Functional Store Image and Corporate Social Responsibility Image: A Congruity Analysis on Store Loyalty

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Abstract—With previous studies that examined the importance of functional store image and CSR, this study is aimed at examining their effects in the self-congruity model in influencing store loyalty. In particular, this study developed and tested a structural model in the context of retailing industry on the self-congruity theory. Whilst much of the self-congruity studies have incorporated functional store image, there has been lack of studies that examined social responsibility image of retail stores in the self-congruity studies. Findings indicate that self-congruity influence on store loyalty was mediated by both functional store image and social responsibility image. In influencing store loyalty, the findings have shown that social responsibility image has a stronger influence on store loyalty than functional store image. This study offers important findings and implications for future research as it presents a new framework on the importance of social responsibility image.

Keywords—Self-congruity, functional store image, social responsibility image, store loyalty

I. INTRODUCTION

RESEARCHERS have expended considerable effort to understand the importance of store image that consumers place when they evaluate a retail store. Consumers use the store image as signal for them to patronize and shop at the retail store [1]. The earlier research of store image has developed a long tradition of explaining consumer behavior such as store loyalty [2], [3], store choice and shopping frequency [4], patronage intention [5] and store loyalty [6]. Given the nature of retailing industry which is dynamic and intensely competitive, image has always been the one that captures the central role of retailer's strategy [7]. Retailers use image as their competitive positioning [8], [9] and often been viewed as related to the core aspects of businesses success [10].

The focus of academic research on store image has undergone rapid growth over the decades. With the earlier studies that focused on components, measurements, and its relationships with consumer behavior, the increasing literature on store image has included the concept of self-image as a function of self-congruity model. It was demonstrated that consumer behavior is not only determined by the functional attributes of the store, but also the symbolic attributes [11]. In the consumer behavior literature, the importance of symbolic

purchase has long documented how symbolic meaning of the product motivates purchase decisions [12]. For example, consumers view products as symbols and prefer those which have images in congruence with their own self-image [11], [13]. Accordingly, the factor that often drives consumer behavior is the motivation to express their self-image. In particular, the self-congruity theory postulates that consumer behavior is triggered by the self-expressive motivation of consumers [14]. It is the matching process between product, brand, or store with self-image of the consumers where the greater the match between the two, the more likely that consumer will make favorable behavior such as preference or evaluations.

Numerous image congruence studies have been found in the literature [15], [6], [16]. Much of the self-image congruence studies or self-congruity have indicated that image congruence affects consumer behavior both directly and indirectly through functional aspects of product, brand, or retail stores [17], [6]. However, little attention has been paid to applying self-congruity theory with another current important retail strategy that is the corporate social responsibility (CSR) which was named as CSR image in the current study.

The perceived commitment of CSR is indeed the most powerful influence on image of the business firms [18]. Therefore, with the new trend of community and environment-committed among consumers in this new decade, retailers have responded to these trends by adapting the concept of corporate social responsibility (CSR) as their new strategy. Reference [18] agreed that the concept of CSR has been the focus of businesses as their priorities and communications which largely stems from an increasing interest of consumers, employees, and also the government. Indeed, many business firms nowadays are going beyond the conventional marketing mix by having an increasing attention on strategies designed to showcase their CSR's initiatives [19].

The concept of CSR is currently receiving much more attention by retailers as they recognize the importance of building a distinctive favorable image with this concept. The increased interest of the role of CSR is reflected in several studies that CSR is found to affect financial performance of the firms [20], [21], [22], company performance [23], [24], and evaluation of services [25]. CSR has also been identified in consumer behavior as the factor that has an influence on purchase intention [26], grocery shopping behavior [27] and buying behavior [28].

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Given the importance of CSR to the retailing industry, it is therefore essential to study its role in the self-congruity theory in influencing store loyalty. Therefore, the present study proposed a model that incorporate self-congruity, functional store image, CSR image and store loyalty of apparel item. This study aimed to develop a theoretical framework in understanding CSR in influencing store loyalty in the context of Malaysian retail industry. In addition, this study is also to explore the importance of functional store image in the self-congruity model and its roles in store loyalty. By proposing and subsequently testing the structural relationships among the four constructs, this study is intended to achieve the following research objectives: (1) to investigate the effects of self-congruity on perception of social responsibility and functional store attributes and store loyalty, (2) to examine the influence of perception of social responsibility image on store loyalty, (3) to investigate the extent to which CSR image and functional store image mediate the impact of self-congruity on store loyalty.

II. LITERATURE REVIEW AND STUDY FRAMEWORK

A. Self-congruity Theory

Self-image congruence, image congruence and self-congruity have been used interchangeably in the marketing literature to indicate the congruence between the two variables. Reference [29] and [30] explained self-congruity theory as the effect of self-image congruence with product, brand, or store image. It occurs as the interaction between product-user or patron image and self-image. Product user image or patron image is defined as the stereotypic image of the generalized product user or patron of the retail store. The symbolic meanings of products, brands, or stores are often linked to stereotypes associated with the personal images of product user or patron [6], [30]. It is based on the assumption that consumer select those products, brands, or stores that possess images which are similar to the images that they perceive of themselves or similar to their own self-image [31]. It is therefore, the match or mismatch between consumer self-image and product image, brand image, or retail image [13] Reference [14] introduced four variants of self-congruity namely actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity. Table 1 describes the descriptions of the four types of self-congruity.

Self-congruity theory guided by the function of self-image is the motivation for self-esteem, self-consistency, and self-expression [11], [32], [14]. For example, the motives for the need for self-esteem, self-consistency, and self-expression determine actual congruity, ideal congruity as well as social congruity [33]. The greater the match between the product or brand user-image and patron image with the consumer's self-image, the greater likely that consumers will infer that the use of the product, brand or visit at the store should meet their need for self-esteem [34]. Similarly, the need for self-consistency will motivate consumers to behave in ways consistent with how they see themselves which consequently will motivate consumers into purchase behavior [35], [34].

TABLE I
TYPES OF SELF-CONGRUTY

Types	Definition
Actual self-congruity	The degree of match between how shoppers actually see themselves in relation to retail patron image
Ideal self-congruity	The degree of match between how shoppers like to seem themselves in relation to retail patron image
Social self-congruity	The degree of match between how shoppers believe they are seen by others in relations to retail patron image
Ideal social self-congruity	The degree of match between how shoppers would like to be seen by others in relations to retail patron image

For this reason, consumers may choose their course of actions such as shopping or purchasing that can enhance their own images and avoid decisions that may not be consistent with their images [36].

B. Functional Store Images

Reference [37] was the first to suggest the dimensions and definition of store image. In the definition, he suggested that image comprises of two main characteristics namely functional and psychological attributes. Drawn upon [37]'s definition, store image has been conceptualized in a number of different ways. Reference [2] specifically argued that store image is defined as the mental representation that encompasses all dimensions associated with the store which include both tangible and intangible attributes of the store. Meanwhile, store image has also been defined as the perception of the store [38], [39], attitude [40] as well as evaluation of tangible and intangible attributes of the retail store [41].

In the image congruity studies, [6] specifically examined the role of functional store image in the congruity theory on store loyalty. It was found that functional store image mediate the relationship between congruity and store loyalty. Functional store image has been examined in terms of functional congruity in most of the self-congruity studies. Reference [17] defined functional congruity as the use of utilitarian evaluative criteria of product, brand, or store. Reference [17] refers functional congruity as brand evaluation where consumers make assessment of the brand based on the extent to which functional attributes of the brand matches the consumers' ideal performance specification. Hence, consistent with the research conducted by [17] and [6], for the purpose of this study, the functional attributes of the store is conceptualized as the functional store image as it captures the functional aspects of the store. This is also in line with the study by [42] who examined hotel image measured in hotel attributes in the congruity theory.

It has long been argued that functional congruity is biased by self-congruity in that the self-congruity may take precedence over functional congruity [34], [17]. In a study that examine differential determinants of store loyalty, [43]

revealed that self-congruity failed to significantly influence store loyalty, but it is found to significantly related with functional congruity (functional store image evaluation). In a follow up study, [6] have demonstrated that store loyalty is influenced primarily by functional store image and functional store image is influenced by self-congruity.

C. Corporate Social Responsibility

While much of the self-congruity studies have examined the effect of consumer behavior with integration of functional congruity or functional store image, no studies to the best knowledge of the authors have incorporate the concept of CSR of social responsibility image in the self-congruity paradigm. Its importance in retailing is evidenced as more and more retailers have shown their commitment toward the CSR initiatives. Its increase in popularity among retailers stem from the strategy as a point of difference away from strategy revolving around the normal retailing mix.

The initial empirical research on CSR have centered on measuring the impact of CSR towards financial performance [22], [21] and company performance [23], [24]. Other studies also include the effect of CSR on employer attractiveness [44], [45], loyalty and valuation of services [25]. Another stream of research of CSR relate the CSR concept with marketing activities with a social dimensions in areas such as environment protection, community development, and philanthropic giving [46], [47]. For instance, [47] found that the donation has an effect on the firm's image. Similarly, [48] recognized the role of philanthropic policies of the firms as determinant of corporate reputation. In a recent study by [27], the authors have investigated the influence of ethical and social responsibility of grocery stores on consumers buying decision. Despite of all these studies, there are some studies on CSR which have contradictory outcome. For example, [49] argued that there were no statistically significant relationships found between a company with strong orientation toward social responsibility and profitability. Reference [50] claimed that CSR is not regarded as the dominant criteria in consumers' purchasing decision as compared to traditional criteria such as price, quality, and brand familiarity.

Despite of its popularity, little is known about its effects on consumers. Thus, this had led several researchers to embark the study on its effect on customers [19], [51], [52]. Reference [19] specifically found that the social responsibility actions could affect consumers overall evaluation of the company, which in turn affect their responses for product. Similarly, [51] found that customers would have different kind of attitude towards the retailer based on the different type of social responsibility strategy. Along the same line, several other outcomes in relation to customers have also been proposed. For example, [53] found that consumers' attributions on corporate outcome in response to social responsibility were shown to affect purchase intention. Similarly, [52] and [54] have also verified the positive relationship between the two variables. Based on the review

of the literature with regard to the relationship between social responsibility and loyalty, there is no study that examines such relationship with the exception of [25]. According to this study, social responsibility could influence consumer's loyalty towards the company via the overall valuation of service received.

D. Store Loyalty

Loyalty has been broadly studied in marketing literature and is an important concept in strategic marketing. Many researchers have accepted the notion that loyalty or loyal customers are the lifeblood of an organization regardless of its scale and business scope [55]. The important role of loyalty in business is also recognized by various authors. For example, [56] asserts that keeping loyal customers is critical for business to maximize their profit. In a similar vein, [57] agreed that customer loyalty can result in an increased profit for retailers as customers purchase a higher percentage of merchandise from retailers.

Loyalty has also been the subject of study in retailing. The retailing environment that becomes increasingly competitive and also the slow growth faced by today's retailers' call for the paramount pursuit of consumer loyalty. In a more recent study, the emphasis of loyalty concept by retailers is as a result of reemergence of relationship marketing [58]. In a different view, [59] examined the store loyalty in retail context by analyzing corporate brand image and satisfaction as the factors that influence store loyalty. Reference [60] take a closer look at the relationship between store satisfaction and store loyalty by assessing antecedents of store satisfaction in terms of store image, positive affect and consumer relationship proneness. Their results reveal that store image as well as consumer relationship proneness and store affect have a positive impact on store satisfaction and in turn lead to store loyalty. Similarly, [9] investigate how image, perceived service quality and satisfaction determine loyalty in a retail bank setting at the global construct level and the empirical study reveals that image is indirectly related to bank loyalty through perceived quality. Their result concludes that there is a clear positive relationship between image and loyalty, but image is indirectly related to bank loyalty via satisfaction. Reference [61] also did a similar study that focused on image and investigate the relationship between image, satisfaction and loyalty. Based upon the above discussion, the following hypotheses were proposed:

Hypothesis 1: Self-congruity has a significant positive effect on functional store image

Hypothesis 2: Self-congruity has a significant positive effect on social responsibility image

Hypothesis 3: Perception of the consumers of the functional attributes of retail store has a significant positive relationship with store loyalty

Hypothesis 4: CSR perception of the customers has a significant positive effect on store loyalty.

III. RESEARCH METHODOLOGY AND DATA ANALYSIS

A. Sample and Data Collection

700 questionnaires were distributed based on the quota sampling of the shopping population in four major cities in Klang Valley. These four cities were generally assumed to have higher number of shopping malls and outlets where most of the shopping activities take place. Age and gender as well as ethnicity had been used as the controlled variables for the quota sampling. The study has used a survey approach with self-administered questionnaire distributed in office as in drop off and collect technique. Research has shown that this technique is suitable for extensive questionnaires and furthermore, it can minimize non-response errors [62], [64]. For a period of over four months, 598 questionnaires were collected and finally there were 565 usable questionnaires to be included in the actual data analysis.

B. Instrument

The questionnaires include four constructs namely self-congruity, functional store image, social responsibility image and store loyalty. The items in the questionnaire were measured on a 7-point Likert scale anchored with strongly disagree to strongly disagree statement. SPSS 12 was used for data analysis for descriptive statistics and AMOS version 16 was used for structural equation modeling.

Self-congruity. Three variables comprising of actual congruity, ideal congruity and social congruity have been used in the current study. Despite its variations in measurement, [30] proposed a new method of measuring self-congruity by employing a direct measure to gauge the degree of congruence between self-image and store image. Thus, the present study utilized a direct measure drawn from [64] [30], [65], [66] with five item for the actual self-congruity, 6 items for the ideal self-congruity and three items for the social self-congruity.

Functional store image. Functional store image was measured by five variables selected from [67], [68], [69]. Five items were developed from the exploratory studies and interviews with the manager of retail stores.

Social Responsibility Image. Taking as frame of reference the studies of [70], [25], four variables to measure CSR were developed. They include 6 items of philanthropy, 4 items of legal, 4 items of ethics and eight items of environment variables.

Store Loyalty. Store loyalty was measured by 7 items selected from [71], [72].

C. Data Analysis

As a general procedure, the data was first analyzed using exploratory data analysis (EFA) to identify the underlying structure of the constructs examined. Fourteen factors with eigenvalue above 1.0 were generated which explained about 74% of the total variance. Each factor has yielded a reliability coefficient ranging from 0.8 to 0.9. Factor with Cronbach alpha value greater than 0.6 is considered as having good internal consistency [62], [73].

Subsequently, the confirmatory factor analysis (CFA) was conducted to examine the psychometric properties of the measures. The maximum likelihood was used as the estimation method for the analysis of this study. Indices such as Chi-square (χ^2), ratio of Chi-square to degrees of freedom, root mean square error of approximation (RMSEA), goodness of fit index (GFI), normed fit index (NFI), and comparative fit index (CFI) were adopted for model fit criteria. The Structure equation modeling (SEM) was conducted after CFA to examine the relationships among the self-congruity, functional store image, social responsibility image and store loyalty.

IV. RESULTS

A. Profile of Respondents

Two demographic variables have been identified as the control variables of quota sampling for the composition of the sample (i.e gender and age) with majority of the respondents in the 20-29 years of age category. The major ethnic group of the respondents was the Malay. This is shown as 52.4% which comprises of 296 of respondents. Another major ethnic group was the Chinese, which consisted of 189 respondents representing 33.5%. The composition of this ethnic group was also identified as one the control variables for the quota sampling, and the breakdown is in accordance with the Klang Valley ethnic composition of the population (Department of Statistics, Malaysia, 2009). In terms of marital status, the result shows that the respondents were mainly single. It is reflected by 262 of respondents with 46.4%. The respondents with STPM/HSC/Certificate/Diploma were equal in number with those having Bachelor's Degree. These two education levels represent the major group of the respondents. In terms of income level, 180 respondents or 31.9% are having an income of between RM2001 – RM4000 which is the major income level. The next significant group is the one that has an income level of between RM1000 – RM2000. It consists of 147 or 16% of the respondents.

B. The Measurement Model 1 (Functional Store Image and Store Loyalty)

The first measurement model consists of four-factor structure of functional store image and store loyalty constructs. The overall fit indices, Chi-square = 1199, df = 371, (χ^2/df = 3.23), p < 0.001, root mean square error of approximation (RMSEA = 0.063), goodness of fit index (GFI = .87), normed fit index (NFI = 0.9), and comparative fit index (CFI =0.9) indicated moderately model fits. Convergent validity and reliability was assessed by examining the magnitude and significance of the factor loadings (standardized regression weight) and their associated t-value. It was also assessed with evaluation of average variances extracted (AVE) and composite reliability for each constructs. Items were loaded on their posited variables with standardized coefficient greater than 0.5 cut-off point and have t-value

ranges from 8.07 - 32.5. From the result, it can be claimed that the convergent validity has been achieved. Table 11 summarizes the result of the measurement model 1. The reliability of the variables were also achieved with AVE value greater than the threshold value of 0.5 [74], composite reliability value greater than the threshold value of 0.6 [75] and Cronbach alpha greater than the cut-off value of 0.7 [74]. To test for discriminant validity, the correlation matrix of latent variables was examined. The correlations between each latent variables were lower than 0.8, a cut-off point for discriminant validity [76] which in this measurement model it indicates discriminant validity was established. For a rigorous test of discriminant validity , see [77], the AVE for each variables was found to be greater than the squared correlation between that variable and any other variables in the construct which confirmed the presence of discriminant validity. In conclusion, it is reasonable to claim that all the measures used

TABLE II
SUMMARY OF RESULTS OF MEASUREMENT MODEL I

Variables	X1	X2	X3	X4	X5	Composite Reliability & Cronbach Alpha
Salesperson (X1)	0.72* 1					0.93 0.86**
Price (X2)	0.49	0.75* 1				0.93 0.92**
Location (X3)	0.35	0.29	0.47* 1			0.44 0.87**
Atmosphere (X4)	0.61	0.54	0.387	0.72* 1		0.93 0.89**
Store Loyalty (X5)	0.49	0.53	0.34	0.59	0.63* 1	0.89 0.95**

Correlation is significant at p< 0.01 leve (2-tail)
Note: * denotes AVE values, ** denotes Cronbach Alpha

in this study possess adequate psychometric properties.

C. The Measurement Model 2 (Self-congruity and Corporate Social Responsibility Image)

The second measurement model comprises of self-congruity and social responsibility image. The fit statistics have shown model fit for the data drawn with $\chi^2 = 1067$, df = 343, (χ^2/df = 3.11), p<0.001, RMSEA = 0.06, GFI = 0.88, NFI = 0.91, and CFI = 0.94. Items for each variables were found to load heavily on their posited variables with t-values between 11.3-31.9 and all the standardized coefficient were greater than 0.50. Table 111 summarizes the results of measurement model 2. The composite reliability for all the variables ranges from 0.84-0.93, higher than the recommended cut-off value of 0.6 [75]. The AVE in all variables was well above the threshold of 0.5 [77]. From the results, we can conclude that convergent validity and reliability of the measures were achieved. In testing for discriminant validity, all the factors have correlation values below the threshold value of 0.8 between variables as suggested by [76]. For a rigorous test of discriminant validity, the AVE values of the factors were greater than the squared correlation between the factors and the discriminant validity

TABLE II1
SUMMARY OF RESULTS OF MEASUREMENT MODEL 2

Variables	X1	X2	X3	X4	X5	X6	Composite Reliability & Cronbach Alpha
Ideal Congruity (X1)	0.67* 1						0.93 0.91**
Social Congruity (X2)	0.55	0.68* 1					0.95 0.9**
Actual Congruity (X3)	0.62	0.62	0.67* 1				0.91 0.87**
Philanthropy (X4)	0.29	0.36	0.35	0.73* 1			0.93 0.89**
Legal & Ethical (X5)	0.23	0.40	0.40	0.49	0.61* 1		0.86 0.91**
Environment (X6)	0.27	0.29	0.30	0.53	0.43	0.71* 1	0.92 0.88**

Correlation is significant at p< 0.01 leve (2-tail)
Note: * denotes AVE values, ** denotes Cronbach Alpha

was achieved. In conclusion, it is reasonable to claim that all the measures used in the study possessed adequate psychometric properties.

D. Structural Model Test

The structural model was tested to assess the hypothesized structural relationships of the three constructs (Refer to Figure 1). The results revealed that the structural model has a significant χ^2 value ($\chi^2 = 287$, df = 82, χ^2/df = 3.5, p< 0.001) indicating inadequate fit of the data with the hypothesized model. Based on the suggestion by Hair et al. (1998), reliance on the chi-square test as the sole measure of fit in not recommended due to its sensitivity to sample size. Hence, alternative fit indices were used as the test for model fit. Based on the result of other fit indices (RMSEA = 0.067, GFI = 0.93, NFI = 0.94, and CFI = 0.96), it was shown that the model fits the data satisfactorily. Hence, the study's attempt to establish a plausible model that has statistical and explanatory power, which could permit confident interpretation of results, was thus fulfilled. Figure 1 illustrates in detail the results of the hypothesized model.
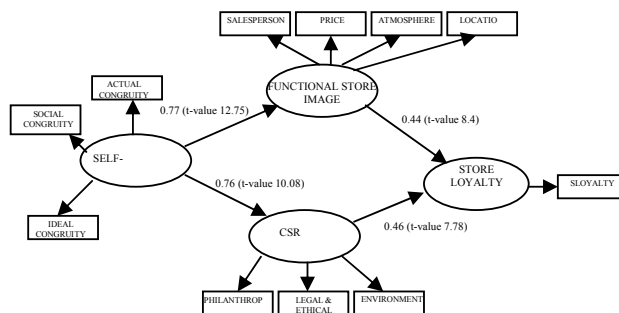

Fig. 1 Results of hypothesized model

Table IV presents the results of the tested hypotheses. From the table, it is found that all the hypotheses, H1 (Self-congruity – Functional Store Image), H2 (Self-congruity – Social Responsibility Image), H3 (Functional Store Image –

TABLE IV
RESULTS OF THE TESTED HYPOTHESES

	Hypotheses No. and hypothesized paths	Standardized Coefficient	Critical Ratio (t-value)	Results
H1	Self-Congruity → Functional Store Image	0.774	12.75	Supported
H2	Self-Congruity → Social Responsibility Image	0.761	10.09	Supported
H3	Functional Store Loyalty → Store Loyalty	0.435	8.42	Supported
H4	Social Responsibility Image → Store Loyalty	0.462	7.77	Supported

store loyalty), and H4 (Social Responsibility Image) paths were supported.

V. DISCUSSION AND CONCLUSION

Self-congruity, which is the degree of congruence between consumers' self-image and psychological image of a retail store was found to be a strong determinant of consumer behavior. As mentioned previously, much of the previous studies of congruity have examined the congruence of self-image and product or brand image. In retail context, the consequences of self-congruity include patronage intention, satisfaction, shopper's retail store behavior and loyalty [79], [66], [80]. In this study, the author hypothesized self-congruity has an indirect effect on store loyalty through functional store image and CSR image.

Based on the survey data, the hypothesis that addressed the relationship between self-congruity and functional store image and CSR image was supported. The result from structural model suggests that there is significant positive relationship between self-congruity and functional store image as well as CSR image constructs. The two constructs, functional store image and CSR image were tested as mediating the self-congruity relationship with store loyalty. This result confirms previous studies that there is no direct relationship between self-congruity and store loyalty. For example, several studied have found that such relationship was mediated by satisfaction [15], [79] and functional congruity [6]. Specifically, [17] demonstrated that functional congruity is a stronger predictor of consumer behavior than self-congruity. The results exhibited from Table IV shows that self-congruity has only an influence on functional store image and social responsibility image, but has an indirect relationship with store loyalty. This finding underlines the importance of functional store image and social responsibility image. This implies that these two constructs transform the implication of self-congruity and that

self-congruity can only influence store loyalty through functional store image and social responsibility image.

The relationship between functional image and social responsibility image with store loyalty has also been supported. In terms of functional store image, which is the perceived functional aspects of the store, the hypothesis that link between this construct and store loyalty has been supported. There is a significant relationship between these two constructs. The findings confirm previous researchers' arguments of a positive association between store image and store loyalty [5], [6]. Meanwhile, it is also found that there is a significant relationship between social responsibility image and store loyalty. Interestingly, there has been little attention directed toward examining the influence of social responsibility image on store loyalty. Hence, this new findings suggest that social responsibility image of a store has an effect on store loyalty.

In relation to the magnitude of the relationship between these two constructs and store loyalty, social responsibility image emerged to be a stronger influencing factor on store loyalty. As shown in Figure 1, functional store image has a regression coefficient value of 0.44 on store loyalty. Meanwhile, social responsibility has a regression coefficient value of 0.46. Drawn upon these findings, it can be suggested that the social responsibility image of a retail store are important to retailers in determining their store loyalty as they represent the retailers most significant communication with their target customers [7]. Nonetheless, the functional aspect by retailers which is the functional store image is also important that determines store loyalty and thus cannot be ignored by retailers. Given the fact that there is a relationship between functional store image and social responsibility image with store loyalty in the context of retail environment, this study made a stronger basis for the relationship to be generalized across different types of images.

VI. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

A major criticism of this study is related to external validity as the sample for this study which solicited respondents who reside and work in the Klang Valley may not be a representative of all markets. This is simply because this study was conducted on the basis of Malaysian' perception and behavior with different cultural background, lifestyles and socio-economics. Therefore, there is a possibility of a cultural bias playing a role in the outcome of the study. In addition, the validity of the study is also affected by the structural equation modeling procedures itself. Structural equation modeling procedures were argued that they deal only with causal models, but they do not establish causal relationship [66]. This is in accordance with assertion [81] that "at best they show whether the causal assumptions embedded in the model match a sample of data". This means that the results of this study only verify that the relationships of the constructs were supported by the sample data collected for only this study. Therefore, in order to further validate this model, the important next step for future research is to fit the model with other samples of data through different target sample.

Similarly, factors other than those investigated in this study for other constructs would also need to be considered. In self-congruity for example, while three types of self-congruity included in this study were chosen specifically for their possible relevance to the retail environment, other types of self-congruity which have been advanced in prior literature, may also be equally pertinent. Future studies can examine the relevance of the other self-congruity type in the context of Malaysia retail industry. Further, component of self-congruity can be analyzed individually for its influence on consumer behavioral loyalty or for its influence on consumer intentions to shop. Therefore, continuous and more thorough investigations with incorporations of other measures of the constructs may be needed in order to enhance our understanding of the concept of store image either in the same setting or different retail environment.

In addition, this study only focused on specific apparel item and as a result, for the purchase of this item, it has shown that CSR is more important than functional store image in explaining store loyalty. However, convenience goods or food and beverages could show a different result. Therefore, future studies involving additional products or multiple product categories to examine differences in consumer shopping segments between products should be conducted to enhance the generalizability of findings of this study.

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