pleasant store ambiance.

## INTRODUCTION

Retailing is the final link in the channel of commodity movement between producer and consumer (Barwal *et al.*, 2022). Retailing forms the first point of the customers' contact (Grewal *et al.*, 2021). Retailing which is a dynamic industry by its very nature is experiencing explosive modernization as investment rushes into developing markets (Kumar and Ayodeji, 2021). From small proprietors with a mainly local focus, retail ambitions now stretch worldwide embracing the latest trends in marketing, distribution and supply. As the wealthiest markets mature, more retailers are pursuing new growth opportunities (Kopka *et al.*, 2020). A variety of factors seem to influence the growth in the retailing industry. 'Consumer Pull', however, seems to be the most important driving factor behind the sustenance of the industry (Vijayalakshmi *et al.*, 2020; Safdar *et al.*, 2023).

Customers play a central role in any business; the primary goal for businesses is to meet customer needs and generate profit (Zhao *et al.*, 2021). Customers drive revenue, so understanding their preferences for cost, delivery time, variety, and quality is essential for meeting their expectations (Mofokeng, 2021). Building customer loyalty can lead to sustained profitability. Loyalty isn't just about making repeated purchases; it can also result from factors like the lowest market prices, contractual agreements, difficulty or cost of switching suppliers, or shopping habits (Kim *et al.*, 2020). True loyalty involves customers perceiving a company's products or services as the best choice. Companies need to satisfy customers to boost loyalty, which in turn increases sales of new products and shields them from competitors (Mliha, 2023). Most businesses aim to surpass customer expectations to gain a competitive edge (Kotler, 2003). Today, customers have access to extensive information and are more discerning, making it harder to cultivate loyalty (Siebert *et al.*, 2020).

Supermarkets are significant retailers where customers buy daily necessities. Recently, supermarkets have focused on loyalty as a measure of success, productivity, and profitability (Vannarajah and Medis, 2020). Loyalty is defined as customers continuing to believe a company's offerings are their best option, matching their value proposition (Belhadi *et al.*, 2023; Venkatesa *et al.*, 2023). Loyalty goes beyond repeat business; it involves a give-and-take relationship where companies offer promotions, discounts, or incentives to strengthen this relationship and foster loyalty (Ghandour *et al.*, 2021).

Supermarkets strive to earn customer loyalty by providing special offers and quality products and services. To enhance loyalty, supermarkets must understand customer needs and preferences. This article examines the link between customer satisfaction and loyalty in Spencer supermarkets, aiming to identify key factors that influence customer loyalty among retailers. This research can help develop loyalty programs that encourage repeat business. Supermarkets in Chennai may lack focus on customer loyalty and awareness of loyalty-enhancing factors. This study aims to improve supermarket customer loyalty through an empirical analysis of the key factors affecting loyalty.

## 2. Methodology

Chennai, the Mecca of retailing is a city with a huge population, diversified cultures, wide social and economic classes and a highly sophisticated lifestyle was selected for this study. 46 outlets in Chennai City and is classified as A, B and C based on the number of footfalls (Number of consumers visiting the outlet) per month. Outlets with a footfall of more than 50,000 per month were regarded as A class stores, those with a footfall of 30,000 to 50,000 per month were classified as B class stores and those with a footfall of less than 30,000 per month were regarded as C class stores. Among these, three A class outlets, three B class outlets and two C class outlets were selected by stratified probability random sampling method. Twenty-five consumers visiting the selected retail outlets were selected randomly and thus a total of 200 consumers formed the sample size of the study.

The required primary data were collected through a well-structured and pre-tested interview schedule. The sample consumers were interviewed personally at the retail outlets. The customers or the respondents were contacted individually, i.e., single customer at a time. The purpose of the study was briefly and clearly explained to the sample consumers to help them understand and respond better and entice their cooperation. Since much of the information were collected through recall by consumers, careful attention was taken while preparing the interview schedule by incorporating appropriate words and also at the time of interview in expressing the words to minimize bias, if any.

### 2.1. Percentage Analysis

The percentage analysis was carried out to analyze the general characteristics such as age, educational status, occupation, annual income, family type and size, and also for some of the specific particulars like frequency of visit, regularity of purchase, consumer preference attributes, willingness to purchase and recommendation to their friends, etc. The factors were first categorized into different levels based on their mean value and percentages were calculated to draw meaningful inferences (Krishnan, 2021).

**Table 1. Five-Point Scale Used for the Multidimensional Scaling Analysis**

Particulars	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Scale	5	4	3	2	1

## 3.

### Results and discussion

#### 3.1. Customer Loyalty Characteristics of the Respondents

Loyalty is the degree to which a customer exhibits repeat purchasing behaviour from a product and service provider, possesses a positive attitude towards the provider and considers

$$\text{Percentage analysis} = \frac{\text{Number of respondents}}{\text{Total sample size}} \times 100$$

### 2.3. Chi-Square Test

In the present study, chi square ( $\chi^2$ ) test was used to analyze if there was any association between frequency of purchase and the factors such as age of the respondents, monthly family income level of the household, occupational status of the respondents and the regularity of visit by the respondents and the factors such as age of the respondents, monthly family income level of the household, occupational status of the respondents (Khairawati, 2020). In other words, the test was used to analyze if there was any association between demographic factors and conative and action loyalty.

The formula used for the Chi-Square test is presented below,

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where,

O = Observed frequency

E = Expected frequency

$$\text{Expected frequency of any cell} = \frac{\text{CRT} \times \text{CCT}}{\text{Grand total}}$$

Where,

CRT = Corresponding row total,

CCT = Corresponding column total

If following a  $\chi^2$  distribution with (r-1) (c-1) degree of freedom where 'c' means number of columns and 'r' means number of rows. The test of significance was carried out at five per cent level of probability. If the calculated value was greater than the table value, we concluded that there was a significant association between the attributes.

### 2.3. Multi Dimensional Scaling Technique

The multidimensional scaling technique was used to measure the loyalty level of the customers with respect to cognitive loyalty, affective loyalty, trust, relationship or association towards Spencer's and commitment of the customers (Tan *et al.*, 2022) towards Spencer's that were studied under different statements. A five-point scale (Strongly agree, Agree, Neutral, Disagree and Strongly disagree) was used in this study. The sample respondents were asked to indicate whether they strongly agree, agree, neutral, disagree and strongly disagree.

The responses were recorded and the scores were added to obtain the mean score towards the loyalty level of the customers. The scores for each attribute response are given in table 1.

using only this provider when a need for this service arises. In other words it refers to consumer attitudes, purchase intentions and actual purchasing behaviour. In the study, customer loyalty was studied under four stages or dimensions namely cognitive loyalty, affective loyalty, conative loyalty and action loyalty of the respondents towards the store. Besides these dimensions trusts existing

among the respondents, the relationship or association of the respondents with Spencer's and the commitment and satisfaction level of the respondents towards Spencer's were also studied.

### 3.1.1. Cognitive loyalty dimension

Cognitive loyalty is directed towards the shoppers' propensity to switch from buying things from a store where they

**Table 2. Cognitive loyalty dimension**

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
I prefer this store for my regular shopping	28 (14.00)	140 (70.00)	20 (10.00)	12 (6.00)	0	3.92
I prefer the services of Spencer's to the services of competitors	12 (6.00)	25 (12.50)	124 (62.00)	27 (13.50)	12 (6.00)	2.99
I would patronize this store for a long period of time	36 (18.00)	102 (51.00)	29 (14.50)	15 (7.50)	18 (9.00)	3.62
I will shop exclusively at Spencer's	16 (8.00)	85 (42.50)	58 (29.00)	26 (13.00)	15 (7.50)	3.31

(Figures inside the parenthesis represent the percentage to the total)

It could be inferred from table 2 that, for the cognitive loyalty statement, "I prefer this store for my regular shopping", majority of the respondents (70 per cent) have given their opinion as agreeable. Similarly for the statement namely "I would patronize this store for a long period of time" was agreeable by 51 per cent of the respondents. 62 per cent of the respondents were neutral towards the statement "I prefer the services of Spencer's to the services of competitors" and 42.5 per cent of the respondents agreed that they will shop exclusively at Spencer's. Thus the respondents were neutral towards the statements namely "I prefer the services of Spencer's to the services of competitors"

**Table 3. Affective loyalty dimension**

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
I like Spencer's very much	32 (12.00)	128 (60.50)	35 (25.00)	5 (2.50)	0 (0.00)	3.94
I like the services and offers of Spencer's	4 (2.00)	28 (14.00)	150 (75.00)	10 (5.00)	8 (4.00)	3.05
I have a negative attitude towards Spencer's	0 (0.00)	3 (1.50)	92 (46.00)	88 (44.00)	17 (8.50)	2.41
I dislike the product display and store appearance	30 (15.00)	36 (18.00)	104 (52.00)	16 (8.00)	14 (7.00)	3.26

(Figures inside the parenthesis represent the percentage to the total)

It is evident from table 3 that, for the affective loyalty describing statement namely, "I like Spencer's very much" majority of the respondents (60.5 per cent) have given their response as agreeable. Majority of the respondents (75 per cent) were neutral towards the statement "I like the services and offers of Spencer's" followed by 52 per cent neutral towards the statement "I dislike the product display and store appearance" and 46 per cent neutral towards the statement "I have a negative attitude towards Spencer's". Hence the case firm has to improve the services and offers to satisfy the customers and to retain them

### 3.1.3. Conative loyalty dimension

Conative loyalty reflects the behaviour of the customers. Conative loyalty can be defined as the consumer's readiness to recommend

used to buy to a store that offers better prices, better quality and value for money. Cognitive loyalty refers to the existence of beliefs that (typically) a brand or store is preferable to others. Cognition can be based on prior or vicarious knowledge or on recent experience-based information hence the same was studied.

and "I will shop exclusively at Spencer's". Hence the case firm has to provide better offers and services to compete with its competitors and to attract customers.

### 3.1.2. Affective loyalty dimension

Affective loyalty (satisfaction) involves consumers' emotions, i.e. personal feelings of pleasure or disappointment with shopping experience. It creates an individual's attachment to a product or store, a feeling that is likely to lead to consumer purchase intentions (conative loyalty). Affective loyalty reflects a favorable attitude or liking based on satisfied usage which helps the case firm in understanding about the attitude of its customers towards the store.

a store to a friend (positive word-of-mouth statement) and consumer intention to repurchase in this store again. If positive, purchase intentions should trigger consumer response behaviour on a fairly habitual basis (action loyalty). These attributes were studied; the results were tabulated and analyzed.

### 3.1.3.1. Recommendation about Spencer's to others

Word-of-mouth reputation is developed by loyal customers who refer others to the store and tell them about positive shopping experience. This usually brings more people in the store and expands the current customer base. Recommendation by the customers about the Spencer's to others is an important attribute to be studied since the recommendation of the store by its customer forms one of the free word of mouth promotional activity that contributes a lot to the income of a store.

### 3.1.3.2. Age of the Respondents Vs. Respondents' Recommendation about Spencer's to others

The chi-square test was done to identify the association between the age of the respondents and respondents' recommendations

about the store to others. The hypothesis was formed and the comparison was made to identify the results. The formulated hypothesis was that there is no association between the age of the respondents and respondents' recommendations about the store to others.

**Table 4. Age of the Respondents vs. Respondents' Recommendation about Spencer's**

S.No	Recommendation	Age (in years)					Total
		< 25	26 - 35	36 - 45	46 - 55	> 56	
1.	Will recommend	46	60	27	19	16	168
2.	Will not recommend	5	3	6	4	2	20
3.	Not sure	4	2	2	3	1	12
	Total	55	65	35	26	19	200

( $\chi^2 = 7.99$ , Table value = 15.507, df = 8 Significant at 5% level)

It could be inferred from table 4 that, the calculated chi-square value (7.99) was less than the table value (15.507). Thus, chi-square test revealed that there was no significant association between the age of the respondents and the respondents' recommendation about the store to others.

### 3.1.3.3. Willingness to continue to buy from Spencer's in Future

The willingness of the respondents to continue to buy from Spencer's in the future directly tells about the loyalty of the

customers in the future and measures the retention of the customers.

### 3.1.3.4. Association between Age of the Respondents and Willingness to continue to buy from Spencer's in Future

The chi-square test was done to identify the association between the age of the respondents and willingness to continue to buy from Spencer's in the future. The hypothesis was formed and the comparison was made to identify the results. The formulated hypothesis was that there is no association between the age of the respondents and willingness of the respondents to continue to buy from Spencer's in future.

**Table 5. Association between Age of the Respondents and Willingness to continue to buy from Spencer's in Future**

S.No	Willingness to buy	Age (in years)					Total
		< 25	26 - 35	36 - 45	46 - 55	> 56	
1.	Definitely buy	37	56	27	20	17	157
2.	Definitely not buy	6	3	4	3	2	18
3.	Not sure	12	6	4	3	0	25
	Total	55	65	35	26	19	200

( $\chi^2 = 10.552$ , Table value = 15.507, df = 8 Significant at 5% level)

It could be inferred from table 5 that, the calculated chi-square value (10.552) was greater than the table value (15.507). Thus chi-square test revealed that, there was significant association between the age of the respondents and willingness of the respondents to continue to buy from Spencer's in future. So the case firm has to target young and middle aged customers who are willing to continue to buy from Spencer's and provide them with better services and offers in order to retain those customer groups.

### 3.1.4. Action loyalty dimension

Action loyalty might be expressed in terms of frequency of store visit, amount of money spent or the percentage of the customer's purchases made from this store (share of wallet). Apart from these attributes, the period of visit to the store, regularity

of visit, average time spent in the store by the respondents were also studied.

### 3.1.4.1. Demographic characters Vs. Frequency of respondents visit to the store

The relation between demographic characters (gender, age, occupation and income) and frequency of respondents visit to the store are given in the table below.

H<sub>0</sub>: There is no association between demographic characters (gender, age, occupation and income) and frequency of respondents visit to the store.

H<sub>1</sub>: There is association between demographic characters (gender, age, occupation and income) and frequency of respondents visit to the store.

**Table 6. Demographic characters and Frequency of respondents visit to the store**

S. No.	Demographic characters	Calculated $\chi^2$ value	Table $\chi^2$ value	Degrees of freedom
1	Gender	21.808	12.592	6
2	Age	85.784	36.415	24

3	Occupation	162.143	51.000	36
4	Income	44.524	36.415	24

(Significant at 5% level)

From the table 6, it could be inferred that at a 5% level of significance, the calculated chi-square values were greater than the table values. Thus, chi-square test revealed that, there was a significant association between demographic characters (gender, age, occupation and income) and frequency of respondents visit to the store. Hence, H1 is proved. Among the respondents women visited the store more frequently than men. Thus young and middle aged people who were private employees with an average monthly income of Rs. 25,001 - 30,000 visited the store more frequently.

### 3.2. Trust, Relationship/ Association, Commitment Dimension of Loyalty

“I prefer Spencer’s even if nearby store or another store provides better offers”, and “Spencer’s provides best value for my money”.

**Table 7. Trust, Relationship/ Association, Commitment Dimension of Loyalty**

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
<b>Trust</b>						
In the past one year, majority of my shopping trips have been to this store	32 (16.00)	115 (57.50)	20 (10.00)	15 (7.50)	18 (9.00)	3.64
I prefer Spencer's even if nearby store or another store provides better offers	8 (4.00)	27 (13.50)	59 (29.50)	65 (32.50)	41 (20.50)	2.48
I always trust in Spencer’s	16 (8.00)	112 (56.00)	58 (29.00)	14 (7.00)	0 (0.00)	3.65
Spencer’s always delivers what they promise	2 (1.00)	14 (7.00)	115 (57.50)	48 (24.00)	21 (10.50)	2.64
Spencer’s provides best value for my money	12 (6.00)	105 (52.50)	38 (19.00)	15 (7.50)	30 (15.00)	3.27
<b>Relationship/ Association</b>						
Spencer’s treats me fairly and respectfully	18 (9.00)	56 (28.00)	121 (60.50)	5 (2.50)	0 (0.00)	3.44
I feel proud to be a customer of Spencer’s	4 (2.00)	28 (14.00)	150 (75.00)	10 (5.00)	8 (4.00)	3.05
<b>Commitment</b>						
I have a strong commitment to the Spencer’s.	0 (0.00)	88 (44.00)	95 (47.50)	17 (8.50)	0 (0.00)	3.36
Even when I hear, negative information about the Spencer’s, I still stick to this store.	33 (16.50)	43 (21.50)	101 (50.50)	12 (6.00)	11 (5.50)	3.38
I like switching from this store to other if particular product is out of stock	138 (69.00)	21 (10.50)	11 (5.50)	10 (5.00)	20 (10.00)	4.24
I will continue to shop at Spencer’s even if there was a small difference in price	0 (0.00)	28 (14.00)	46 (23.00)	108 (54.00)	18 (9.00)	2.42

(Figures inside the parenthesis represent the percentage to the total)

For both the statements describing the relationship or association with Spencer’s the respondents were neutral. Majority of the respondents (75 per cent) remained neutral to the

Trust, relationship/association, commitment dimension of loyalty are the important dimension that speaks about store loyalty, but these attributes are intangible in nature. Therefore, these qualitative attributes are to be studied to gain insights into the customer’s attachment with the store. The results are furnished in table 7.

It could be inferred from the table that, 57.5 per cent of the respondents have agreed that in the past one year majority of their shopping trips had been to Spencer’s and 56 per cent of the respondents always had trust in Spencer’s. But majority of the respondents were (57.5 per cent) were neutral towards the trust statement namely “Spencer’s always delivers what they promise”. Similarly the respondents were neutral towards the statements

statement “I feel proud to a customer of Spencer’s”. 60.5 per cent were neutral to the statement “Spencer’s treats me fairly and respectfully” and only 28 per cent agreed to the statement.

For the commitment statements, majority of the respondents (69 per cent) of the respondents strongly agreed that they will switch if a particular product was out of stock. Similarly they agreed that they would stick to Spencer's even if they heard bad about the store. For the statement "I have strong commitment to Spencer's" 47.5 per cent of the respondents gave their response as "neutral". For the last statement under commitment, 54 per cent of the respondents have disagreed. It has to be noted that the last two statements are negative.

### 3.3. Satisfaction Level of the customers towards Spencer's

**Table 8. Satisfaction Level of the customers towards Spencer's**

S.No	Attributes	Mean score
1.	Convenient location	4.38
2.	Customer service	4.26
3.	Quality	3.82
4.	Availability of parking facilities	3.78
5.	Checkout quality and speed	3.74
6.	Price	3.15
7.	External look and feel	3.02
8.	Product range	1.92
9.	Cleanliness and ambience inside the store	1.85
10.	Communication of promotional offers	1.82

It could be inferred from table 8 that, the customers were satisfied with the location (4.38), customer service (4.26), quality (3.82), parking facilities (3.78) and checkout quality and speed (3.74). With respect to price (3.15) and external look and feel (3.02) they were neutral and regarding the product range (1.92), cleanliness and ambience inside the store (1.85) and communication of promotional offers to the customers (1.82) they were dissatisfied. So the case firm has to make arrangements to increase the product range and ensure the product availability. The case firm should also focus on the cleanliness and ambience of the store since the customers complained that there was a bad smell of the fresh fish and meat section. Also the case firm should ensure that the promotional offers are communicated to the customers effectively.

### 3.4. Overall, Loyalty Status of the Respondents

**Table 9. Overall Loyalty Status of the Respondents**

S.No	Loyalty status	No. of respondents	Percentage to total
1.	Highly loyal	38	19.00
2.	Loyal	72	36.00
3.	Neutral	48	24.00
4.	Not loyal	24	12.00
5.	Highly not loyal	18	9.00
	Total	200	100.00

Hence the loyalty status of the store is seemingly good. Therefore the case firm should concentrate on their promotional activities and also improve their products and services in order to retain the existing customers and also convert the loyal customers to highly loyal customers' status. It is very much essential otherwise those customers who exhibit low loyalty towards the store are likely to switch to the competitor firms.

### CONCLUSION

In conclusion, the study on customer loyalty characteristics and satisfaction level towards Spencer's in Chennai reveals a multifaceted perspective on consumer behavior and perceptions of the retail store. The analysis of cognitive, affective, conative,

Satisfaction doesn't imply necessary loyalty, but generally affects it. Customer satisfaction is an outcome of purchase experience, i.e. a postconsumption evaluation of the degree to which a store or product meets or exceeds customer expectations in terms of rewards and costs. Satisfied customers are likely to become retained customers, while dissatisfied customers are sooner or later likely to switch to competitors. Hence the satisfaction level of the customers towards Spencer's was studied using five point scale. The data was analysed and the results are presented in the table 8.

The respondents' direct answer to their overall loyalty status level towards Spencer's was studied to recheck the store loyalty status of the customer from the past questions. The results are furnished in table 9.

It is evident from the table 5.3.2.7 that 36 per cent of the respondents were loyal towards the store and 19 per cent of the respondents were highly loyal towards the store. This shows that about 55 per cent of the respondents were having loyalty towards Spencer's. 24 per cent of the respondents were neutral towards their loyalty status. Only less than 20 per cent of the respondents were not loyal towards the store. The reasons for not being loyal may be attributed to the tendency of the respondents to switch to other stores that offers better offers and discounts and also because a particular product is out of stock.

and action loyalty dimensions, alongside trust, relationship, and commitment factors, has provided valuable insights into customer attitudes and preferences. The findings suggest that while customers exhibit a general loyalty towards Spencer's, there are areas for improvement, particularly in product range, cleanliness, and promotional communication. Addressing these areas could enhance overall customer satisfaction and deepen loyalty. Moreover, efforts to strengthen loyalty through targeted strategies, such as focusing on younger customers and providing competitive services and offers, could further improve retention and loyalty status. In summary, Spencer's has a solid base of loyal customers in Chennai, and with targeted interventions to address

customer concerns and expectations, the store can achieve even higher levels of customer satisfaction and loyalty.

To enhance customer loyalty, Spencer's should focus on strengthening areas of customer satisfaction such as product range, cleanliness, and communication of promotional offers. Customizing services and promotions for different age groups may improve loyalty among young and middle-aged customers. Additionally, efforts to improve product availability and store ambiance could positively impact the shopping experience and loyalty.

#### 5. Limitations of the study

The study's reliance on a sample size of 200 customers may not represent the entire population's views, potentially limiting the generalizability of the results. The self-reported nature of the survey could introduce response bias, and the cross-sectional design does not capture changes over time. Future research could expand the sample size, utilize longitudinal designs, and explore other retail sectors to provide a more comprehensive understanding of customer loyalty and satisfaction.

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