NUDGING CUSTOMERS TO ENGAGE IN LOYAL BEHAVIOUR WITH REFERENCE TO SUPERMARKETS / HYPERMARKETS IN LEBANON

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ABSTRACT

The main objective of this investigation is to determine the predictors of customer loyalty through the eyes of owners and managers of supermarkets / hypermarkets in Lebanon. The constructed causal model used for this research is a modified model of Laura Bassett's customer journey model (Bassett 2013, 2). It provides a logical causal model for the antecedents and consequences of customer support in Supermarkets / Hypermarkets in Lebanon. Concepts of personalize customer interactions are borrowed from Six Sigma - quality management theory-, and concepts related to customer support are borrowed from Steve Blank's Lean philosophies of marketing strategy while concepts related to understanding consumer behaviour are borrowed from implementing the CRM analytical approach. All of these concepts are used in constructing the questionnaire and building the causal model. Findings of this investigation provide strategic insights and practical thinking that have important implications for understanding and overcoming obstacles facing customer retention.

KEYWORDS: Consumer Behaviour, Structured Marketing Strategies, Customer Support, Personalize Customer Interactions, Customer Retention, Path Analysis

Original Article

INTRODUCTION

Loyalty systems in retailing are not a recent phenomenon in history, for several retailers employed some form of loyalty programs in the late 18th century (Tahal 2015, 5). What's new is expanding the Lean methodology, the forming - habit and the Hook Model into customer loyalty process. This approach to keep hold of current customers could become the heart of building the organizations understanding of how to retain customers in the Arab region. If you are in the Arab retail business and ask yourself how to survive against the fierce competition in supermarkets / hypermarkets then, the question that this paper considers is not whether supermarkets / hypermarkets are a good thing or not but how to take a proactive role in retaining customers?. Previous studies showed that not to neglect the current customers is becoming cheaper and more important than attracting new customers (Chen, Liu, and Chen 2016, 146). To stay competitive, companies must become more responsive to their customers' needs. Barlow & Moller believe that when business sit back and relax their efforts, customers gradually become dissatisfied and move to competitors giving better offers (Barlow and Moller 2008, 86). Gerson argues that business has to understand needs and complaints of customers and develop ways to satisfy them through relationship management (Gerson 1993, 5). A growing number of researchers have adopted approaches based on Lean customer development methodology. This methodology is composed of three parts and was created by Steve Blank for launching start-ups (Business Model Design, Customer Development, and Agile Engineering). In reality, Lean

start-ups methodology practices agile development, which works hand-in-hand with customer development. Accordingly, as opposed to writing a business plan, initiators summarize their hypotheses in a framework called a business model canvas. Second, they use "get out of the building" approach called customer development to test their hypotheses (Blank 2013). Surprisingly, what is needed in our country is similarities in approaches between this emerging set of start-up disciplines and supermarkets/ hypermarkets customer loyalty systems. Searching and inventing a new business model, engaging in customer retention and abandoning the traditional business plan methodology requires entirely a new organizational structure and skills to explore potential new customers and maintain current customers (Graham 2001, 84). Knowing that theory is of no value unless you put it into practice, the aim of this paper is to take the heart of Steve Blank's philosophies and combine them with the analytical Customer Relation Management (CRM) process in developing loyal customers activities that help supermarkets / hypermarkets in Lebanon to answer the question "Will the current customers become addicted?" This process is not something optional that supermarkets / hypermarkets should do because it delights customers. Instead it is a process (a set of activities) supermarkets / hypermarkets must do to build sustainable customers where customers will always return and open their wallets to pay for products.

SIGNIFICANCE AND NEED FOR THIS STUDY

A study such as the one suggested by the current investigation is recommended by experts in this area. Buttle believes that customer acquisition vs. retention debate will run forever (Buttle 2009, 257). Ang and Buttle believe that "Very little research has been published specifically about customer development" (Ang and Buttle 2009, 268). Richard Gerson believes that it is a necessity for any company that wants to achieve customer satisfaction to take the quality they offer to their customers. This should be based on testing hypotheses about what customers want rather than what the business wants (Gerson 1993, 5). As a result of this, customers become repetitive and prefer staying as long as they are always satisfied (Hallowell 1996, 27).Graham notes that before any business starts setting policies and programs on how to satisfy their customers, they need to insert satisfying customers into their goals and visions (Graham 2001, 82). Saraf and Yadav believe "that Six Sigma CRM improves understanding of customer behaviour, allowing you to acquire new customers and build loyalty among both existing and acquired customers. Six Sigma CRM is a way of continuously increasing customer satisfaction and profit that goes beyond reducing defects and emphasizes business process improvement in general" (Saraf and Yadav 2012, 65). Scott believes that listening to understand the wants and needs of the customers lead to the correct knowledge about customers' expectations (Scott 2000, 69). Power and Stanton (2015) believe that successful companies are those who shifted from companies who are exclusively focused on external forces to one that has become significantly more customer centric. They argue that "IBM developed a hybrid design-engineering-based method which synthesized deep customer analysis and rapid product and service changes. Rich products reengineered its product development process by demolishing traditional functional silos and creating a team primed for speedy responses to customer needs. And Intuit embarked on a multi-year cultural transformation to re-embed the idea of creating customer delight in its DNA" (Power and Stanton 2015). With the rapid advancement of modern technology, and the rapid development of retail industry in addition to the changes in customer purchasing behaviour, supermarkets / hypermarkets are requested to grasp the implementation of Customer Relationship Management/ Six Sigma Approach (Buttle 1999, 2). Ang and Buttle argue that "companies that excel in customer development tend to concentrate on growing sales revenue from their customers rather than reducing cost-to-serve" (Buttle and Maklan 2019, 271). All told, previous researches recommend that companies have a duty to stimulate customers through adequate marketing strategies (Meyer-Waarden 2007, 224). Over the span of the last years we have seen in Arab world in general and in Lebanon in particular, countless number of organizations who have

not seen the advantages of bringing CRM, Six sigma and Lean disciplines together. The researchers in this study believe that if we borrow from Six Sigma -which is a quality management theory- how to eliminate the factors that create a bad customer experience and focus on developing and delivering near-perfect loyal customers with customer loyalty rates taking place 99.999% of the time, and if we borrow customer development approach from the Lean methodology and if we implement the CRM analytical approach then, supermarkets / hypermarkets in Lebanon should become able to nudge customers to build loyal behaviour that focus both on operations and customers. This should help in moving retail industry from a paradigm of 'customer satisfaction' to one of 'customer loyalty management (CLM)'. The researchers in the current investigation wonders if owners and managers in supermarkets / hypermarkets in Lebanon can perceive the working of Customer Loyalty Management (CLM) and Six Sigma together with Lean methodology in a creative way? Taking into account the paucity of Customer Loyalty Management research in Lebanon, the current investigation contributes to the understanding of supermarkets / hypermarkets patronage in Lebanon.

PURPOSE OF THE STUDY

This study strives to determine the antecedents of perceived customer loyalty in supermarkets / hypermarkets in Lebanon. Furthermore, it focuses on determining the relative importance of predictors of customer loyalty in supermarkets / hypermarkets in Lebanon.

Building the Theoretical Model

The journey that customer takes to become loyal through the eyes of managers in supermarkets / hypermarkets in Lebanon is the roadmap that shows the process (activities) by which managers perceive the stages wherein customers pass through the journey from the phase of understanding consumers' wants, needs, preference and buying intention to the phase of enhancing repeat purchase. Many supermarkets / hypermarkets strive to understand how to improve customer retention and build customer loyalty. Laura Bassett drew the concept and measure that represent the stages wherein customers move through their journey with the organization. These stages are called stages of Lifetime Value and Customer Journey: customer acquisition, customer support, customer retention, customer loyalty and customer advocacy (Bassett 2013, 2). These stages are modified by the researchers in the present study. Figure 1 shows that the first phase in the journey should be Understanding Consumer Behaviour. This phase is vital to the overall success of any retention system. In this phase, current customer goes through market segmentation. Customer relation management decision maker teamwork should take the information in the databases to create segments of current customers on the basis of life style, demographic or geographical location. Understanding consumers' wants, needs, preferences and buying intention is a prerequisite to successful marketing programs. It is worth to mention here that the emphasis these days has changed from mass marketing to one-on-one communication and segmentation. In his book, McCarthy suggested the marketing mix as 4P's (Price, Promotion, Product and Place) (McCarthy 1960). Lauterborn suggested the sustainability marketing mix as 4Cs (customer cost, convenience, customer solution and communication) (Lauterborn 1990, 26). Understanding the marketing mix from the sellers' perspective (4Ps) and the marketing mix from the customers' perspective (4Cs) help customize the product to suit the needs and wants of the customer. Noting that the majority of additionally value-added quality products are purchased by customers who are more loyal (Bassett 2013, 4) and bearing in mind too that listening and caring leads to satisfying customer's needs which is a prerequisite to improve customer retention and loyalty (Long and Khalafinezhad 2012, 6; Bowen and Chen 2001, 213). Equally important is to know that current loyal customers disseminate information and share their experiences with their family members, colleagues and friends (Fiorella 2015). Finne and Sivonen argue

that "Customer loyalty programmes play an important role in data collection and enable segment-based analysis of customers" (Finne and Sivonen 2009, 340). The second phase of the model in Figure 1 is should be about Structured Marketing Strategies (Customer Support). This phase is about engaging with marketing strategy for sustainable consumers. Sulaymon believes that "[I]t is the same for sustainable business, understanding how a sustainable consumer looks like can help companies understand better ways to reach them using right marketing strategies and marketing mix" (Sulaymon 2016, 11). During the support phase, Customers need help with their purchases. Employees in supermarket/ hypermarket are given opportunities for continuous education. They are trained to promote among customers the use of mobile application for smart card and to accumulate points by using the supermarket/ hypermarket smart card and claim cash rewards or discounts. The third phase of the model in Figure 1 is about Personalize Customer Interactions. This phase is about the process of retaining current customers through listening and caring about them supported by a proactive workforce and social media. Dung Cam Lang believes that "what works initially might not work later on, and what doesn't work now might be worth revisiting in the future" (Lang 2015). Quigley believes that "Every business needs new and loyal customers to succeed - and as customer needs change so do the means and ways of attracting and retaining them. With digital technologies pervading every aspect of our lives and indeed, our society, businesses need to have a solid strategy in place to both acquire and retain a customer base" (Quigley 2016). The fourth phase of the model in Figure 1 is about Customer Retention (enhancing repeat purchase). Once current customers are understood and ways to reach them are defined, the final step is to retain them. The strange thing is that we always hear it's cheaper for supermarkets / hypermarkets to retain existing customer than acquiring new ones (Gable, Fiorito, and Topol 2008, 32). Thus, why do managers focus more and more on acquiring new customers? Previous research has shown that firms strongly pay more attention to acquire new customers than retaining them (Christopher, Payne, and Ballantyne 2002, 56–57). Kotler and Keller believe that gaining new ones can be as much as five times more expensive than retaining the existing customers (Kotler and Keller 2007).

STATEMENT OF THE RESEARCH PROBLEM

The theoretical part for this research is framed through the books, scientific journals and articles whereas the empirical part is executed by conducting survey research. The statement of the research problem formulated as a big research question in this study is: What is the relative importance of macro-economic factors, understanding consumer behaviour, customer support, personalize customer interactions on customer retention in the retail industry in Lebanon?

Research Hypotheses

Based on previous research, the researchers formulated the following research hypotheses:

- H1: Understanding consumer behaviour has a statistically positive significant correlation with customer retention.

- H2: Customer support has a statistically positive significant correlation with customer retention.

- H3: Personalize customer interactions has a statistically positive significant correlation with customer retention.

- H4: Macro-economic aspect has a statistically significant correlation with customer retention.

Factor Analysis and Construct Validation

Based on personal experience and review of literature, the researchers constructed a questionnaire for this research that consists of demographic characteristics in addition to 40 statements covering all dimensions in Figure 1. The ideas for

these statement are extracted from previous research (Bassett 2013; Buttle 2016; Sulaymon 2016; Fiorella 2015; Hallowell 1996). Statements in the questionnaire are clear, unambiguous and did not include any room for misunderstanding. Besides they are objectively tested prior to the data collection by experts in marketing. Each scale in the questionnaire was scored using a 5- point Likert scale ranging from strongly disagree (1-SD), disagree (2-D), undecided (3-U), agree (4-A), to strongly agree (5-SA). The survey was comprised of 220 usable questionnaires that were returned and analysed out of 360 distributed questionnaires. One hundred and sixty of the two hundred and twenty respondents are managers (72.7 valid per cent). Almost half of the selected sample believes that their firm achieved better than acceptable profits last year. The age of almost seventy percent of the respondents is below 44 years. One hundred and sixty four out of the two hundred and twenty respondents are males (74.5 valid per cent). Two hundred and five of the respondents (93. 2 valid percent) had more than 10 years previous job experience and half of the sample had more than 10 years s experience on the current job. Factor analysis was carried out as a data reduction technique and to test the construct validity of the questionnaire (instrument). Table1 shows that only 17 out of the 40 statements are proved to be valid and reliable. Principal axis factoring was used as an extraction method and oblique rotation was used as a rotation method. The factor solution produced five easy to label dimensions that accounted for 57.611 per cent of the total variance. The first factor accounts for 24.066 percent of total variance and is defined by five statements (items) with factor loadings ranging from 0.565 to 0.715. The researchers decided to call factor one "Personalize Customer Interactions". Reliability of this first dimension is good with a computed Cronbach's α = 0.676. The second factor accounts for 9.928 percent of total variance and is defined by three statements (items) with factor loadings ranging from 0.670 to 0.776. The researchers decided to call factor two "Macro-Environmental Factors ". Reliability of the second dimension is good with a computed Cronbach's α = 0.590. The third factor accounts for 8.666 percent of total variance and is defined by three statements (items) with factor loadings ranging from -0.620 to -0.777. The researchers decided to call factor three "Customer Retention". Reliability of this third dimension is good with a computed Cronbach's α = 0.578. The fourth factor accounts for 7.789 percent of total variance and is defined by three statements (items) with factor loadings ranging from -0.711 to -0.861. The researchers in this in this research decided to call factor four "Structured Marketing Strategies (customer support)". Reliability of the fourth dimension is good with a computed Cronbach's α = 0.748. The fifth factor accounts for 7.163 percent of total variance and is defined by three statements (items) with factor loadings ranging from -0.498 to -0.811. The researchers decided to call this factor "Understanding Consumer Behaviour". Reliability of this dimension is good with a computed Cronbach's α = 0.637. What's more, two statistical tests were conducted in order to determine the suitability of factor analysis. First, the Kaisers-Meyer-Olkin (KMO) measure of sampling adequacy score of 0.701 was well above the recommended level of 0.50. Second, the Bartless test of sphericity was significant (Chi Square = 903.097, P= 0.00), indicating that there are adequate inter-correlations between the 17 valid items and this allow the use of factor analysis

Testing the Relative Importance of the Independent Variables to the Explained Variation in the Dependent Variable

In answering the big research question about determining the relative importance of macro-economic factors, understanding consumer behaviour, customer support, personalize customer interactions on customer retention in the retail industry in Lebanon? It is found that the regression equation is highly significant (F= 10.875, p=.000 and the coefficient of multiple determination; R^2 is 0.168). Table 2 shows that variation in the dependent variable "customer retention" is determined and explained by variation in three out of four explanatory variables; these significant independent variables

are ranked according to their relative importance as: (1) customer support (2) personalize customer interactions and;(3) understanding consumer behaviour.

Path Analysis

During the past few years, path analysis has been employed instead of structural equation modelling (SEM) because it is easier to understand. Both path analysis and structural equation modelling (SEM) are extensions of multiple regressions and rely very heavily on path diagrams and partial regression coefficients. What's more, structural equation modelling (SEM) is the umbrella for a collection of advanced statistical methods including factor analysis, regression analysis and path analysis. It is imperative to note here that the dimensions extracted by the oblique solution of factor analysis are the underlying latent variables of the observed measured statements of the questionnaire in the current study. Furthermore, the construction of the causal model shown in Figure 1 is based on logical basis. The true direct effect (Pji) is shown between parentheses while the nearby number on the same arrow is the Pearson zero-order simple relations (total effect). The multiple regression equations in standardized form and the mathematical model underlying the relations that causally lead to "customer retention" are as follows:

$$Z_1 = R_{e1}$$

$$Z_2 = P_{21} Z_1 R_{e2}$$

$$Z_3 = P_{31} Z_1 + P_{32} Z_2 + R_{e3}$$

$$Z_4 = P_{41} Z_1 + P_{42} Z_2 + P_{43} Z_3 + R_{e4}$$

It is very important to note here that using path analysis as an explanatory predictive tool in non-experimental research (survey) has been supported and explained by experts in multivariate analysis (Charbaji 2011; Jenkins 1965; Lardaro 1993; Wright 1921, 1960).

The assumptions made within path analysis of Figure1 are:

- Understanding Consumer Behaviour is the exogenous variable whose variation is determined by variables from outside the causal model. Its variation is ("originating from without") and assumed to be determined by factors external to the path model. While each of Customer Support, Personalize Customer Interactions and Customer Retention is an endogenous variable ("originating from within"). Those are the variables which the model is designed to explain. Each endogenous variable is treated as a dependent variable in one regression equation and as an exogenous variable in another regression equation.

- The Residual (error term) stands for variables that are not measured and included into the path model. Residuals are denoted by Re in this causal model and are assumed not to be correlated.

- A direct path exists when the independent variable X is a direct cause of the dependent variable Y if, measuring the direct change in Y holding the effect of other variables constant. This is shown as a unidirectional arrow drawn from the variable taken as a cause to the variable taken as an effect.

- An indirect causal relationship exists when X is said to affect Y indirectly because it is mediated by another variable, such as Z.

- Pji is the path coefficient. It measures the effect on the dependent variable. The first subscript, (j), indicates the dependent variable, and the second subscript, (i), indicates the independent variable" (Charbaji 2011). Hair and his colleagues state that "Moderation occurs when the effect of an exogenous construct on an endogenous construct depends on the values of another variable, which influences (i.e. moderates) the relationship." (Hair et al. 2016, 2014, 115).
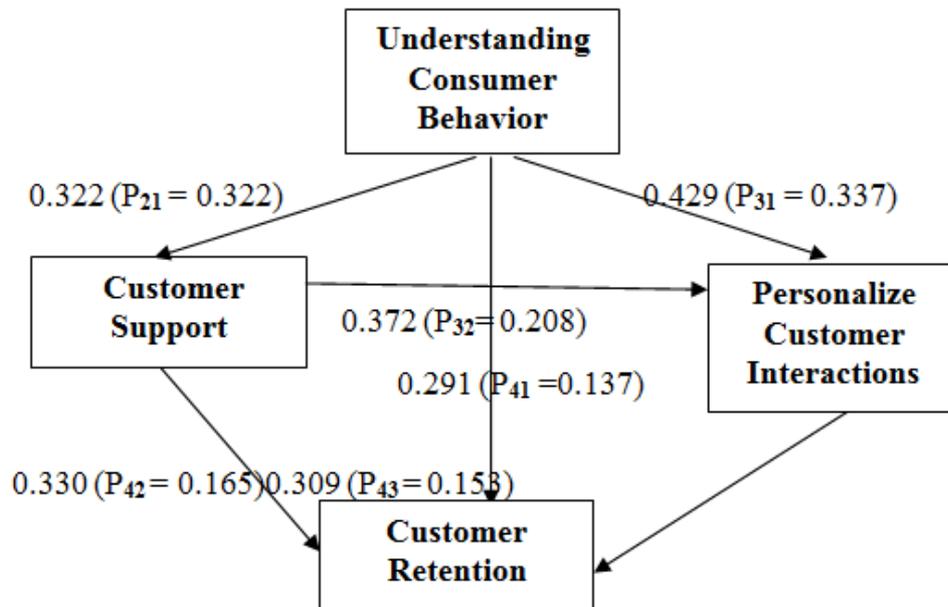

Figure 1

Figure 1 shows 3 direct relations out of 6 relationships between the independent and dependent variables. The standardized path coefficients in Figure 1 show the relative strength and the direction from the causal variable to the outcome variable. Beginning with the exogenous independent variable (1- Understanding Consumer Behaviour) and then adding more endogenous predictors (2- Customer Support and 3- Personalize Customer Interactions) and moving toward the dependent variable (Customer Retention), the path diagram shows the path-analytic decomposition of the total relation into direct and indirect effects. Findings of path analysis show that all direct effects are positive which support the research hypotheses. What's more, the direct effect between two variables (shown between parentheses) is less than the total effect. The difference between the total effect (simple correlation coefficient) and the direct effect (path coefficient) is the indirect effects due to the effects of the other intervening variables, i.e**. the simple relationship between any two variables (total effect = direct effect + indirect effects) looks better and stronger than the direct effect**. For instance, the total effect between Understanding Consumer Behaviour and Customer Retention is 0.291, which is better and stronger than the direct effect 0.137. The total relation is improved via the other intervening variables shown in Figure 1. Furthermore, results of path analysis show that understanding consumer behaviour can leverage our explanation and prediction of customer retention through our understanding of customer support and personalize customer interaction. These results give proof for the causal relations between the measured concepts that were found in the literature. All of the effects are interesting and generate an overall idea about the influences on customer retention. Specifically interesting are the effects of understanding consumer behaviour on customer retention that can be modified via the intervention of customer support and personalize customer interaction by decision makers in supermarkets / hypermarkets in Lebanon.

CONCLUSION AND RECOMMENDATIONS

This study focus on the factors those are likely to determine Customer Retention. The theoretical part for the current research is framed through the scientific journals, articles and books, whereas the empirical part is executed by conducting survey for this study. A limitation of this study consists in that is focuses solely on a sample of Lebanese respondents. The findings may therefore only concern Lebanese participants. Accordingly, the results of this study may not readily be generalized to other contexts. Replicating this study across boundaries stands to benefit research and should help in knowing if the conclusions drawn from the current study are also applicable to other countries. Moreover, future researchers are asked to conduct experimental research to provide evidence that empirically supports or refutes the findings of this study.

Table 1: Structure Matrix

	Component				
	1	**2**	**3**	**4**	**5**
Our customer's first impression of our supermarket/ hypermarket is critical for establishing a trusted relationship with our customers	**.715**	-.017	-.263	-.096	-.105
In our supermarket/ hypermarket, we are able to create a truly valuable one-to-one relationship with each customer	**.661**	.096	-.035	-.379	-.439
In our supermarket/ hypermarket, we have made significant investment to understand the value of our customer's time – and not waste it!	**.638**	-.162	-.090	-.367	-.417
Our supermarket/ hypermarket depends on social media to influence consumer behaviour	**.620**	.164	-.152	-.060	.133
Our supermarket/ hypermarket personalizes all interactions with our customers by simply offering a welcoming experience	**.565**	.125	-.184	-.348	-.306
Change in our supermarket/ hypermarket competitors strategy is the major reason for changes in our supermarket/ hypermarket buying patterns	.028	**.776**	-.251	-.160	.099
Change in societies and cultures is the major reason for changes in our supermarket/ hypermarket buying patterns	.198	**.746**	-.132	-.075	-.191
The majority of our customers favour retail outlets that are conveniently located	-.014	**.670**	.239	-.019	-.133
Our loyalty system is implemented with lower cost	.127	.051	**-.777**	-.105	-.040
Our supermarket/ hypermarket promotes using our in-store loyalty card and it's cash refund concept	.201	-.027	**-.718**	-.240	-.208
Our supermarket/ hypermarket has increased customer retention	.288	.157	**-.620**	-.371	-.183

Employees in our supermarket/ hypermarket are trained to promote among customers the use of our mobile application for smart card	.293	.008	-.195	**-.861**	-.219
Employees in our supermarket/ hypermarket are trained to teach customers to accumulate points by using our smart card and claim cash rewards or discounts	.205	.084	-.220	**-.830**	-.010
Our supermarket/ hypermarket works to meet its social and environmental sustainability objectives	.116	.138	-.223	**-.711**	-.427
Our supermarket/ hypermarket segments customers by their buying behaviour – (product usage, brand loyalty and the benefits they seek from the Product, etc...)	.138	.207	-.073	-.159	**-.811**
Our supermarket/ hypermarket use CRM as the main driver for a better customer experience.	.237	-.001	-.232	-.260	**-.754**
Before launching the loyalty card in our supermarket/ hypermarket, the new concept was tested	.478	.044	-.240	-.326	**-.498**

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.

Table 2: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	**Std. Error**	**Beta**		
1	(Constant)	2.250	.320		7.034	.000
	Personalise Customer Interactions	.152	.067	.161	2.254	**.025**
	Macro-Environmental Factors	.037	.057	.041	.653	.514
	Structured Marketing Strategies	.163	.051	.218	3.178	**.002**
	Understanding ConsBehaviouravior	.134	.065	.146	2.070	**.040**

a. Dependent Variable: Customer Retention (enhance repeat purchase)

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