



Effect of Store Image on Customer Loyalty among Selected Pharmaceutical Chemists in Maiduguri Metropolitan Council, Borno State, Nigeria

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Abstract *The study examined the effect of store image on customer loyalty among pharmaceutical chemists in Maiduguri Metropolitan Council. Globalization, diffusion of market and growth of information technology have all improved consumer knowledge and produced a state when extensive accomplishment is no longer possible through optimized product and price technologies. Thus, the store image must be consistent with the need and motives of the largest segments to avoid creating confused images in the mind of consumer. The main objective of the study is to assess the effect of store image on customer loyalty of pharmaceutical chemists in Maiduguri Metropolitan Council. The population of the study was three hundred and ninety thousand six hundred and seven (390,607) customers of the four (4) main pharmaceutical chemists in Maiduguri metropolitan council. Select sample of 339 was selected using Taro Yamane (1967) formula, which was proportionately allocated to the four (4) pharmaceutical chemists. Data were collected by using structured questionnaire, which were administered on the respondents. The study used descriptive and inferential statistical tools for data analysis. The data collected were analysed using Simple regression analysis with the aid of Statistical Package for Social Sciences (SPSS) version 20.0. The finding of this study revealed that there is significant relationship between shop behaviour and customer loyalty, shop symbolism and customer loyalty and also significant relationship between Shop Communications and customer loyalty among pharmaceutical chemist in Maiduguri Metropolitan Council. The study recommends that, store attendants should endeavour to welcome customers with open mind by offering warm courtesy and respect; however, establishing a cordial working relationship by offering recommendations of brands and quality to customers should be done on a routine basis in order to encourage consistent patronage that leads to eventual loyalty.*

Keywords: Store Image, Customer Loyalty, Pharmaceutical Chemists

1. Introduction

Globalization, diffusion of markets and growth of Information Technology have all improved consumer knowledge and produced a state where extensive accomplishment is no longer possible through optimized product and price technologies. As an alternative, the companies

have to rely on long-standing and healthy buyer relation. Consistent with several researches it is almost Six times harder to capture new customers than to retain the old ones. Hence, we can see that there is more emphasis on winning loyal customers than capturing new ones.

These days' companies are worried that modern customers have a propensity to be less devoted to certain brand. The consumers are availed with so many alternatives to choose from and so they don't care about sticking to one particular brand. The consumers receive wide choices in prices, product quality and features that they become indecisive of what to choose. Therefore, it is very important for the companies to make their products stand out in the market. This is where the image comes in. the brand image helps the companies to make a distinct place for their brands in the minds of the consumers. Image is believed to have an immense influence on and loyalty.

Provision of consumer satisfaction also plays a great role in capturing loyal customers. It is frequently used as the marketing yardstick of a company's performance. It is also commonly thought that a satisfied consumer is a loyal customer i.e. He or she would repeat purchases and spread a positive opinion about an image.

Customer loyalty has been seen as a widely discussed topic among retail managers in all kind of businesses all over the world. As academic research on loyalty has received considerable attention and is largely focused on practical issues, it is especially important for those firms that have or plan to implement customer loyalty initiatives such as loyalty cards or frequent user programs. Ndubisi (2004) stated that more and more firms are capitalizing on strong firm-customer relationships to gain valuable information on how customers can be treated the best and indirectly keeping them away from the competition through Relationship marketing. Relationship marketing is a facet of customer relationship management (CRM) that focuses on customer loyalty and long-term customer engagement rather than shorter-term goals like customer acquisition and individual sales. The goal of relationship marketing (or customer relationship marketing) is to create strong, even emotional, customer connections to a brand that can lead to ongoing business.

Firms benefit more from maintaining long-term relationships than short-term customer relationships. After knowing the satisfaction and loyalty drivers, retail managers can set up a marketing strategy in which the company can target new customers and keep the current customers. Past research on store image has pointed out that numerous environmental variables of a store (e.g. colour, layout, etc) affect consumers perception of store image and that specific characteristics tend to be associated with high-image and low-image.

Store image is an important marketing tool for retailers because a better image means greater customer flows, fewer walkouts and thus more customers spending each time they visit. On the other hand, store image is crucial because consumers' decisions on where to shop depend on their perceptions of the available shopping alternatives. The importance of store image is quite high in the choice of the store because the shopper seeks the store whose image is most

congruent with the image he/she has of him/herself with his/her vision of the world and lifestyle (Martineau, 1958). Thus, store image becomes a key factor determining a retailer's strategy.

Customer loyalty often hinges on the quality of communication after the first sale, so businesses that use one-on-one marketing tactics can often build loyalty in areas where competitors fail by tailoring communications to individual customers. Companies can create a comfortable atmosphere that inspires a two-way flow of information that builds loyalty and develops new ways of selling.

Lately, the concept of store image has gained wide acceptance from more retailers as an important variable in the development of an effective retail strategy, which can lead to increased sales and profits. Thus, the offered store image must be consistent with the needs and motives of the target segments to avoid creating confused images in the minds of consumers. Therefore, it is against this background that the study assesses the effects of store image on customer loyalty among selected pharmaceutical stores in Maiduguri Metropolitan Council.

2. Problem Statement

The increasing competition in the wholesale and retail industry in Nigeria has forced and gave pressure to wholesalers and retailers to search for new ways to distinguish themselves and gain better competitive position in the minds of customers in order to improve customer loyalty. Furthermore, customer loyalty often depends on the quality of communication after the first sale, so businesses that use one-on-one marketing tactics can often build loyalty in areas where competitors fail by tailoring communications to individual customers, companies can create a comfortable atmosphere that inspires a two-way flow of information that builds loyalty and develops new ways of selling but has also been seen that these pharmaceutical stores have not created effective communication channels to the benefits of their products to the prospective customers. However, despite that it has been seen that customers are still not conversant with the symbols of these Pharmaceutical stores.

Despite the measures taken by the pharmaceutical stores owners, the loyalty turnover is still low and retention of customer has become a costly affair. Although similar researches have been conducted, such as Wisnalmawati and Mintarti Rahayu (2014) examined the effect of Store Image on Store Loyalty and Perceived Quality as Mediation in Indonesia. Shivaji Mohinta (2014) examined the relationship between Store Loyalty and Shopping Behaviour in India. However, none of these studies looked at the effects of store image on customer loyalty among selected pharmaceutical stores in Maiduguri Metropolitan Council. Therefore, this study intends to fill the gaps identified.

3. Objectives of the Study

The main objective of the study is to assess the effect of Store Image on Customers Loyalty. The specific objectives are to;

- i. assess the effect of shop behaviour on customer loyalty among pharmaceutical chemists in Maiduguri Metropolitan Council;
- ii. examine the effect of shop symbolism on customer loyalty among pharmaceutical chemist in Maiduguri Metropolitan Council; and
- iii. assess the effect of shop communications on Customer Loyalty among pharmaceutical chemists in Maiduguri Metropolitan Council.

4. LITERATURE REVIEW

Jansone (2012), conducted a study on the determinants of store loyalty in Latvian Grocery market in Latvia-Riga. The purpose of this study was to investigate, how Latvian retailers can position their stores best and which store loyalty variables the marketers need to focus and improve in order to maintain customer loyalty. The study adopted the field survey where questionnaire were administered to a sample size of 152 respondents. The data collected were analysed using chi-square Findings of the study revealed that the direct determinants of store loyalty considered in this study were: store affect, social congruity, ideal social congruity, and demographic factors (age, gender, income and distance). The indirect (mediated through store affect) determinants of store loyalty considered in our study were: store atmosphere perceptions, store merchandise value perceptions, interpersonal service quality perceptions, social congruity and ideal social congruity. The study concluded that marketers need to consider the determinants appropriately in order to maintain customer loyalty. The study also recommends that Latvian retailers must have to harmonize the indirect determinants of store loyalty to fast track customer loyalty.

Atalik and Arslan (2009) conducted a study on the effects of customer value on customer loyalty in airline companies: case study of Turkish Air travellers. The aim of this study is to determine the effects of customer value, which is perceived by domestic line passengers based on the services offered by the airline company preferred, on the level of loyalty towards airline companies. A sample of 350 airline passengers was taken through simple random sampling technique. The data obtained was analyzed by the use of simple percentage and descriptive statistics. Simple regression technique was used for analysis. The findings show that customers attach a great deal of importance to fulfilment of their wants and needs. In this respect, carriers operating in domestic lines have to provide their customers with services designed to create higher values for their customers and to increase customer loyalty to airline companies. Thus, it seems obligatory for airline companies to provide various options in value-oriented services such as low-pricing, increasing domestic routes, stepping up direct flights, punctuality and baggage services.

Furthermore, Hussain (2014) conducted a study on customer loyalty and switching behaviour of customer for Pepsi in Pakistan. The aim of the study is to investigate the effect of switching behavior, customer satisfaction, habit, and utilitarian values on customer loyalty. There are 251 questionnaires collected with response rate is 57.1%. Data analysis technique is Generalized

Structured Component Analysis (GSCA). The study result revealed how satisfaction and habit directly affects a customer's loyalty towards a particular product or service. The study results provide a better understanding about the role played by each factor in the development customer loyalty and highlights the key role played by affective factors.

In the same vein a research paper on sales promotion and customer loyalty: A study of Nigerian Telecommunication Industry (Omotayo, 2011). The aim of the study is to determine the effect of sales promotion on customer loyalty in telecommunication industry using a sample of customers of mobile telecommunication services. A sample of 250 was used. 250 questionnaires were administered and 235 were retrieved. The result indicates that, there is positive relationship between sales promotion and customer loyalty. More importantly, it was discovered that non-loyal customers are more prone to switch to competing products as a result of sales promotion than loyal customers. Hence, the study recommends that telecommunication operators must strive to meet the needs of customers in order to stay competitive.

Similarly, a research on correlates of customer loyalty to their Banks: A case study in Nigeria (Ehigie, 2006). The study seeks to examine how customer expectations, perceived service quality and satisfaction predict loyalty among bank customers in Nigeria. 423 customers of three banks were surveyed. A hierarchical regression analysis carried out revealed that perception of service quality and satisfaction are significant predictors of customer loyalty, with customer satisfaction contributing more.

However, a similar research on relationship between customer satisfaction and loyalty: A study of some selected eateries in Calabar, Cross River state (Awara, Anyadighibe & Amaechi, 2014). The study aimed at examining the significant relationships between customer satisfaction and loyalty; customer satisfaction and customer patronage; and customer satisfaction and customer retention. The study adopted survey and descriptive research designs. 99 customers were sampled. The study revealed that there subsist significant relationships between customer satisfaction and: loyalty, customer patronage and customer retention. It is recognized that with improvement of customer satisfaction a firm will find customers that are more loyal.

Additionally a study on determinants of customer loyalty among subscribers of Global System for Mobile (GSM) communication in western Nigeria (Hashim, 2014). The objective of this study is to identify the determinants of customer loyalty among subscribers of GSM in North-western Nigeria. The study was survey in nature. Sample of 1100 GSM subscribers were randomly selected for the study. The study reveals that there is evidence to suggest that perceived price fairness does not affect customer loyalty in north-western Nigeria. In addition, this study also found out that the major factors influencing whether a GSM subscriber will reports brand loyalty are; perceived service quality, perceived brand image, and perceived customer satisfaction. Moreover, the study suggests that the GSM service providers should

continue to ensure the provision of a high service quality in the North-western Nigeria and by extension in the whole Nigeria in order to maintain customer loyalty.

Theoretical Framework

Theory of Reasoned Action

Theory of reasoned action (Fishbein and Ajzen, 1975) can be used to understand and predict customer behaviour. The theory is based on assumptions that human beings are rational and they systematically use information available to them. Information available for individual logically and systematically follows individual's behaviour, the theory further suggests that subjective norm influences customer's intention to act. Behavioural intention is a function of attitude toward performing behaviour and subjective norm regarding to behaviour. Thus, individual believes that specific behaviour will lead to certain consequences and individual evaluates these consequences.

Subjective norms are individual's perceptions of whether or not relevant people to individual think that individual should perform specific behaviour. The subjective norms consist of individuals beliefs whether relevant people think that individual should perform specific behaviour (approves or disapproves) weighted by individuals motivation to agree with those relevant people. It can be assumed that theory of reasoned action suggests that behaviour can be predicted by two variables: attitude toward behaviour and subjective norm. These variables are expected to vary with specific behaviour which is predicted, with conditions under which specific behaviour will be performed and with specific individual who will perform specific behaviour. Theory of reasoned action posits that loyalty intentions have direct influence on customer's behaviour (willingness to buy). Willingness to buy is attached to customers desire to search for favourite offers even though it requires considerable effort. Competitive offerings are not considered as alternatives in customers mind. Expansion of the theory of reasoned action suggests that customer's previous behaviour can explain their actual behaviour. It means that customer will prefer to choose the same store they visited in previous purchase occasions, even though customer perceives that other store provides the same benefits. It can be explained with psychological commitment to previous choices and customer's willingness to decrease their costs of decision making. This calls inertia effect. It is rational, because it helps customer to reach satisfaction by saving costs of decision making, decision takes place automatically and without conscious thinking.

Stimulus – Organism – Response Theory

This theory was postulated by Mehrabian and Russells (1974). The theory posits that physical environment influence is primarily affective, and poorly designed store environment reduces shopping pleasure and incur customers physical costs. Environmental psychologists have presented theoretical model on 23 effects of store atmosphere on shopping behaviour. In order

to describe retail setting relevant behaviour Stimulus – Organism – Response paradigm can be used.

Mehrabian and Russell argued that all responses to environment can be described as approach or avoidance behaviours. Approach can be described as desire or willingness to stay in specific environment (physical approach), explore it (exploratory approach), and communicate with other in the environment (communication approach). Avoidance can be described as desire to get out of environment (physical avoidance), tendency to avoid moving through environment or remain bored within environment (exploratory avoidance) tendency to avoid interacting with other within environment or avoid other people communications attempts (communication avoidance). Degree of approach or avoidance of performance, and satisfaction with task performances are performance and satisfaction approach and avoidance. According to store environment, all aspects can be appropriate in order to describe retail environment behaviour. Physical approach and avoidance are related to basic level patronage intentions. Exploratory approach and avoidance relate to search and exposure to retail offerings. Communication approach and avoidance relates to communication with sales people. Performance and satisfaction approach and avoidance relate to repeat purchasing frequency and reinforcement of time and money spent in specific store.

Mehrabian and Russell propose that in environmental situations are three basic emotional states which lead to approach avoidance behaviours called PAD dimensions: pleasure – displeasure; arousal – non-arousal; dominance – submissiveness. Any environment, including store, produces an emotional state in an individual's mind, which can be characterized in three PAD dimensions. In pleasure – displeasure dimension individual feels in some degree good, joyful, happy, or satisfied with situation. In arousal – non arousal dimension person in some degree feels excited, stimulated, alert, or active within specific situation. In dominance – submissiveness dimension, individual feels in some extent in control of, or free to act in specific situation.

Customer Demand Theory

The customer demand theory also known as customer demand theory, Michelle (2016) based on the consideration of some demographic variables, was developed over years of research studying the habits of consumers. The theory attempts to define what drives loyalty in customers and can represent an effective tool for gaining and retaining your hard-won patrons. Business owners who witness repeat customers know on an intuitive level that customer loyalty is an invaluable commodity. Incorporating the precepts of the customer loyalty theory into daily dealings can influence the creation of more business.

In general, younger customers, especially those with in-depth experience searching the Internet, may exhibit less customer loyalty to individual businesses as a result of the wide variety of online stores. These shoppers do not experience the personal interactions inherent in visiting a physical location. Conversely, some older customers who are less interested in

spending time searching the Internet to shop may develop a comfort level with the particular businesses they frequent. As a direct consequence, these purchasers get to know specific business owners and employees and begin developing much-valued relationships over time, enhancing loyalty to the business.

The differences between male and female shoppers may extend to their shopping habits. Generally, the nature of females includes valuing long-term relationships more than their male counterparts. Women also tend to recognize and exhibit loyalty to product brands with which they become comfortable. Conventionally more social, women may initiate enjoyable interactions more readily with business owners and staff, laying the foundation for business loyalty. If these friendly overtures are consistently reciprocated by employees, the customer may come to expect the positive acknowledgement. This experience, when duplicated each time the customer visits the store, can lead to customer loyalty (Anneke, 2015).

There may be a connection between better education and lower customer loyalty, related to the increased need of educated people for information on every facet of life in which they engage. Educated customers may be more cognizant of new store openings or establishments that may offer greater bargains or a unique experience, and customer loyalty may be no match for the bombardment of constant information from all sources, such as the Internet, TV, radio and cell phones. This might point to the need for businesses to become more competitive in their use of all forms of information absorbed by potential customers.

Customer satisfaction occurs when expectations are met and exceeded; however, expectations vary among different people. For example, a product may be highly appealing to one customer and not impress another at all, so each person's degree of satisfaction is not the same. Rather than attempting to affect customer loyalty solely through the products carried, businesses might more effectively gain consumer loyalty by learning more about what their own customers appreciate and value and working to meet those expectations (Younghan, 2011). This theory is relevant to the study as customer needs and wants has to be determined before developing need satisfying goods and services that meets or exceeds customer expectation, this leads to satisfaction and eventual customer loyalty.

Methodology

Population of the Study

The population of this study comprise of the entire customers of the selected pharmaceutical stores within Maiduguri Metropolitan Council (MMC). Simple pharmacy has one hundred and twenty seven thousand three hundred and two customers (127,302), Nazo pharmacy has eighty nine thousand customers (89,000), Aisha pharmacy has seventy two thousand customers (72,000) and Lamusawa pharmacy has one hundred and two thousand three hundred and five (102,305) respectively. Therefore, entire population of these pharmaceutical stores is three hundred and ninety thousand six hundred and seven customers (390,607).

Sample Size and Sampling Techniques

Yamane's formula will be used to ascertain the sample size, and is given by the formula below:

Where:

n = sample size

N = population

1 = constant

e = level of significance (0.05)²

Therefore;

Three hundred and ninety nine respondents (399) will be drawn from the total of three hundred and ninety six thousand six hundred and seven customers of the selected pharmaceutical stores within Maiduguri Metropolitan Council. Purposive sampling technique will be used to select four pharmaceutical stores out of the thirty seven registered pharmacy stores within Maiduguri Metropolitan Council as reliable information such as the numbers of customers will be obtained easily from the four purposively sampled.

Table 1: Sampling Frame Table

Pharmaceutical Stores	Total Population	Sample Size	Percentage Of Respondent (%)
Simple	127,302	164	41
Nazo	89, 000	114	29
Aisha	72, 000	93	23
Lamusawa	102, 305	132	33
Total	309, 607	399	100

Source: Survey 2022

Method of Data Analysis

Data were analyzed using descriptive and inferential analysis. Descriptive involve the use of simple percentages, whereas the inferential method was guided by the use multiple regression analysis, which was aided statistical packages for social sciences (SPSS)

The multiple regression formula is given thus:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$$

Where:

a = constant (i.e. the intercept)

b1 and b2 associated with x1 and x2 are the coefficient of regression.

Where:

X1 = Shop Symbolism

X2 = Shop Communication

X3 =Shop Behaviour

Y = Customer loyalty.

H₀₁: There is no significance of Shop behaviour on customer loyalty in pharmaceutical chemists in Maiduguri Metropolitan Council

Table 2.1: Model Summary of Shop Behaviour and Customer Loyalty

Model	R	R-square	Adjusted R-square	Std. Error of the Estimate	Durban Watson
1	0.6813	0.629	0.628	0.177577	0.1718

a. Predictor (Constant) customer loyalty

b. Dependent variable: Shop behaviour

Table 2.1 show a strong correlation between shop behaviour and customer loyalty with an R-value of 0.6813 which is 68.13%, the R-square 0.6293 shows that 62.93% of the variability of shop behaviour are explain by customer loyalty. It indicates that there is positive correlation between customer loyalty and shop behaviour.

Table 2.2: Regression Coefficient Shop Behaviour and Customer Loyalty

Model	Unstandardized Coefficient		Standard coefficient	T	Sig
	B	Std. Error	Beta		
Constant	21.440	0.146		9.27	0.0025
Customer loyalty	0.313	.177	6.36	7.06	0.0025

Source: SPSS Version 20.0, Field Survey, 2022

Table 2.2 show that standardized beta weights of the coefficient and past correlation signifying the correlation between shop behaviour and customer loyalty with a P-value 0.0025 implying that customer loyalty has significant effect on shop behaviour of the study area. Therefore, that null hypothesis which states that there is no significant effect of shop behaviour and customer loyalty.

Since the R-square value of (0.6293) which represent 62% by which variable explained the model fit of the data. The T-value of the coefficient of regression is 7.06. Therefore, all variables from the table in response to P-value of the regression coefficient are all significant at the level of 0.0025 which is less than the alpha value of 0.05. This concluded that the null hypothesis is rejected and the result shows that shop behaviour has significant effect on customer loyalty in pharmaceutical chemists in Maiduguri.

Ho₂: *There is no significant effect of shop symbolism on customer loyalty in pharmaceutical chemists in Maiduguri Metropolitan Council.*

Table 2.3: Model Summary of Shop Symbolism and Customer Loyalty

Mode	R	R-square	Adjusted R-square	Std. Error of the estimate	Durbian Watson
1	0.543	0.8149	0.5903	0.45329	0.4232

Source: SPSS Version 20.0 a. Predictor (Constant) customer loyalty b. Dependent variable: Shop symbolism

Table 2.3 show a strong correlation between shop symbolism and customer loyalty with an R-value of 0.543 which is 54.3% the R-square 0.8149 shows that 81.49% of the variability of shop symbolism are explain by customer loyalty. It indicates that there is positive correlation between customer loyalty and shop symbolism.

Table 2.4: Regression Coefficient of Shop Symbolism and Customer Loyalty

Model	Unstandardized Coefficient		Standard coefficient	T	Sig
	B	Std. Error	Beta		
Constant	25.749	0.4532		0.20	0.03020
Customer loyalty	.293	.423	4.65	3.65	0.03020

Source: SPSS Version 20.0, Field Survey, 2022

Table 2.4 show that standardized beta weights of the coefficient and past correlation signifying the correlation between shop symbolism and customer loyalty with a P-value <0.05 implying

that customer loyalty has significant effect on shop symbolism of the study area. Since the R-square value of (0.8149) which represent 81% of which the variable explain the model fit of the data. The T-value of the coefficient of regression is 3.65. Therefore, all variable from the table in response to P-value of the regression coefficient are all significant oat the level of 0.03020 which is less ten the alpha value of 0.05. This concluded that the null hypothesis is re rejected and the result shows that there is a significant effect between shop symbolism and customer loyalty in Maiduguri Metropolitan Council.

Ho₃: There is no significant of shop communications on customer loyalty in pharmaceutical chemists in Maiduguri Metropolitan Council.

Table 2.5 Model Summary of Shop Communication and Customer Loyalty

Mode	R	R-square	Adjusted R-square	Std. Error of the estimate	Durbin Watson
1	0.7891	0.7654	0.8124	0.376123	0.198

Source: SPSS Version 20.0, Field Survey, 2022

a. Predictor (Constant) customer loyalty

b. Dependent variable: Shop communications

Table 2.5 show a strong correlation between shop communications and customer loyalty with an R-value of 0.7891 which is 78.91% the R-square of 0.7654 show that 76.93% of the variability of shop communication are explain by customer loyalty. It indicates that there is positive correlation between customer loyalty and shop communications.

Table 2.6 Regression Coefficient of Shop Communication and Customer Loyalty

Model	Unstandardized Coefficient		Standard coefficient	T	Sig
	B	Std. Error	Beta		
Constant	0.70142	0.0493		2.05	0.549
Customer loyalty	.691	.376	5.43	8.06	0.041

Source: SPSS Version 20.0

Table 2.6 show the standardized beta weights of the coefficient and part coefficient signifying the correlation between shop communication and customer loyalty with a P-value < 0.05 implying that customer loyalty has significant effect on shop communication of the study area.

Therefore, the null hypothesis which states that there is no significant effect between shop communications and customer loyalty in Maiduguri Metropolitan Council.

Since the R-square value of (0.7654) which represent 76.54% by which variable explain the model fit of the data. However, T-value of coefficient of regression is 8.06. Therefore, all variable from the table in response to regression coefficient are all significant at the level of 0.041 which is less than the alpha value of 0.05. This concludes that null hypothesis is rejected and the result shows that there is a significant effect between shop communications and customer loyalty in Maiduguri Metropolitan Council.

Discussion of Findings

The major thrust of this research is focused on the effect of store image on customer loyalty among selected pharmaceutical chemists in Maiduguri Metropolitan Council, Borno State, Nigeria and come up with following findings. One of the finding revealed that there is significance effect of Shop behaviour on customer loyalty among pharmaceutical chemist in Maiduguri Metropolitan Council. One of the finding revealed that there is significant effect between shop behaviour and customer loyalty among pharmaceutical chemists in the study area. This finding is in agreement with that of Hussain (2014) who asserts that satisfaction and habit directly affects a customer's loyalty towards a particular product or service. Furthermore, the outcomes of this research provide a better understanding about the role played by the shop behaviour in the development of customer's loyalty among the pharmaceutical chemists.

Similarly, this finding is in line with the finding of Chen (2001) who opined that composite measurement of loyalty combines both the behavioural and attitudinal dimensions. He asserts that the use of both behaviour and attitude in defining loyalty significantly increase the predictive power of loyalty. Therefore, loyal customers are persuaded easily to buy and continuous buying the existing products because of different utilities derive from the products.

Another finding revealed that there is significant effect between shop symbol and customer loyalty among pharmaceutical chemists in Maiduguri Metropolitan Council, which is in concurrence with the finding of Omotayo (2011) who stated that symbols and logos have a long origin that shows brand identification of the companies. In the same vein, there are different types of symbols and logos that are unique from corporate names or trademarks. They are easy way to recognise a product is a greater success if they become q linked in memory to corresponding brand name and product to increase brand recall. However, loyal customers may perhaps identify definite symbols and become loyal to such brand. In the same light, Oxenfield (2004) posits that symbol is successful way to get a better place in customer mind , However, if something that is easily identifiable and preferably in a positive way, customer feel more comfortable with the products and symbols can be an effective way of differentiating the brands from each other. In addition, symbol can also be used to make the potential customers aware of the origin and ownership of the brand and at the same time help the brand owners to build brand equity through raising brand awareness.

Another finding of study revealed that there is significant effect between shop communication and customer loyalty among pharmaceutical chemist in the study area. This finding is in agreement with the finding of Groomroos (2000) who stated that tailoring communication to individual customer, companies can create a comfortable atmosphere that inspires a two flow of information that build loyalty as well as developing new ways of selling. He also asserts that customers can easily search and find a desired service or support and loyalty often hinges on the quality of communication after the first sale.

Similarly, Chan (2005) posits that communication also tell dissatisfied customers what the organisation is doing to rectify the causes of dissatisfaction. He also stated that there is effective communication between an organisation and customers. In the same light, Panda (2004) observed that shop communication has been to expose the audience to a brand and higher recall, so that customer will buy the brand that has the highest recall; and to satisfy the customer to the optimum level. To him any exposure to the brand communication affects consumer response, which can be measure by analysing variables like brand awareness in terms of recall and recognition, favourability, strength and uniqueness of the brand association in the consumer memory for building a positive image. Furthermore, it is apparent to believe that shop communication is one of the effective and efficient ways of persuading customer to buy and become a loyal to the particular product. Similarly, shop communication has a potential and strong effect on busting sales and creates customers loyalty. In the same vein, shop communication should aim at enhancing customers to make attached to the product in order to strengthen the customers loyalty over time.

Conclusion

Based on the findings of this study, it was concludes that store image examines in this research have significantly contributes to customer loyalty in the study area. Therefore, shop behaviour has positive significant effects on customer loyalty and it is explained by the Store attendants welcome of customers, general treatment given to customers, having cordial relationship, and recommendations of brands and quality to customers that will change their behaviour toward products.

Furthermore, the study concludes, that store symbolism is the second highest predictor that significantly contributes to customer loyalty in the study area. This indicates that symbols are easy ways for customers to; identify a product, position the product in the mind of the customers; recognise the product and feel comfortable for using the product, and help to differentiate the products. Similarly, the study concludes that, shop communication has positive significant effects on customer loyalty among pharmaceutical chemist in Maiduguri Metropolitan Council, and this can be explained by way of informing customer about new products and it benefit to customers. In the same vein, the effective and efficient communication will go a long way in improving customer's satisfaction and eventually become loyal toward the products in questions.

Recommendations

Based on the findings of this study, we recommend firstly, that managers of the stores should endeavour to show fairness in dealing with present and potential customers, this will go a long way in encouraging re-purchase that lead to eventual loyalty. Secondly, managers should also design a unique symbol that are easy to be identified and recognized by presents and existing customers. Thirdly, managers should also focus attention on customers' attitude and perception of products through effective communication, because emotional appeal and message come through efficient communication.

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