

Relationship intention and relationship quality as predictors of clothing retail customers' loyalty

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Abstract

Retailers endeavour to establish and maintain strong relationships with customers in order to build customer loyalty. Unfortunately, such endeavours are not always successful as not all retail customers reciprocate retailers' relationship efforts. Customers' intentions to engage in relationships with retailers (i.e. relationship intentions) should thus be the starting point in building customer loyalty. Moreover, customers' perceptions of the strength of their relationship with a retailer (i.e. relationship quality) should also be considered when building customer loyalty. The purpose of this study is to determine whether clothing retail customers' relationship intentions and relationship quality, individually and in combination, predict their loyalty to clothing retailers. Data were collected from 511 respondents in South Africa's greater Tshwane metropolitan area. From a hierarchical multiple regression analysis it was found that clothing retail customers' relationship intentions and relationship quality are individually, and in combination, predictors of their loyalty to the retailer. Results furthermore indicate that relationship quality mediates the relationship between relationship intention and customer loyalty. The findings highlight the importance of first determining customers' relationship intentions, and then reinforcing positive perceptions of relationship quality when building customer loyalty.

Keywords: relationship marketing; relationship intention; relationship quality; customer loyalty; clothing retailers

Introduction

It is generally believed that in order to build customer loyalty, it is more valuable for businesses to invest in establishing and preserving long-lasting relationships with customers, rather than trying to attract short-term, isolated transactions (e Hasan, Lings, Neale & Mortimer 2014, 788; Rafiq, Fulford and Lu 2013, 495; Hunt, Arnett and Madhavaram 2006, 72; Morgan and Hunt 1994, 20). Researchers have accordingly focused on the different relationship marketing tactics that businesses can use to form, and ultimately preserve, customer relationships (Evanschitzky et al. 2012, 625; Bridson, Evans and Hickman 2008, 364).

However, building and preserving customer relationships in a retail context specifically has proved difficult (Leahy 2011, 651; O'Malley and Tynan 2000, 800), as the nature of retailing is not conducive to building customer relationships (O'Malley and Prothero 2004, 1293; O'Malley and Tynan 2000, 800). Despite this drawback, research has shown that although it is more difficult in this environment, retailers are able to build lasting relationships with their customers (Mark, Lemon, Vandenbosch, Bulla and Maruotti 2013, 231; De Cannière, De Pelsmacker and Geuens 2010, 87). Considering the difficulty of building relationships in a retail context, some marketing scholars (Raciti, Ward and Dagger 2012, 616; Danaher, Conroy and McColl-Kennedy, 2008, 43) have recommended that, if they are to successfully implement relationship marketing strategies in retail markets, it is critical for retailers to understand relationship development from the customer's perspective.

One way of assessing customers' willingness to enter into retailer relationships is to consider customers' relationship quality, as previous studies found a strong relationship between customers' relationship quality and their loyalty to the retailer (Tripathi and Dave 2013, 479; Qin, Zhao and Yi 2009, 391; Liu, Guo and Lee 2009, 71;

De Cannière *et al.* 2010, 92). In addition to considering customers' relationship quality, retailers should also study their relationship intentions as a potential predictor of customer loyalty for a number of reasons. First, customers' relationship intentions signify a conscious, stable tendency to engage in long-lasting relationships (Adjei and Clark 2010, 74; Odekerken-Schröder, De Wulf and Schumacher 2003, 177). Achieving the desired outcomes of relationship marketing, such as customer loyalty, is therefore challenging if customers are not inherently motivated to maintain their relationships with organisations (Adjei and Clark 2010, 75; Vázquez-Carrasco and Foxall 2006, 206). Second, a relationship with a retailer exists only if the customer perceives it to be so (Lin 2013, 205). Customers who do not acknowledge the existence of a relationship (i.e. those without relationship intentions) will remain indifferent or averse to retailers' relationship marketing strategies, resulting in an inadequate return on investment (Mende, Bolton and Bitner 2013, 125; Godfrey, Seiders and Voss 2011, 94). Lastly, by considering the theory of reasoned action (Ajzen and Fishbein 1980, 5; Fishbein and Ajzen 1975, 16), it could be argued that customers with relationship intentions are more likely to respond favourably to retailers' relationship tactics.

This overview leads to the postulation that, in addition to relationship quality, customers' relationship intentions will be indicative of their loyalty to retailers. Because there is no empirical evidence to validate this view, the purpose of this study is accordingly to determine whether clothing retail customers' relationship intentions and relationship quality, individually and in combination, predict their loyalty to clothing retailers. This study contributes to literature in a number of ways. First, as opposed to previous studies in business-to-business and business-to-consumer markets, this study establishes the applicability of relationship intention in a retail context. Second, the study establishes the predictability of clothing retail customers' relationship intentions

and relationship quality, individually and in combination, on their loyalty. This approach offers insights to retailers as such a combined competitive strategy could prove more effective than any of these approaches would do individually. The paper is structured as follows: first, an overview of the relevant literature is provided, followed by the formulation of the hypotheses of the study. The research methodology is then discussed, followed by a discussion of the results. The paper concludes with an overview of the study's limitations and directions for future research.

Overview of the South African clothing retail industry

The South African clothing retail industry is dominated by a number of major retail groups, including Edcon, Mr Price, Truworths, Foschini, Woolworths Holdings, and Pepkor Holdings (Euromonitor, 2016a, 49; Marketline, 2015). A brief discussion of the major retail groups, its different store formats, and competitive positioning is warranted.

The Edcon Group is the largest clothing retailer in South Africa, and offers a number of different store formats, including department stores that specifically target middle-to-upper income consumers (namely Edgars, Edgars Active and Edgars Shoe Gallery), and discount retailer outlets that offer value merchandise for lower-to-middle-income consumers (namely Jet Stores and Legit) (Euromonitor, 2016a, 13, Edcon, 2017). Edgars operates as full-line department stores that carry an extensive assortment of clothing brands (Euromonitor, 2016a, 13). Furthermore, Edgars has secured exclusive rights to a number of international brands in South Africa, including Topshop, Tom Tailor, Mac, Lipsy, Bobbi Brown, Lucky Brand, Dune, TM Lewin, Salsa, Jigsaw, Calvin Klein, Khiels, Vince Camuto, River Island, Doc Martens, Jo Malone and Gosh (Edcon, 2017; Euromonitor, 2016a, 13). Edgars Active and Edgars Shoe Gallery are, specialist retailer outlets that focus on providing a deep assortment of sportswear and

shoes respectively (Edcon, 2017; Euromonitor, 2016a, 11; Marketline, 2015, 26). In contrast, Jet Stores and Legit are discount retail formats offering a broad variety of lower priced clothing merchandise for different market segments (Euromonitor, 2016a, 11). Specifically, Jet Stores focusses on providing commercial fashion at highly competitive prices for men, women and children, whereas Legit specifically targets young women that regard themselves as fashionistas (Jet Stores, 2017; Legit, 2017).

Mr Price Group focuses on delivering a wide variety of fashionable, high-quality apparel and footwear at low prices, and offers three different retail outlets, namely Mr Price Apparel, Mr Price Sport and Milady's (Euromonitor, 2016a, 19; Marketline, 2016a, 9). Mr Price Apparel offers clothing and accessories to consumers between the ages of 16 and 24, thus targeting those who want to be up-to-date with the latest international fashion trends at affordable prices (Mr Price Group Limited, 2017a). Mr Price Apparel has differentiated itself from other clothing retailers through the successful development of its own private retail brands, including River Trader, Oakridge, Red, Red X and Mr Price (Euromonitor, 2016a, 19). Mr Price Sport focuses on offering sportswear and accessories to active children, individuals and athletes who are value-minded and seek quality and comfort (Euromonitor, 2016a, 19; Mr Price Group Limited, 2017b). Finally, Milady's provides womenswear to women aged 40 and older, who seek stylish and comfortable clothing and accessories (Euromonitor, 2016a, 19; Mr Price Group Limited, 2017c).

The Truworths Group focuses on developing stores as brands, and brands as stores, and competes by offering a wide collection of exclusive brands aimed at middle and high income consumers (Euromonitor, 2016b, 23, 25; Truworths, 2017). These brands include Daniel Hechter (a France-based designer apparel brand), Inwear (a range of casual, formal and glamour clothing for women), Uzzi (Italian-inspired, stylish

clothing for men), and LTD (casual wear for men, women, teenagers and children) (Truworths, 2017; Marketline, 2016b). Moreover, the Truworths Group has acquired exclusive rights to a number of clothing brands, including Earthaddict, and childrenswear brands Earthchild and Naartjie (Euromonitor, 2016, 23). The Truworths Group also targets younger consumers through Identity (stores selling casual wear at discounted prices) and Young Designers Emporium (stores selling trendy, original clothing to individualists) (Truworths, 2017; Marketline, 2016b).

Similar to the Truworths Group, the Foschini Group also targets a variety of different market segments with a diverse range of retail formats and brands. More specifically, they offer womenswear (through Foschini and Donna Claire stores), menswear (through Markham stores), value-conscious families that want reasonable quality merchandise at affordable prices (through Exact stores), younger women who love fashion but shop on a budget (through Fashion Express stores), sportswear (through Total Sports and Sportscene stores) and consumers who love the outdoors (through Due South stores) (Foschini, 2017, Euromonitor, 2016b, 29; Marketline, 2015b, 4).

The other two major retail groups include Woolworths Holdings and Pepkor Holdings. Woolworths successfully targets higher-income groups in South Africa with its own high-quality apparel retail brands, namely such as RE: Studio.W, JT One and Distraction (Woolworths, 2017; Marketline, 2016c, 4). At the other end of the spectrum is Pepkor Holdings which targets the mass middle to mass lower income consumer groups through Pep Stores (Pep Stores, 2017).

From the preceding discussion, it can be concluded that most clothing retailers in South Africa compete by offering different brands across various store formats, each with its own distinctive positioning and pricing strategies (Euromonitor, 2016a, 11;

Marketline, 2015a). Such diversified strategies enable clothing retailers to target more customer segments, thus mitigating risks faced in a challenging environment (Euromonitor, 2016a, 49; PWC, 2016, 73). Challenges in the retail environment are related to subdued economic conditions and fierce competitive rivalry, both of which affect clothing retailers' profitability (Euromonitor, 2016a, 1; PWC, 2016, 73). Concerning subdued economic conditions, high levels of unemployment, volatile currency exchange rates, higher food and utility prices, and increased inflation have curbed consumer spending on clothing (Euromonitor, 2016a, 1; PWC, 2016, 73). Competition rivalry has also intensified as more international clothing retailers (such as Forever21, Zara, and H&M) enter the South African market in search of growth opportunities (Euromonitor, 2016a, 2; Euromonitor, 2016b, 23).

The above-mentioned challenges have necessitated South African clothing retailers to not only diversify their offerings across different retail formats and brands, but also increase profitability by improving customer loyalty (Euromonitor, 2016a, 2; PWC, 2016, 73). South African clothing retailers are consequently implementing customer-centric strategies, such as loyalty programmes, in a bid to strengthen their relationships with customers (Euromonitor, 2016a, 4; Marketline, 2014). While loyalty programmes enable clothing retailers to deliver a more personal shopping experience via the harvesting of customer data, some customers view these as mere promotional tools and switch between clothing retailers to take advantage of the best promotional deal on offer (Bridson et al., 2008, 364; Leenheer & Bijmolt, 2008, 429; Mauri, 2003, 13). Customers' membership to loyalty programmes does therefore not necessarily signal their intention to engage in a relationship with clothing retailers. This paper consequently argues that clothing customers' are more likely to reciprocate clothing retailers' relationship building efforts if they have relationship intentions (that is, they

want a relationship with the clothing retailer). Thus, determining clothing retail customers' relationship intentions is the starting point in the alignment of resources to target the right customers with relationship marketing tactics.

Literature review

Customer relationships in retail markets

Relationship marketing represents a paradigm shift that focuses on customer retention by establishing, developing and maintaining strong customer relationships (Grönroos, 2004, 99; Sin et al. 2005, 185; Morgan and Hunt 1994). Despite criticism discouraging following a relationship marketing approach in mass consumer markets (Noble and Phillips 2004, 289; O'Malley and Tynan 2000), this paradigm shift is increasingly evident in business-to-consumer (B2C) markets like retail, with retailers aiming to capitalise on the numerous advantages associated with building long-term customer relationships (Jones et al. 2015, 188; Bojei et al. 2013, 171; Wong and Sohal 2006, 244). The advantages of a relational approach include decreased price sensitivity, lower acquisition costs, and maximised lifetime value from retained customers, which translates into greater profitability (Bojei et al. 2013, 171; Jena, Guin and Dash 2011, 22; Storbacka, Strandvik and Grönroos 1994, 22; Reichheld 1993, 63). Further, relationship marketing presents retailers with a sustainable competitive advantage, as the intangible bonds that form during relational exchanges are difficult for competitors to emulate (Kaufmann, Loureiro, Basile and Vrontis 2012, 406; De Wulf and Odekerken-Schröder 2003, 106).

Retailers' intentions to establish and maintain customer relationships are usually manifested in a number of tactics employed in implementing their relationship marketing strategies, including offering customers reward programs, preferential

treatment, tangible rewards and personal communication (Jones et al. 2015, 188; Huang, 2015, 1318; Palmatier, Dant, Grewal and Evans 2006, 136; Palmatier et al. 2007, 210; De Wulf, Odekerken-Schröder and Van Kenhove 2003, 248). Despite the introduction of these tactics, following a relationship marketing approach in retail markets may be unsuccessful, as retailers often fail to acknowledge that relationship marketing hinges on reciprocity, implying that the relationship should be mutually beneficial to both retailers and their customers. If customers do not perceive relational benefits (such as confidence, social, or special treatment benefits), it is unlikely that they will reciprocate with continued patronage and loyalty (Martin, Ponder and Lueg, 2009: 590). Retailers' investments in relationship marketing strategies are thus futile if customers are indifferent or averse to such relationship-building efforts (Mende et al., 2013: 125; Godfrey et al., 2011: 94). Focussing on customers showing intentions to reciprocate relationship-building efforts (i.e. customers with relationship intentions) thus makes sense. It has been suggested that these customers attach more value to organisational relationships, and are accordingly more likely to participate actively in retailers' relationship marketing efforts (Kaufmann et al., 2012: 406; Kumar, Bohling and Ladda, 2003: 667).

Relationship intention

Relationship intention refers to customers' conscious, stable tendency to engage in relational exchanges with organisations (Kumar et al. 2003, 667; De Wulf, Odekerken-Schröder and Iacobucci 2001, 38). It is important to establish customers' relationship intentions, as research has shown that customers who display such intentions are more likely to respond to organisations' relationship marketing tactics (Raciti et al. 2013, 616), and are less likely to switch to competitors or to make use of short-term

opportunities (such as price promotions) (Kumar et al. 2003, 669). This behaviour is typical of customers who have relationship intentions and who value relationships with organisations because they feel emotionally attached to the organisation with which they have the relationship (Adjei and Clark 2010, 75; Kumar et al. 2003, 669).

Determining customers' relationship intentions therefore represents a necessary starting point for understanding successful relational exchange in B2C markets like retail.

Kumar et al. (2003, 669) propose five dimensions in measuring customers' relationship intentions: involvement, fear of relationship loss, expectations, feedback, expectations and forgiveness.

Customers with relationship intentions attach importance to their organisational relationships, subsequently demonstrating *involvement* by voluntarily participating in activities associated with that organisation (Baker, Cronin and Hopkins 2009, 116; Kinard and Capella 2006, 365; Kumar et al. 2003, 670). Moreover, customers with relationship intentions have emotional attachments to organisations, and subsequently experience strong relational bonds with them (Kumar et al. 2003, 670). These relational bonds are further strengthened by the various relational benefits customers receive as a result of organisational relationships (Vázquez-Casielles, Suárez-Álvarez and Belén Del Río-Lanza 2009, 2293; Gwinner, Gremler and Bitner 1998, 101). Customers who demonstrate *fear of losing their organisational relationship* and the benefits derived from it thus reveal relationship intentions (Kumar et al. 2003, 670).

The establishment of organisational relationships requires customers' investment of time and effort (Liang and Wang 2006, 120-121; De Wulf et al. 2001, 34). Customers with relationship intentions consequently hold higher *expectations* of an organisation and its products and services as a result of the time and effort they have invested (Kumar et al. 2003, 670). When their expectations are unmet, customers with

relationship intentions are more likely to provide *feedback* voluntarily to help organisations improve their service delivery (Liu and Mattila 2015, 213; Kumar et al. 2003, 670). Moreover, when customers' expectations are unmet, they can either terminate their organisational relationship or choose to cope with their unmet expectations by forgiving the organisation (Tsarenko and Tojib, 2011, 381; Beverland, Chung and Kates 2009, 438). Kim, Ok and Canter (2012, 59) and Kumar et al. (2003, 670) argue that, because customers with relationship intentions value their organisational relationship and expect it to continue, they opt to *forgive* an organisation to restore the relationship rather than ending it.

Relationship quality

Relationship quality can be viewed as customers' perceptions of their relationships with a particular retailer in terms of how the relationship fulfils their needs and desires (De Cannière et al. 2010, 92; De Wulf et al. 2001, 33). Relationship quality thus signifies the strength of the relationship with a particular retailer from the *customer's* perspective (Agarwal, Singhal and Goel 2014, 732; Qin et al. 2009, 391). A customer's decision to terminate or continue relational exchanges with a specific retailer is thus dependent on the relationship quality with the retailer (Tripathi and Dave 2013; Qin et al. 2009, 391). It is accordingly not surprising that research has established that relationship quality is strongly linked to customer loyalty, retention and profitability (Liu et al. 2009, 71; De Cannière et al. 2010, 92). Within a retail context specifically, relationship quality comprises customers' satisfaction, trust, and commitment (Tripathi and Dave 2013, 479; De Cannière et al. 2010, 92; Qin et al. 2009).

Satisfaction

The expectation-disconfirmation paradigm holds that satisfaction results from a

cognitive evaluation process, during which customers compare their actual retail encounters with their expectation thereof (Esmaeilpour and Alizadeh 2014, 228; Arnold, Reynolds, Ponder and Lueg 2005; Churchill and Surprenant 1982, 491). Satisfaction accordingly occurs when customers' perceived experience during retail encounters has met or surpassed their expectations (Srivastava and Sharma 2013, 274; Bloemer and Odekerken-Schröder 2002, 69-70; Fournier and Mick 1999, 5). Customer satisfaction can be determined for a specific retail encounter, or a number of encounters (Esbjerg et al. 2012, 445; Vesel and Zabkar 2010, 397). The latter proves more useful in reflecting customers' holistic valuation of their satisfaction over time (Loureiro, Miranda and Breazeale 2014, 105), and is therefore used in this study.

Research has established that customers' satisfaction with retailers is a key determinant when they are deciding which relationships are worth pursuing (Loureiro et al. 2014; Raciti et al. 2013, 616). Furthermore, customers are likely to remain in a relationship with a retailer who is able to fulfil their needs and expectations (i.e. when they are satisfied) (Aurier and N'Goala 2010, 309; Ndubisi, Malhotra, Chan and Wah 2009, 8). Satisfaction is therefore a prerequisite for long-term relational exchange and is subsequently an important dimension of relationship quality (Kim et al. 2012, 59; Qin et al. 2009).

Trust

Trust develops when individuals rely on others to keep their word (Rotter 1967, 651). In exchange relationships (such as those between retailers and their customers), trust exists when exchange partners have confidence in each other's ability to deliver on what was promised, and continuously satisfy each other's needs (Morgan and Hunt 1994, 23; Moorman, Deshpande and Zaltman 1993, 82). Trusting relationships are characterised

by benevolence, whereby exchange partners abstain from short-term opportunistic behaviour that would harm the relationship (Sirdeshmukh, Singh and Sabol 2002, 17; Moorman et al. 1993). Taking these aspects into consideration, trust in a retail context exists when customers have confidence in a retailer's ability to fulfil its promises and continuously meet their needs and expectations (Guenzi, Johnson and Castaldo 2009, 292; De Wulf and Odekerken-Schröder 2003, 97).

Trust is considered a fundamental factor that distinguishes true customer relationships from mere transactions (Morgan and Hunt 1994, 23; Garbarino and Johnson, 1999, 70), because customers who trust organisations are willing to accept greater levels of vulnerability (Ganesan and Hess 1997, 439). In turn, customers' vulnerability increases their willingness to openly share information, which is conducive to the maintenance of strong customer relationships (Esmailpour and Alizadeh 2014, 228). Owing to its importance in contributing to the long-term success of customer relationships, trust forms an integral component of relationship quality (Esmailpour and Alizadeh 2014, 228; Lin 2013, 208; Qin et al. 2009:397).

Commitment

Commitment, from a customer's perspective, entails the desire to maintain a valued long-term relationship with an organisation, accompanied by efforts to preserve the relationship (Morgan and Hunt 1994; Moorman *et al.* 1993, 382). These efforts include the willingness to make sacrifices to maintain the relationship. This means ignoring lucrative short-term opportunities, such as price discounts (De Wulf and Odekerken-Schröder 2003, 98; Bloemer and Odekerken-Schröder 2002, 70). Retail customers therefore demonstrate commitment when they choose to remain with a particular retailer despite the availability of competitive offerings (Bettencourt 1997). Commitment

consequently amounts to the persistence that motivates customers to maintain their retail relationship, even in the absence of temporary satisfaction (Wu, Zhou and Wu 2012, 1762). Moreover, commitment represents a 'pledge of continuity', which denotes the highest stage of relational bonding that organisations can have with customers (Lee, Huang and Hsu 2007; Dwyer Schurr and Oh 1987, 11).

With the essence of commitment seen as stability, consistency, and sacrifice (Gundlach and Murphy 1993), it is not surprising that this quality is considered essential to the success of long-term customer relationships (Dwyer et al. 1987, 11), and is therefore included as a dimension of retail customers' relationship quality (Qin et al. 2009; Prashad and Aryasri 2008, 35).

While the authors acknowledge the multidimensional nature of relationship commitment, including calculative, affective and normative dimensions (Bansal, Irving and Taylor, 2004, 236; Gustafsson, Johnson and Roos, 2005, 211; Wu, Zhao and Wu, 2012, 1762), this study considers relationship commitment as a unidimensional construct for a number of reasons. First, previous studies in the field of retailing delimits relationship commitment as customers' enduring desire to continue their relationship with a retailer, accompanied by a willingness to make efforts to maintain it (Bloemer and Odekerken-Schröder, 2002, 70; De Wulf et al., 2001, 37). In line with these studies, this study adapts the measurement scale proposed by Morgan and Hunt (1994) to measure relationship commitment as a unidimensional construct which is reflective of two components, namely a 'desire for continuity' and a 'willingness to invest'. Second, in line with previous studies in the field of retailing, this study regards relationship commitment as a dimension of customers' relationship quality with a retailer (De Cannière et al. 2010, 88; Tripathi and Dave, 2013, 485). Further, a closer inspection of these studies reveal that relationship commitment is operationalised as a

single construct, with emphases placed on a ‘desire for continuity’ and a ‘willingness to invest’. Moreover, these studies also measure relationship commitment by adapting the scale items proposed by Morgan and Hunt (1994).

Customer loyalty

Dick and Basu (1994, 99) define customer loyalty as “the strength of the relationship between an individual’s relative attitude and repeat patronage”. Oliver (1999, 33) expands on this view by defining customer loyalty as a deeply-held commitment to repurchasing or re-patronising a preferred product or service in the future, without being coerced by situational or marketing influences. From the retailer’s perspective, loyalty can be viewed as customers’ favourable attitude to a particular retailer, which causes them to prefer and continuously re-purchase from that retailer over a prolonged period of time (Evanschitzky et al. 2012, 626; Bloemer and Odekerken-Schröder 2002: 71). Loyal customers’ preference for a retailer therefore results from their favourable attitude to a particular retailer, and not from other factors like inertia, convenience or habit (Bellini, Cardinali and Ziliani 2011, 461; Vesel and Zabkar 2010, 1342).

From the above it becomes clear that loyalty comprises behavioural and attitudinal components (Ha and Park 2013, 676; Vesel and Zabkar 2010, 1342; Too, Souchon and Thrikell 2001, 292). The behavioural component captures aspects that affect customers’ conduct, including their preference for a particular retailer among competitors, buying from the retailer on a regular basis, the intention to continue patronising the retailer in future, and the willingness to recommend the retailer to others (Evanschitzky et al. 2012, 629; Guenzi and Pelloni 2004, 371; Too et al. 2001, 318). In contrast, the attitudinal component reflects customers’ emotional and psychological attachment to a particular retailer (Evanschitzky et al. 2012, 629; Vesel and Zabkar

2010, 1342). This study makes use of a composite measure for customer loyalty to reflect both behavioural and attitudinal components, thus conceptualising the construct more completely (Pan *et al.* 2012, 150; Too *et al.* 2001, 318; Dick and Basu, 1994, 102).

Retailers aim to cultivate customer loyalty because of its benefits. Loyal customers are more easily retained, enabling retailers to maximise their lifetime value (Qi, Zhou, Chen and Qu 2012, 281; Hallowell 1996; Reichheld 1993, 64). Liu-Thompkins and Tam (2013, 21) and Evanschitzky *et al.* (2012, 629) add that loyal customers tend to patronise a retailer more frequently and over prolonged time periods. Moreover, they tend to reward the retailer to whom they are loyal with an increased share of purchases (Babin, Boles and Griffin 2015, 267; Bellini *et al.* 2011, 462). Loyal customers' lifetime value is further maximised because they are less price sensitive and are more likely to buy additional products and services (Evanschitzky *et al.* 2012, 629). Consequently, loyal customers allow retailers a consistent revenue base (Li *et al.* 2012, 1). Customer loyalty also results in lower acquisition costs, as these customers are less likely to switch competitors, and are more likely to recommend the retailer to others (Watson *et al.* 2015, 790). It is consequently clear that customer loyalty offers retailers numerous financial benefits, especially higher profitability. Subsequently, customer loyalty forms an integral part of retailers' strategic objectives (Evanschitzky *et al.* 2012, 625; Bellini *et al.* 2011, 461).

Hypotheses

The theory of reasoned action posits that someone's intention to perform a certain behaviour is an immediate determinant of that action (Ajzen and Fishbein 1980, 5). Building on the premise that people's intentions predict their actual behaviour (Fishbein 1975, 16), we argue that customers with relationship intentions are more

likely to respond to, and reciprocate, organisations' relationship marketing tactics, which in turn facilitates the creation of customer loyalty (Mende et al. 2013, 129; Raciti et al. 2013, 616). Previous research supports this view by establishing that customers with relationship intentions are inherently motivated to enter into and maintain long-term organisational relationships (Pelser and Mostert 2015; Adjei and Clark 2010, 75; De Wulf and Odekerken-Schroder 2003). This is because customers with relationship intentions value their relationships more as a result of their emotional bonds with organisations (Kumar et al. 2003, 669). In turn, customers who are emotionally bonded with organisations are more likely to reciprocate organisations' relationship marketing tactics by displaying loyalty (such as repurchasing from these organisations and making recommendations to others) (Vlachos 2012, 1563; Vazquez-Carrasco and Foxall 2006, 209). It can accordingly be hypothesised that:

H1: Clothing retail customers' relationship intentions predict their loyalty to clothing retailers.

According to relationship marketing theory (Hunt et al. 2006, 72; Morgan and Hunt 1994), organisations should endeavour to establish and maintain strong relationships with customers rather than focusing on short-term, isolated transactions (Rafiq et al. 2013, 495). Establishing and maintaining strong customer relationships enables organisations to build customer loyalty, which leads to maximised lifetime value and increased profitability (Bojei et al. 2013, 171; Reichheld 1993, 63). Since relationship quality considers customers' assessment of the overall strength of their relationship with an organisation (Qin et al. 2009, 393), it is not surprising that numerous studies established a relationship between relationship quality and customer loyalty (Esmaeilpour et al. 2014; Jin, Line and Goh 2013; De Cannière et al. 2010; Liu et al. 2009; Rajaobelina and Bergeron 2009). It is therefore hypothesised that:

H2: Clothing retail customers' relationship quality predicts their loyalty to clothing retailers.

Because of the belief that customers with relationship intentions maintain long-term organisational relationships (Pelser and Mostert 2015; Adjei and Clark 2010, 75; De Wulf and Odekerken-Schröder, 2003) and that there is a positive relationship between customers' relationship quality and their loyalty to a retailer (Esmailpour et al. 2014; De Cannière et al. 2010), it stands to reason that the combination of relationship intention and relationship quality should influence customer loyalty. It is thus hypothesised that:

H3: Clothing retail customers' relationship intentions and relationship quality together predict their loyalty to clothing retailers.

Methodology

Target population and sampling procedure

The target population for the study comprised clothing retail customers who resided in South Africa's greater Tshwane metropolitan area. With the absence of a sample frame, respondents were selected using a non-probability convenience sampling method similar to other South African studies (Urban and Teise 2015; Kruger and Mostert 2015; Nel and Halaszovich, 2015).

Questionnaire and data collection

An interviewer-administered survey (Burns and Bush 2015, 176) using a structured questionnaire was used to collect the data (Zikmund and Babin 2013, 153). Before completing the questionnaire, respondents had to confirm via two screening questions that they had bought clothing items from a clothing retailer during the past three

months, and that they had been the decision-maker when choosing a clothing retailer (Buckinix and Van den Poel 2005, 255; De Wulf and Odekerken-Schröder 2003, 101).

Section A of the questionnaire established respondents' clothing retail patronage habits. In this section, respondents were asked to indicate, by means of a self-reported measure, the clothing retailer from whom they purchased most often. All the subsequent questions had to be completed in relation to the retailer indicated by respondents.

Section B focused on measuring respondents' relationship intentions using 15 items adapted from Kruger and Mostert (2012, 45). The third section determined respondents' satisfaction with, trust in and commitment to the clothing retailer where they shopped most often. Satisfaction was measured with three items adapted from Bettencourt (1997), whereas trust and commitment were measured with three items each adapted from Morgan and Hunt (1994). Section D established respondents' loyalty to the clothing retailer using eight items adapted from Too et al. (2001, 318). A five-point, unlabelled Likert scale (1 = strongly disagree; 5 = strongly agree), was used to measure responses. The last section obtained respondents' demographic details. The questionnaire was pretested among 60 respondents from the study population, resulting in minor language changes. In total 511 respondents participated in the study.

Data analysis

Data were captured, cleaned and analysed, using the Statistical Package for Social Sciences (SPSS) (Version 23) and Analysis of Moment Structures (AMOS) (Version 22). Exploratory factor analyses (EFA) were performed to reduce the dimensionality of the data and to evaluate the construct validity of the measurement scales used in the study (Hair, Black, Babin and Anderson 2014, 92; Field 2013, 628). As previous relationship intention studies had been performed in service-dominated environments

only, including under cellular (Kruger and Mostert 2015; Kruger and Mostert 2014), banking (Spies and Mostert 2015) and insurance (Delpont, Mostert, Steyn and de Klerk 2010) customers, it was necessary to perform an EFA to establish the validity of the relationship intention scale in a retail environment (Hair et al. 2014: 94; Field 2013, 647).

Using AMOS, relationship intention was estimated as a second-order factor comprising five first-order factors (involvement, expectations, forgiveness, feedback, fear of relationship loss), whereas relationship quality was estimated as a second-order factor comprising three first-order factors (satisfaction, trust and commitment) (Hong and Thong 2013, 287; Gaskin 2012; Lages, Lages, and Lages 2005, 1045).

For hypotheses testing, a hierarchical multiple regression was conducted to determine the extent to which relationship intention predicts customer loyalty. Hierarchical multiple regression furthermore enabled the researchers to determine whether the addition of a second predictor, namely relationship quality, would result in a significant improvement of the model's ability to predict customer loyalty. Finally, the researchers performed a mediation analysis to determine whether respondents' relationship quality mediates the relationship between relationship intention and loyalty to clothing retailers.

Results

Respondent patronage habits and demographics

More females (61.8%) than males (38.2%) participated in the study, and most respondents were white (51.3%) or black African (32.0%). The majority of respondents shopped most often at national retailer chains, namely Mr Price (27.2%), followed by Edgars (22.7%) and Woolworths (15.1%). Further, the majority were either single

(65.8%) or married/living with a partner (30.5%), while most had completed their secondary school education (56.4%), a degree (a three or four year qualification) (18.4%), or a diploma (a one or two year qualification) (15.4%).

Validity and reliability assessment

Exploratory factor analyses (EFA) using maximum likelihood extraction with varimax rotation was used to evaluate construct validity (Hair *et al.* 2014, 94; Field 2013, 642-644). The constructs subjected to EFA included involvement, expectations, forgiveness, feedback, fear of relationship loss (dimensions of relationship intentions), satisfaction, trust and commitment (dimensions of relationship quality), and customer loyalty. To assess the suitability of the data for EFA, the researchers examined whether the Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy (MSA) were greater than 0.5, and if Bartlett's tests of sphericity were significant ($p < 0.0001$) (Field 2013, 684-686; Pallant 2013, 190). The KMO and MSA yielded acceptable values (>0.5 , ranging from 0.785 and 0.898) and Bartlett's test of sphericity was significant ($p < 0.0001$) for all the constructs. Based on these findings, the data were considered suitable for factor analysis (Field 2013, 684-686; Pallant 2013, 199). Extracted factors with eigenvalues greater than 1 were retained for further analysis (Pallant 2013, 191).

Based on the eigenvalue (>1) criterion, five factors, which together explained 75.4% of the total variance in the data, were extracted for relationship intention. After inspecting the items that loaded onto each factor, the five factors were labelled as *Involvement*, *Feedback*, *Expectations*, *Fear of Relationship Loss*, and *Forgiveness*, thus corresponding to the five factors initially proposed by Kumar *et al.* (2003, 670).

Because no item cross-loaded onto another factor, and all the factor loadings were ≥ 0.5 , all the 15 items measuring relationship intention were retained.

Based on the eigenvalue (>1) criterion, three factors, which together explained 79.8 % of the total variance in the data, were extracted for relationship quality. Following an inspection of the items that loaded onto each factor, the factors were labelled as *Satisfaction*, *Trust* and *Commitment*. Because all the factor loadings were ≥ 0.5 , and no items cross-loaded onto other factors, all the items measuring relationship quality were retained. Lastly, customer loyalty extracted one factor based on the eigenvalue (>1) criterion, which explained 57.5% of the variance in the data. All the items measuring customer loyalty were ≥ 0.5 , and were consequently retained.

The EFAs provided evidence for convergent validity, as all the items inter-correlated relatively high onto the same factor, and had statistically significant factor loadings above 0.5 (Hair et al. 2014, 115; Field 2013, 681; Spector 1992, 6). Evidence for discriminant validity was also provided, as all the items inter-correlated relatively lower with other factors, and did not cross-load onto other factors (Cole, Cho and Martin 2001, 94; Spector 1992, 6). In addition to assessing construct validity, the Cronbach's Alpha coefficient values were calculated to evaluate the internal consistency (reliability) of the measurement scales used in the study. The Cronbach's Alpha coefficient values for all the measurement scales surpassed a value of 0.7, thus signifying that the measurement scales used in this study were reliable (Hair et al. 2014, 166). In conclusion, the results established the existence of construct validity and reliability.

Relationship intention and relationship quality as second order factors

In relationship marketing research, constructs being investigated may be complex and therefore requires operationalisation at higher levels of abstraction, that is, estimation as second-order constructs (Jiang, Shiu, Henneberg and Naude, 2016).

Strong theoretical evidence exists that relationship quality can be regarded as a second order factor comprising satisfaction, trust, and commitment (Jiang, Shiu, Henneberg and Naude, 2016; Tripathi and Dave 2013, 479; De Cannière et al. 2010, 92; Qin et al. 2009). Similarly, a recent publication by Kruger, Mostert and de Beer (2015:608, 619) provides empirical support that relationship intention is a second order factor comprising involvement, expectations, forgiveness, feedback and fear of relationship loss. Testing of second-order factor models makes sense statistically as it reduces the number of structural paths being estimated, thereby resulting in a more parsimonious solution (Hair, Tomas, Hult, Ringle and Sarstedt, 2016:281). Additionally, testing second-order factors proves useful particularly when first-order factors are highly correlated with one another (Hair et al., 2016:281). Based on the empirical support from previous studies as well as the statistical advantages highlighted by Hair et al. (2016:281) it was decided to estimate both relationship quality and relationship intention as second order factor models.

Second-order factor models were estimated in AMOS for relationship intention and relationship quality respectively in accordance with the procedure proposed by Gaskin (2012). For relationship intention, the first-order factors included *Involvement*, *Feedback*, *Expectations*, *Fear of relationship loss*, and *Forgiveness*. Each of the first-order factors loaded statistically significantly onto the second-order factor (relationships intention) at $p < 0.001$. The model also displayed the following fit indices: $Cmin/df = 2.673$, $CFI = 0.961$, $IFI = 0.961$, $TLI = 0.952$, and $RMSEA = 0.057$. Likewise, the first order factors for relationship quality (i.e. *Satisfaction*, *Trust*, and *Commitment*) loaded statistically significantly onto the second-order factor and displayed acceptable fit indices as follows: $Cmin/df = 3.197$, $CFI = 0.982$, $IFI = 0.982$, $TLI = 0.972$, and $RMSEA = 0.066$. It can thus be concluded that both second-order models met the

suggested minimum cut-off values proposed for the various indices (Hair et al. 2014, 584; Iacobucci, 2010, 90).

Hypotheses testing

A hierarchical multiple regression was conducted to test the hypotheses. Initially, the Scatterplot and Mahalanobis distances revealed the existence of one outlier in the dataset (Tabachnick and Fidell, 2014, 10). It was subsequently decided to remove the case from the dataset and rerun the hierarchical multiple regression analysis (Pallant 2013, 166; Allen and Bennett 2010). Once the outlier was excluded from the analysis, it could be established that the assumptions for hierarchical multiple regression (Tabachnick and Fidell 2014, 159-160, 666; Pallant 2013, 156-157, 165; Cooper and Schindler 2011, 533) were met (see Annexure A).

The Pearson’s product moment correlations revealed that all the constructs significantly and positively correlated with one another (relationship quality and customer loyalty, $r = 0.719$; relationship intention and relationship quality, $r = 0.523$; relationship intention and customer loyalty, $r = 0.527$). Based on the correlation analyses, and the fact that the underlying assumptions had been met, a hierarchical multiple regression was conducted. Table 1 provides a summary of the two models tested, including the coefficient of determination (R-square values) of both models.

Table 1. Model summary^a.

Model	R	R²	Adjusted R²	Standard error of the estimate
1	0.527 ^b	0.278	0.276	0.614
2	0.741 ^c	0.548	0.547	0.486

- a. Dependent variable: customer loyalty
- b. Predictor: (constant), relationship intention
- c. Predictors: (constant), relationship intention, relationship quality

From Table 1 it can be determined that relationship intention as the only predictor of customer loyalty results in a coefficient of determination of 0.278, signifying that relationship intention explains 27.8% of the variance in customer loyalty. With the inclusion of relationship quality as a second predictor in the regression model, the coefficient of determination improves to 0.548, suggesting that relationship intention and relationship quality together explain 54.8% of the variance in customer loyalty. Thus, the addition of relationship quality accounts for an additional 27.0% of the variance in customer loyalty. Table 2 presents the ANOVA test, indicating that both models are statistically significant at $p < 0.05$.

Table 2. ANOVA^a.

Model		Sum of squares	df	Mean square	F-value	p-value
1	Regression	73.717	1	73.717	195.519	0.000* ^b
	Residual	191.533	508	0.377		
	Total	265.250	509			
2	Regression	145.474	2	72.727	307.891	0.000* ^c
	Residual	119.775	507	0.236		
	Total	265.250	509			

* p-value < 0.05 is statistically significant

a. Dependent variable: Customer loyalty

b. Predictor: (constant), relationship intention

c. Predictors: (constant), relationship intention, relationship quality

Table 3 shows the coefficient table for both models together with the standardised beta coefficient values.

Table 3. Coefficients^a.

Model		Standardised coefficients Beta-value	t-value	p-value
1	Constant		9.488	0.000*
	Relationship intention	0.527	13.983	0.000*
2	Constant		5.579	0.000*
	Relationship intention	0.208	5.936	0.000*
	Relationship quality	0.610	17.428	0.000*

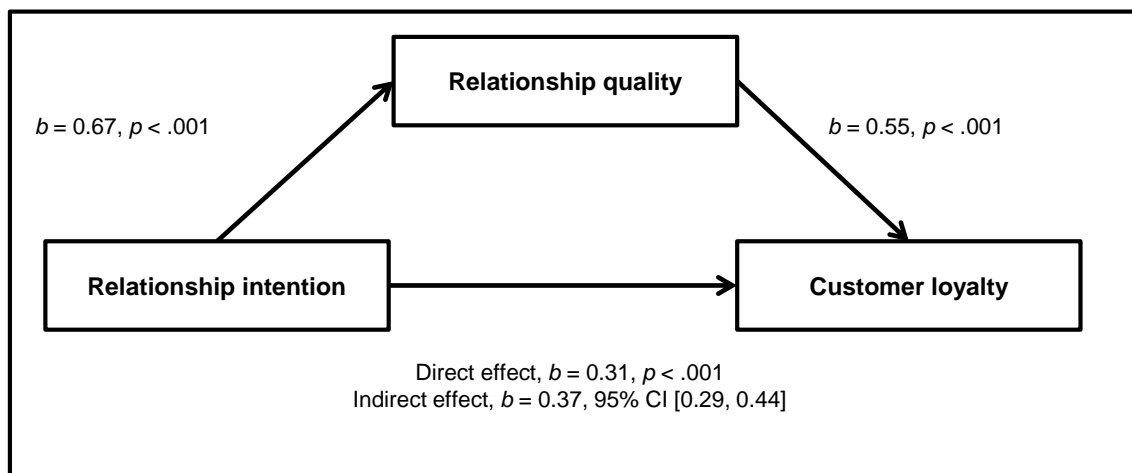
* p-value < 0.05 is statistically significant

a. Dependent variable: Customer loyalty

Referring to Table 3, it can be determined from the first model that relationship intention is a significant predictor of customer loyalty, supporting Hypothesis 1. From the second model, it can be determined that relationship quality is also a significant predictor of customer loyalty, supporting Hypothesis 2. From the second model it can furthermore be seen that both relationship intention and relationship quality are statistically significant ($p < 0.05$) predictors of customer loyalty, thereby supporting Hypothesis 3. It is also evident that relationship quality has a higher beta value ($\beta = 0.610, p < 0.05$) than relationship intention ($\beta = 0.208, p < 0.05$).

Considering these results, it was decided to conduct mediation analysis to determine whether relationship quality is a mediator between relationship intention and loyalty to clothing retailers. The results from the analysis are shown in Figure 1.

Figure 1. Customers' relationship quality as a mediator between relationship intention and their loyalty



A mediation analysis was performed using bootstrapping resampling. From the results, it could be determined that a significant indirect effect exist between relationship intention and customer loyalty through relationship quality ($b = 0.37, BCa CI [0.29, 0.44]$), thus providing evidence for a mediation effect. To determine the practical effect

size of the mediation effect, the kappa-squared (κ^2) effect size was calculated, which indicated a large effect ($\kappa^2 = 0.31$, 95%, BCa CI [0.26, 0.37]) (Preacher and Kelly 2011 in Field 2013, 413). In addition to performing and interpreting bootstrap confidence intervals (as indicated above), it was also decided to perform the Sobel test, which is a formal test of significance (Field, 2013:417). The results from the Sobel test [(size of indirect effect: $b = 0.37$; z -score = 10.48 and p -value ($p < .0001$)], confirmed a significant indirect effect, and therefore the mediation effect, of relationship quality between relationship intention and customer loyalty.

Discussion and recommendations

Retailers invest in relationship marketing tactics in an effort to establish strong relationships with customers in the hope of ultimately building loyalty (e Hasan et al. 2014, 788; Bojei et al. 2013, 171). However, such investments often fail to transpose into adequate financial returns, thereby necessitating a greater understanding of those factors that could help retailers maintain and enhance customer loyalty (Leahy 2011, 651; O'Malley and Tynan 2000, 800). While previous studies have considered the relationship between relationship quality and customer loyalty to retailers (Tripathi and Dave 2013, 479; Qin et al. 2009, 2811), few studies have focused on the role played by other customer-related variables such as relationship intention. No studies could be found that considered the relationship between relationship quality and relationship intention, in combination, with clothing retail customers' loyalty. This study therefore aimed to broaden the understanding of customer loyalty in retail markets by determining whether relationship intention and relationship quality as individual constructs, as well as in combination, are predictors of clothing retail customers' loyalty.

This study determined that clothing retail customers' relationship intentions predict their loyalty to clothing retailers. This finding is arguably not unexpected since extant literature suggest that customers with relationship intentions are inherently predisposed to maintaining relationships with organisations (Adjei and Clark 2010, 75; De Wulf and Odekerken-Schröder 2003). Moreover, customers with relationship intentions are cognisant of the value of their relationships with organisations (De Wulf and Odekerken-Schröder 2003; Kumar et al., 2003). As a result, customers with relationship intentions are self-motivated to maintain organisational relationships, through continued interaction and economic exchanges (Adjei and Clark, 2010: 75; De Wulf and Odekerken-Schröder, 2003). This result therefore indicates that building customer loyalty is contingent on customers' relationship intentions, that is, their inherent predisposition to engage in relationships with retailers in the first instance. Determining and targeting customers with relationship intentions should thus be the starting point for retailers in refining the application of relationship marketing tactics. It is therefore recommended that clothing retailers use customers' relationship intentions as a segmentation criterion to identify which customers they should target with relationship marketing tactics.

A second finding from the study is that relationship quality predicts clothing retail customers' loyalty. Additionally, it was determined that relationship quality mediates the relationship between relationship intention and customer loyalty. These results support previous studies, which established that customers' overall assessment of their relationship strength with an organisation determines their loyalty to that organisation (Esmailpour et al. 2014; Liu et al. 2011, 76; De Cannière et al. 2010). While the importance of customers' relationship quality remains undisputed, the greatest contribution from this study is that relationship quality is not the only construct

to be considered when building customer loyalty. Instead, customers' relationship intentions and relationship quality, *in combination*, explain to a great extent the variance in customer loyalty. This means that clothing retailers have a greater chance of achieving customer loyalty if they consider customers' relationship intentions in combination with their relationship quality.

Based on the above findings, it is recommended that clothing retailers first identify customers to target with relationship marketing tactics by determining their relationship intentions. Once identified, clothing retailers should focus on reinforcing these customers' relationship quality perceptions by cultivating satisfaction, trust, and commitment. For example, to improve customer satisfaction, clothing retailers could determine customers' needs and expectations of their shopping experience and ensure that these expectations are met or exceeded (Srivastava and Sharma 2013, 274; Esbjerg et al. 2012, 445). Clothing retailers could also reinforce customers' trust by making use of in-store communication that emphasises the retailer's integrity in doing what is right. Trust could also be reinforced with proper staff training. For example, staff could periodically receive training on the store's products, services, policies and procedures to ensure greater customer service, support and ultimately customer satisfaction. An additional advantage to proper training is that it could reinforce the clothing retailers' trustworthiness, because customers would perceive the staff as knowledgeable, competent, and helpful. Because customer commitment is established over time (Morgan and Hunt 1994), it is important for clothing retailers to strive consistently for customer satisfaction and to strengthen trust during their interactions with customers. Clothing retailers should therefore inculcate in their staff a strong customer service orientation. In this regard, clothing retailers should task store managers and supervisors

to set an example, and demonstrate commitment to excellent customer service in their daily activities (Peccei and Rosenthal 1997, 84).

Limitations and future research

The generalisability of the results of the study is limited due to the use of non-probability convenience sampling, and the focus on a single metropolitan area and retail setting (i.e. clothing retailers). The study's cross-sectional design does not capture the dynamic effects of time on customers' relationship intentions, relationship quality and loyalty. Furthermore, although clothing retail customers' relationship intentions and relationship quality explain a reasonable amount of the variance in their loyalty to a particular retailer (Hair et al. 2014, 175), the study does not consider the role of additional constructs that predict customer loyalty. Finally, this study uses self-reported measures to determine customers' loyalty without considering actual loyalty behaviour data, such as customers' buying history.

Future studies could make use of continuous research panels to determine the effect of time on customers' relationship intentions and their relationship quality, together with the role of these constructs in predicting customer loyalty. To offer greater insight into the formation of retail customer loyalty, future studies could explore the role of other personality traits (including consumer innovativeness and variety-seeking), customer demographics (including generations), and relationship characteristics (including duration, and perceived benefits) (Dagger, David and Ng 2011, 278; Adjei and Clark 2010). Future studies can also focus on measuring the attitudinal component of customer loyalty while moderating with behavioural components thereof (such as visit frequency)

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Appendix A. Meeting the assumptions for hierarchical multiple regression analyses

Assumption	Required parameters	Study's results	References
Sample size	$N > 50 + 8m$	$N = 510$	Hair <i>et al.</i> , (2014:170, 187) Tabachnick & Fidell, (2014:10, 159-160) Field (2013:307, 325)
Correlations between independent and dependent variables	$r < 0.9$	RI and CL ($r = 0.527$); RI and RQ ($r = 0.523$) RQ and CL ($r = 0.719$)	
Multicollinearity	Variable inflation factor index values (VIF) < 10	VIF = 1.356	
Outliers	Mahalanobis distance < 13.82 ;	Mahalanobis distance = 9.967;	

	Cook's distances < 1; Standardised residuals for the independent variable < 3.3.	Cook's distances = 0.041; Standardised residuals for the independent variable < 3.3	Pallant (2013: 156-157, 165, 176) Cooper & Schindler, (2011:533)
Normality, linearity, and homoscedasticity of variance	Normal probability should be in a straight diagonal line; Scatterplot residuals should be rectangular-like shaped and concentrated in the center.	Normal probability plot indicated a straight diagonal line; Scatterplot residuals were distributed in a rectangular-like shape, and concentrated in the center.	

Note: RI = relationship intention; RQ = relationship quality; CL = customer loyalty