



EFFECT OF CUSTOMER HETEROGENEITY ON RELATIONSHIP OF SATISFACTION-LOYALTY

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ABSTRACT

The research examines the impact of the factors which may influence the Behavioral Loyalty, Attitudinal Loyalty and Word of Mouth by taking data from customers of different shops within the premises of Lahore, Pakistan. The study has mainly focused upon the impact of two major factors of satisfaction i.e. Cognitive Satisfaction and Affective Satisfaction taken from past studies. The statistical analysis of data has shown that impact of Cognitive and Affective Satisfaction is insignificant with reference to Behavioral Loyalty, while Attitudinal Loyalty and Word of Mouth show significant relation with these two factors of satisfaction.

KEYWORDS: Cognitive Satisfaction, Affective Satisfaction, Attitudinal Loyalty, Behavioral Loyalty, Word of Mouth.

1. INTRODUCTION

Today, due to competition in the market, companies are focusing to expand their share in the market, because only of this reason they can sustain in market. Rapid advancement in technology increases competition. Day to day innovation in technology greatly influences the way of doing business of all industries especially the retail industry and it has become difficult for them to retain their customer. The easiest way to expand your share in the market is through focusing on loyalty and customer satisfaction. Satisfaction is very important from both customer and management point of view (Cooil, Keiningam, Aksoy, & Hsu, 2007). Loyalty is important in the field of marketing as well as in the retail industry due to competition (Cortiñas, Chocarro, & Villanueva, 2010). Some studies found that there is a positive relationship between satisfaction and loyalty (Gwinner, Gremler, & Bitner, 1998). Now according to (Kumar, Pozza, & Ganesh, 2013), no doubt that there is an association between loyalty and satisfaction and a lot of discussion and study is conducted on effectiveness of satisfaction. However, recent studies suggest that satisfaction have a minor effect on customer repurchase behavior (Verhoef, Franses, & Hoekstra, 2002). Basically the relationship between satisfaction and loyalty is based on some other factors like type of customers (Kumar, Pozza, & Ganesh, 2013).

Moreover, marketing segmentation and positioning are considered to be important pillars in marketing (Díaz, Iglesias, Vázquez, & Ruíz, 2000) and strengthen the customer relationship management (Kotler & Keller, 2006) (Kumar, Managing customers for profit: Strategies to increase profits and build loyalty. , 2008). Marketing segmentation helps to understand customers and find out heterogeneity among customers. By identifying heterogeneity, companies set their marketing strategies according to the pattern of customer behavior which increase company effectiveness and efficiency.

The purpose of this article is to identify heterogeneity by assessing the service evaluation of customers in retail establishment. For this purpose we see the effect of cognitive and affective satisfaction on attitudinal and behavioral loyalty and on word of mouth. We divide whole article into three parts. First part describes background of study. Second part is established for the methodology and to conduct analysis and finally we draw conclusion on the basis of analysis used in our research. To conduct this study, quantitative method of research has been adopted using Questionnaires as research tool. A random sample of 153 of participant was taken from Lahore.

1.1 Research objective

The goal of this study is to discover the impact of cognitive and effective satisfaction on attitudinal and behavioral loyalty and on word of mouth which helps to identify the unabsorbed heterogeneity which ultimately helps to recognize the multi-dimensional perspective of satisfaction-loyalty relationship.

1.2 Rationale study

This study will assist to examine the prevailing notions of link between satisfaction-loyalty relationships. Moreover, it helps retail industry to establish policies that satisfies the customer and increase loyalty which greatly influence the effectiveness and efficiency of retail business

1.3 Research Question

The core research question of the study is:

What is the effect of cognitive and effective satisfaction on attitudinal and behavioral loyalty and on word of mouth?

1.4 Theoretical frame work

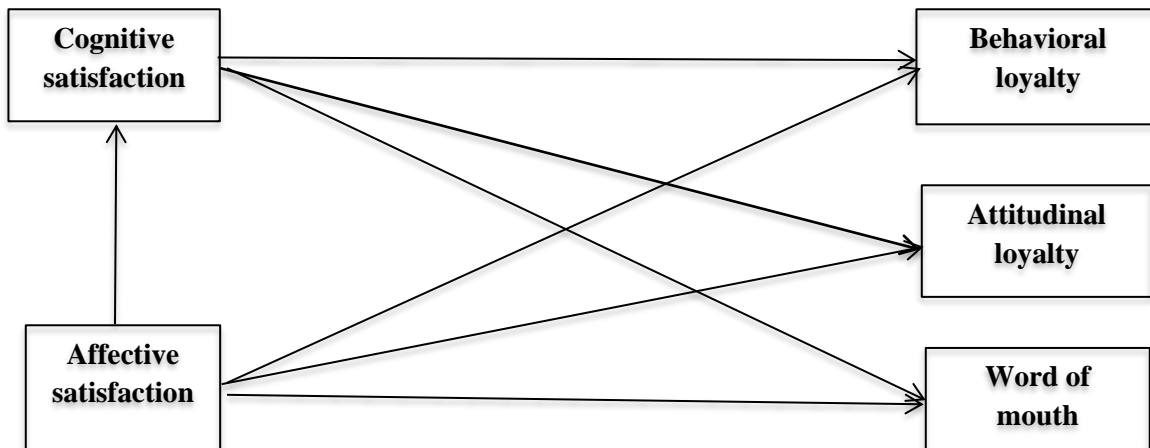


Figure 01: Theoretical Framework

1.5 Hypothesis

- H1: There is a positive relationship between cognitive satisfaction and attitudinal loyalty
- H2: There is a positive relationship between cognitive satisfaction and behavioral loyalty
- H3: There is a positive relationship between cognitive satisfaction and word of mouth
- H4: There is a positive relationship between effective satisfaction and attitudinal loyalty

H5: There is a positive relationship between effective satisfaction and behavioral loyalty

H6: There is a positive relationship between effective satisfaction and word of mouth

2. LITERATURE REVIEW

2.1 Satisfaction

In this article, we explain Satisfaction from using another point of view, of which one is specific or accumulative nature of transaction (Boulding, Kalra, Staelin, & Zeithaml, 1993) and other is the cognitive and/or affective approaches (Oliver R. L., 1997). Initially clusters of authors use approach to define satisfaction as something material knowledge or actual practice or as a really know-how about something (Giese & Cote, 2000) (Spreng, Mackenzie, & Olshavsky, 1996). Though, in the perspective of service industry, satisfaction is measured in terms of collected familiarities (Cronin & Taylor, 1994); (Jones & Suh, 2000), and have a great importance in the field of retailing distribution system because in this way consumers estimate the company's capacity to constantly supply the benefits they search for.

Consequently, different researches and studies conducted keeping in view the retail industry (Sivadas & BakerPrewitt), suggest that satisfaction uses as a tool globally to estimate the customer familiarity with shop. Second cluster of authors who have purely cognitive view point to explain satisfaction, typical description of satisfaction from point of view (Oliver R. L., 1997)satisfaction define as verdict of individual customers when the product or service exceed the expected level of their enjoyment or performance. From a more affective view of satisfaction, one of the most evocative definitions is from (Giese & Cote, 2000) who contemplate that satisfaction is an intensity of group of effective response to a variable that arise at a particular instant in time when the individual assesses a product or service''. Additionally some other authors suggest the merger of both approaches (specific or accumulative, cognitive and/ or affective). For example, satisfaction can be explain as an individual sensation of inclination or discontent occasioning when start linking experience of using a product with their expectations formed due to previous experience or based on word of mouth (Lovelock & Wirtz, 2007).

A number of studies conducted that focusses on relationship between cognitive satisfaction and affective satisfaction. (Oliver R. L., Satisfaction: A behavioral perspective on the consumer, 2010)points out that affective process succeed cognitive satisfaction, that is, irrespective of anticipations, consumers develop affirmative or undesirable impressions of a product or service that directly impact their satisfaction. Pragmatic evidence of research in the field of services approves that affective responses contribute to the level of satisfaction (e.g. (Mattila & Ro, 2008) (Westbrook & Oliver, 1991).). In general, the results show that positive affects mean that a purchase experience is positively and directly related to satisfaction (Wirtz, Mattila, & Tan, 2000). Moreover, feelings are part of the services that's why related to customer interface and contribution in the service experience (Wirtz & Bateson, 1999). In retail distribution perspective, (Gelbrich, 2011) demonstrate that the extent of the satisfaction with the shop depends upon customer's happiness; on the other hand sensation of discontent reduces conclusions regarding satisfaction.

2.2 Loyalty

In the study of marketing, Loyalty can be defined and measured with several kinds of ways and keeping in view its multidimensional approach (Oliver, 1999). It can be explained with reference to behavioral and attitudinal view. While considering the behavioral viewpoint, it goes with a customer's persistent buying behavior over time to measure the level of loyalty (Buttle & Burton, 2002). Along with persistent buying behavior, some other behaviors are counted as well including customer's level of spending (Knox & Denison, 2000) and endorsement by other people (Valarie A. Zeithaml, 1996). As far as attitudinal perspective is concerned, it is more affective by encompassing the customers' priorities and favorable predilections to establishing loyalty.

Define loyalty as "partial behavior towards a shop, expressed over time which is determined by a psychological process stemming from commitment to the brand" (Bloemer & De Ruyter, 1998). In this way, this double approach envelops both conduct and mentality and has been utilized as a part of different studies connected to the retail exchange (Cortinas & Villanueva, 2010). And in addition these two parts, words of mouth (WOM) is a standout amongst the most huge and perceived measurements in the literature writing (Carl, 2006). In spite of the fact that it was initially concentrated on in the 1960s, there has been a noteworthy increment in scholastic examination as of late (WOMMA). The

writing contains different definitions which, when all is said in done, harmonize in indicating out that it is about correspondence between shoppers in regards to an item, administration or organization and that the emitter of the data is an individual autonomous of business impact (Harrison-Walker, 2001).

Hence, verbal avoids for-mal correspondence of clients to organizations (as protests or proposals) and of firms to clients (through limited time exercises) (Mazzarol & Soutar, 2007). It has additionally been highlighted that it is a sort of immediate, individual conduct, free of the organization, which makes the data transmitted all the more genuine and sound. In such manner, it has been perceived that WOM has a much more prominent effect on shoppers than promoting or advancement (Sen, 2008). It is likewise both a forerunner and an outcome of shoppers' assessment of a buy experience (Godes & Mayzlin, 2004); in the pre purchase stage people look for data as a danger decrease system, particularly in the setting of administrations, and in the post-buy stage they utilize this type of correspondence to help, take requital, let off steam or diminish subjective discord (Halstead, 2002). So, considering the twofold point of view of steadfastness - behavioral and attitudinal and the significance of informal exchange to finish the clarification of client faithfulness, in this work we consider that this dedication will be communicated through three measurements: conduct - in connection to rehash buy; demeanor - in connection to inclination towards the shop, tie or duty; and verbal - in connection to the proposals the client makes about the foundation. As respects the relationship in the middle of fulfillment and steadfastness, fulfillment has been considered as one of the principle predecessors of dedication, particularly in retail dissemination (Bloemer & De Ruyter, 1998).

Regardless of some conflicting consequences for the satisfaction---loyalty link (Seiders, et al., 2005) . It is verified by the many up-to-date studies on the retail trade that there is direct influence of judgements on the different dimensions of loyalty. For instance, the study by (Walsh, G., Evanschitzky, H., & Wunderlich, & M., 2008) on the chain of franchises found that satisfaction creates optimistic impact on the replication and word-of-mouth concerns. (Binninger, 2008). Finds that satisfaction regarding specific food shop favors preferences, intensions and behavior to repeat and suggest (Vesel & Zabkar, 2009). Finds that the shops who are selling house holding goods has d direct influence on the intensions and repetitive purchasing and recommendation. And the word done by (Corti~nas & Villanueva, 2010) exhibits that satisfaction of costumer regarding supermarkets increases occurrence of visits to the formation and repeat purchase intention. Finally, Nettet, Nervik, & Helgesen (2011) affirms the postive influence of satisfaction with foodshops on future purchase intensions and suggestions. Hence, it is understood by us that both the affecting satisfaction and rational satisfaction experienced by costumer after purchsing in shops will have a direct and passive influence on the loyalty dimensions.

3. RESEARCH METHODOLOGY

This study chiefly conducted for the purpose to see the effect of cognitive and affective satisfaction on attitudinal and behavioral loyalty and on word of mouth. In this research, Quantitative Research method was used to gather facts on a large scale which intent to collect numerical data from a large number of respondents and then simplify the findings on the concerned group of people. Questionnaires – with close ended questions – were used as research tool to meet the requirements of quantitative research. The ontology – nature of study- was based on Objectivism as close ended questions were asked leaving respondent with two possibilities either to reject the hypothesis or to agree with it. The epistemological position – relationship between researcher and respondent- in this research was distant and impartial where acceptable knowledge is attained through sense and is objectively real. The axiology – status of biasness – was unbiased and rhetoric state- which is referred to research language- was formal style.

The methodology of this research is deductive where prior theories are tested, and strategies of inquiries were about taking surveys using Questionnaires. For the large population, questionnaire is considered best method for collecting data. Five points Likert-type Scale was used with highest value 5 and lowest value 1. (5 = Strongly Agree; 1 = Strongly Disagree). A sample of 160 students was taken for survey out of which 153 respondents gave complete answers to given questions. The questions were covering different aspects of all variables affective satisfaction, cognitive satisfaction, attitudinal loyalty, behavioral loyalty and word of mouth. For the analysis purpose SPSS software was used to find out the significance of relationship between variables and overall results of this study.

4. DATA ANALYSIS

In our study we used PCA by using SPSS. In this study we create a conglomerate of responses into different items on each model, i.e. affective satisfaction, cognitive satisfaction, attitudinal loyalty, behavioral loyalty and word of mouth. The procedure of converting possible correlated variables sets into set of variable, which are linearly uncorrelated, Called Principal component analysis. Formula given below helps to understand how PCA generate components;

$$PC=b_1(X_1) + b_2(X_2) + b_3(X_3) + \dots + b_n(X_n)$$

Here, PC, Bn and Xn represent principal component and regression coefficient for measuring variable n and participant’s response on respectively measured n variable.

The purpose of PCA is to reduce responses into few uncorrelated responses that’s why the quantity of PCA is sometime less than or equal to the sum of actual variables. This conversion can be defined as that the first component of PCA has highest possible variance and as a result each following component also have highest possible variance but remember that these components are uncorrelated to each preceding component. It is guaranteed by means of PCA that data set is normally distributed. PCA is the best suitable method for holistic view of original variables of study. We used Kaiser criterion method which is widely applicable to make decision about which component should retain or simply retain only those component’s which show higher variances.

4.1 Demographic profile

Table 01: Demographic profile of respondent

Respondent demographic	Frequency	%
Gender (Valid=153)		
Male	57	37.3
Female	96	62.7
Age (Valid=153)		
18-24	142	92.8
25-30	8	5.2
ABOVE 44	1	.7

We distributed total 160 questionnaires among local consumers of Lahore, Pakistan, out of which we received 153 responses, it shows high rate of response which is 95.69%. Table 1 shows frequency of respondents with reference to age and gender. According to it, the frequency of male is 57(37.3%) and 96 (62.7%) are females. 142(92.8%) respondents are from the age group of 18-24, 8 (5.2%) are from the age range of 25-30 and 1 (0.7%) are above 44.

4.2 Descriptive statistics

We used questionnaire as tool for this research, containing 17 items. According to table 2, Response to these 17 items varies from one to five on five point Likert scale. Mean values of 17 items range from 3.05 to 3.93. And values of standard deviation vary from 0.761 to 1.021. In table 2, SA stands for Affective Satisfaction and questions from SA1 to SA4 depict the queries regarding variable of affective satisfaction. SC stands for Cognitive Satisfaction in table 2, consist of five questions. C stands for “compensation” and it consists of 3 items. LC depicts the word Behavioral Loyalty consisting of 2 questions while LA represents Attitudinal Loyalty which also contains 2 questions. Finally BO stands for Word of Mouth consisting of 6 questions with reference to its content and action.

Table 02: Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SA1	153	1	5	3.93	.893
SA2	153	1	5	3.86	.761
SA3	153	1	5	3.89	.936
SA4	152	1	5	3.91	.772
SC1	150	1	5	3.83	.910
SC2	150	1	5	3.73	.974
SC3	144	1	5	3.62	.893
LC1	121	1	5	3.33	.789
LC2	133	1	5	3.31	.947
LA1	150	1	5	3.25	.819
LA2	152	1	5	3.05	1.012
BO1	151	1	5	3.60	.932
BO2	151	1	5	3.65	1.021
BO3	152	1	5	3.52	.996
BO4	151	1	5	3.55	.971
BO5	151	1	5	3.47	.922
BO6	152	1	5	3.76	.876
Valid N (listwise)	105				

4.3 Reliability of measurement

Reliability is the overall consistency of a measure. A measure is said to have a high reliability if it produces similar results under consistent conditions. Cronbach’s alpha performs function of reliability of measurement.

Table 03: Reliability of Measurement

Construct	Valid N	Number of Items	Cronbach’s Alpha
Cognitive satisfaction, Affective Satisfaction			
Behavioral loyalty	153	17	83.00%
Attitudinal Loyalty			
Word of Mouth			

4.4 Correlation

Correlation is all about how a variable move in relation to another variable, Means that if a variable positively correlate then change in one variable also change other variable in same direction. If 2 variables are negatively correlated than changed in one variable also change other variable but in opposite direction. Table 4 show correlation results of affective satisfaction and cognitive satisfaction with attitudinal loyalty, behavioral loyalty and in word of mouth. According to table, affective satisfaction is positively correlate with all other variables (attitudinal loyalty, behavioral loyalty and word of mouth), because their values lies between 0 to 1 and p-value is less than zero, which are the basic

requirements for the correlation among the variables. Similarly, cognitive satisfaction is positively correlate with all other variables (attitudinal loyalty, behavioral loyalty and word of mouth).So we can say that null hypothesis is rejected that there is no relationship exist between affective satisfaction and cognitive satisfaction with dependent variable (attitudinal loyalty, behavioral loyalty and word of mouth).

Table 04: Correlation

		affective satisfaction	Cognitive Satisfaction	Behavioral Loyalty	Attitudinal Loyalty	Word of Mouth
affective satisfaction	Pearson Correlation	1	.565**	.259**	.440**	.573**
	Sig. (2-tailed)		.000	.005	.000	.000
	N	152	138	119	148	144
Cognitive Satisfaction	Pearson Correlation	.565**	1	.133	.498**	.502**
	Sig. (2-tailed)	.000		.173	.000	.000
	N	138	139	107	136	132
Behavioral Loyalty	Pearson Correlation	.259**	.133	1	.301**	.232*
	Sig. (2-tailed)	.005	.173		.001	.011
	N	119	107	119	117	118
Attitudinal Loyalty	Pearson Correlation	.440**	.498**	.301**	1	.510**
	Sig. (2-tailed)	.000	.000	.001		.000
	N	148	136	117	149	142
Word of Mouth	Pearson Correlation	.573**	.502**	.232*	.510**	1
	Sig. (2-tailed)	.000	.000	.011	.000	
	N	144	132	118	142	145

***. Correlation is significant at the 0.01 level (2-tailed).*

**. Correlation is significant at the 0.05 level (2-tailed).*

4.5 Regression analysis

In statistics, regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. Regressions analysis help in predicating future events, provide help in decision making, identifying errors and give new insights

Table 05: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.565 ^a	.319	.314	.82530287

a. Predictors: (Constant), affective satisfaction

Value of R Square shows that cognitive satisfaction contributes 31.9% to change in cognitive satisfaction.

Table 06: ANOVA

Model		Sum of Squares	Df.	Mean Square	F	Sig.
1	Regression	43.483	1	43.483	63.840	.000 ^a
	Residual	92.633	136	.681		
	Total	136.116	137			

a. Predictors: (Constant), affective satisfaction

b. Dependent Variable: Cognitive Satisfaction

In above Table of ANOVA table shows that $F = 63.840$ and is statistically significant. This indicates that the predictors combine together to predict cognitive satisfaction. Also model is considered to be good fit if significance value falls between 0% to 5%. Above Table shows the sig value of .000 which means that relationship between Independent and dependent variable is highly significant hence the model is good fit.

Table 07: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.042	.070		-.594	.553
	affective satisfaction	.607	.076	.565	7.990	.000

a. Dependent Variable: Cognitive Satisfaction

ANOVA table shows that value of F is 63.84 and significant at 0.000. table shows that there is a positive and significant relationship between affective and cognitive satisfaction.

Table 08: Regression analysis

Independent variable	Dependent variable		
	Attitudinal Loyalty	Behavioral Loyalty	Word of Mouth
Affective Satisfaction	0.250	0.086	0.370
Cognitive Satisfaction	.350	0.084	0.302

Regression analysis has been used to determine the effect of Affective and Cognitive Satisfaction on Attitudinal Loyalty, Behavioral Loyalty and Word of Mouth as shown in table. Results show a significant positive and significant relationship between affective satisfaction and attitudinal loyalty, as shown $\beta = 0.250$ and $P\text{-value} < 0.01$. Similarly affective satisfaction have a positive and significant effect on word of mouth ($\beta = 0.370$, $P < 0.001$). Cognitive satisfaction also have positive and significant effect on attitudinal loyalty ($\beta = 0.350$, $P < 0.001$). Cognitive satisfaction also has positive and significant effect on word of mouth ($\beta = 0.302$, $P < 0.001$). So we can say table 6 shows that there is a positive and insignificant relationship of affective and cognitive satisfaction on behavioral loyalty.

5. CONCLUSION

This study was conducted to inspect the influence of factors like Cognitive Satisfaction and affective Satisfaction upon the Behavioral and Attitudinal Loyalty of customers as well as on Word of Mouth. Quantitative method is used to conduct this research. A proper structured questionnaire was used in this study as a Research tool. Analytical results of study showed that there is a momentous influence of Cognitive and Affective Satisfaction on Attitudinal Loyalty and Word of Mouth.

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