

Final Project 1

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Brand Loyalty in Retail Stores in Saudi Arabia

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1. Chapter 1: Introduction

Brand Loyalty is now considered as one of the most critical factors in the long term success of the retail businesses worldwide.

In a growing competitive market place where consumers are always exposed to a vast array of choices, the ability for a retail brand to own and sustain loyalty among its consumer base, has become a key differentiator.

Saudi Arabia's retail sector has undergone huge transformation in the recent decades, presenting a very interesting scene to examine this phenomenon, given the country's cultural, economic and demographic characteristics.

Kingdom of Saudi Arabia is witnessing an unprecedented growth in the retail industry, driven by factors such as young and digitally connected population, rising disposable incomes and adding also to that the ambition Vision 2030 that aims to diversify the economy away from oil dependency. These forces joined, reshaped the consumer behaviour and expectations, making it crucial for retailers to understand what drives the brand loyalty with this distinctive market environment.

1.1. Research Background

Concept of brand has a rich history within marketing literature, originating in the early 20th century as a straightforward practice of measuring repeated purchases behaviour and has since expanded to a multidimensional construct encompassing attitudinal commitment, emotional attachment and behavioural intentions.

Scholars as Oliver (1999) have proposed that loyalty might not be only limited to habitual repurchase, but can hold commitment to rebuy or re-patronize a preferred product/service in a consistent way in the future, which leads to repetitive same brand purchasing despite of situational influences or marketing efforts that can trigger switching behaviour.

The Saudi Arabian retail business evolved significantly since the 1990s, transitioning from small, and family owned establishments to large scale multinational retail formats that includes hypermarkets, shopping malls, speciality stores and e-commerce platforms.

International brands as Zara, H&M, IKEA have established a very strong presence alongside the homegrown retailers like Panda, Al Othaim, Jarir and Extra.

This coexistence of global and local brands made the competition intensify and raise the importance of the brand loyalty as a mechanism for sustaining the competitive advantage.

Saudi Arabia's Unique social and cultural context distinguishes it as an interesting and compelling research setting.

The country's islamic values, tribal affiliations, family oriented consumer behaviour and strong affirmation on social status and prestige all of these factors influence the purchasing decisions in a way that differs totally from the western markets, adding to that the predominance of young population and smartphone penetration rates with active social media engagement, created a generation of consumers whose loyalty is shaped by digital experience alongside in-store interactions.

1.2. Research Problem

Despite the growing strategic importance of brand loyalty in the Saudi retail context, there remains a significant lack of comprehensive empirical research that systematically examines the factors driving brand loyalty in this specific market. Much of the existing literature on brand loyalty either focuses on Western consumer markets or examines broad emerging market contexts without addressing the particularities of the Gulf Cooperation Council (GCC) or Saudi Arabian retail environment. This gap undermines the ability of retail managers and policymakers in Saudi Arabia to develop evidence-based strategies for cultivating lasting customer relationships.

Furthermore, the rapid digital transformation of the Saudi retail sector—accelerated by the COVID-19 pandemic, which prompted a dramatic shift toward online shopping—has introduced new dimensions of brand loyalty that

traditional frameworks may not adequately capture. The interplay between omnichannel retail experiences, digital brand engagement, customer trust in online platforms, and physical store loyalty presents a complex research problem that requires updated theoretical and empirical frameworks. Retailers are struggling to understand how loyalty earned in physical stores translates, or fails to translate, to the digital shopping environment.

The research problem addressed by this study is therefore twofold: first, to identify and validate the key antecedents of brand loyalty in Saudi retail stores; and second, to assess whether established theoretical frameworks developed in other cultural contexts adequately explain brand loyalty behavior among Saudi consumers. By addressing these concerns, the study aims to fill a critical void in the literature and provide actionable insights for stakeholders in the Saudi retail industry.

1.2.1. Theoretical Gaps

From a theoretical standpoint, the existing literature has not sufficiently addressed how cultural dimensions specific to Saudi Arabia—such as collectivism, religious values, and national identity—interact with conventional brand loyalty antecedents like service quality, customer satisfaction, and perceived value. Most theoretical models of brand loyalty, including those proposed by Aaker (1991), Oliver (1999), and Chaudhuri and Holbrook (2001), were developed and validated primarily in Western, individualistic cultural settings, limiting their direct applicability to the Saudi context.

Additionally, there is a notable theoretical gap concerning the role of digital and social media factors in shaping brand loyalty in Saudi Arabia, which boasts one of the highest social media usage rates in the world. The theoretical integration of electronic word-of-mouth, influencer marketing, and personalized digital experiences into brand loyalty models remains underdeveloped, particularly within the GCC retail context. Existing models have yet to satisfactorily account for how these digital touchpoints

moderate or mediate the relationship between traditional loyalty antecedents and actual loyalty outcomes.

A further theoretical gap exists in relation to the moderating role of demographic variables such as gender, age, and income level in the Saudi retail brand loyalty context. Saudi Arabia has recently undergone substantial social changes, including the relaxation of gender-segregation policies in public spaces and the increased economic participation of women, which may have significant implications for brand loyalty patterns that have not yet been theoretically or empirically explored in the existing literature.

1.2.2. Practical Gaps

In terms of practical gaps, Saudi retail managers frequently lack sector-specific data and insights about the loyalty drivers most relevant to their consumer base. While multinational retailers operating in Saudi Arabia may draw on global best practices, these are often not calibrated to local market realities, leading to the implementation of loyalty programs and marketing strategies that fail to resonate with Saudi consumers. The absence of locally validated measurement tools for brand loyalty further compounds this challenge for practitioners.

There is also a practical gap related to the effectiveness of loyalty programs in the Saudi retail market. Despite the widespread adoption of loyalty cards, reward points, and membership programs by major Saudi retailers, there is limited empirical evidence assessing their actual impact on consumer loyalty behavior in this context. Practitioners are therefore operating without a clear understanding of the return on investment of these initiatives or how they compare in effectiveness with other loyalty-building strategies such as personalized service, store atmosphere, and community engagement.

Finally, small and medium-sized retailers in Saudi Arabia—which constitute a significant portion of the retail sector—face a practical gap in that they lack access to the research and analytical resources needed to understand and cultivate brand loyalty.

Without targeted, context-specific guidance, these businesses are at a disadvantage compared to large multinational chains. This study seeks to provide practical insights applicable to retailers of all scales operating within the Kingdom.

1.3. Research Significance

This research significance comes from both the theoretical contribution and the academic literature on the brand loyalty and the practical implications on the Saudi retail industry.

By conducting rigorous investigation within a unique and under studied culture and market context, this study advances the understanding of how the brand loyalty is formed and sustained in a dynamic emerging retail market.

Findings are expected to enrich the global brand loyalty literature with local culture insights that challenge and refine existing frameworks.

From a wider perspective, this study will contribute to the field of consumer behaviour by demonstrating how the macro level factors interact with micro level individual consumer variables to shape the brand loyalty outcomes.

This integration perspective is valuable at a time when researchers and practitioners are struggling with the complexity of consumer decision making in the multichannel retail across the globe.

1.3.1. At the theoretical level

At the theoretical level, this research makes several important contributions.

First, it extends established brand loyalty models by incorporating culturally specific variables that reflect the Saudi consumer context, thereby enhancing the cross-cultural generalizability of these models.

By empirically testing the applicability of frameworks such as Oliver's (1999) four-stage loyalty model and Aaker's (1991) brand equity framework in the Saudi retail environment, the study provides critical evidence for or against their universal validity.

Second, the study contributes to theory by developing and testing a culturally adapted conceptual model of brand loyalty that integrates traditional antecedents—such as service quality, perceived value, customer satisfaction, and trust—with emerging digital and social factors specific to the Saudi context. This integrated model represents a novel theoretical

contribution that future researchers can employ and build upon in other GCC and Middle Eastern market contexts.

Third, the research contributes methodologically by validating or developing measurement scales appropriate for the Saudi retail context.

The creation of culturally validated instruments is an important contribution in itself, as it provides researchers working in similar cultural settings with reliable and valid tools for future empirical investigations. This methodological contribution enhances the rigor and comparability of future brand loyalty research in the Arab world.

1.3.2. At the practical level

At the practical level, this research provides Saudi retail managers with empirically grounded insights into the most influential drivers of brand loyalty among their target consumers. Armed with this knowledge, managers can make more informed decisions about resource allocation, customer relationship management strategies, loyalty program design, and service quality improvement initiatives. The study's findings will help retailers prioritize the factors that yield the greatest return in terms of building lasting customer loyalty.

For marketing practitioners, the research offers specific guidance on how to craft loyalty-enhancing communication strategies that resonate with Saudi consumers' cultural values, aspirations, and digital behaviors.

Understanding the relative importance of emotional versus functional loyalty drivers, for instance, can inform the tone, content, and channel selection for loyalty marketing campaigns. Similarly, insights into the role of social influence and community membership in shaping loyalty can guide the design of referral programs and social media engagement strategies.

For investors and entrepreneurs entering the Saudi retail market, this research provides a valuable orientation to the competitive dynamics of brand loyalty in the Kingdom. Understanding what makes Saudi consumers loyal to particular retail brands is essential

intelligence for new market entrants seeking to establish a foothold and grow a sustainable customer base in one of the Middle East's most promising retail markets.

1.4. Research Questions

This study is guided by a set of carefully formulated research questions designed to address the theoretical and practical gaps in a systematic manner. The primary research question asks: What are the key factors that influence brand loyalty among consumers in retail stores in Saudi Arabia? This question is supported by a series of subsidiary questions that explore specific dimensions of the brand loyalty phenomenon in the Saudi retail context.

The subsidiary research questions include

- 1) What is the relationship between customer satisfaction and brand loyalty in Saudi retail stores?
- 2) How does perceived service quality influence brand loyalty among Saudi consumers?
- 3) What role does brand trust play in mediating the relationship between satisfaction and loyalty?
- 4) To what extent do digital engagement and social media interactions contribute to brand loyalty in the Saudi retail sector?
- 5) Do demographic variables such as age, gender, and income moderate the relationships between brand loyalty antecedents and outcomes?

These research questions collectively provide a structured framework for the investigation.

By addressing each question through the analysis of primary survey data collected from Saudi retail consumers, the study will be able to construct a comprehensive picture of the brand loyalty landscape in Saudi Arabia. The answers to these questions will form the empirical core of the research findings and will directly inform the theoretical and practical contributions described in the previous sections.

1.5. Research Objectives

The primary objective is to analyze and identify the most important determinants of brand loyalty between customers in the Saudi Arabian retail stores.

This objective will be operationalized through a set of sub objectives that will provide a comprehensive and also multi-faceted understanding from the brand loyalty phenomenon in this particular market.

The research objectives are:

- 1) Review and synthesize the theoretical and empirical literature on brand loyalty that already exists, with attention to studies conducted in emerging and culturally diverse markets.
- 2) Develop a culturally adapted model of the brand loyalty that is appropriate for the Saudi retail context
- 3) Design and validate measurement indicators for the key constructs pre identified in the conceptual model
- 4) Collect and analyze data from consumers in Saudi Arabia to test the model
- 5) Draw theoretically meaningful and useful conclusions from the empirical findings

1.6. Research Hypotheses

Based on the framework in chapter 2 and the conceptual model in section 1.7, this study proposes the following hypotheses for testing.

H1: Service quality has a significant positive effect on customer satisfaction in Saudi retail stores

H2: Customer satisfaction has a significant positive effect on brand loyalty in Saudi retail stores.

H3: Brand trust mediates the relationship between customer satisfaction and brand loyalty.

H4: Perceived value has a significant positive effect on brand loyalty.

H5: Digital engagement with a retail brand positively influences brand loyalty among Saudi consumers.

H6: Demographic variables (age, gender, income) significantly moderate the relationship between brand loyalty antecedents and brand loyalty outcomes.

These hypotheses are designed to be testable through quantitative analysis of the primary survey data.

The direction of each relationship is supported by prior research findings and theoretical reasoning.

1.7. Research Model

The conceptual model in this research integrates multiple perspectives to provide comprehensive framework for understanding brand loyalty in Saudi Arabian retail context.

The model points that the brand loyalty comprising both attitudinal and behavioural loyalty are influenced by a set of interconnected variables that operate at the functional and operational level of the consumer experience.

The independent variables in the model include service quality, perceived value, customer satisfaction, brand trust, and digital engagement.

Service quality and perceived value are hypothesized to exert direct effects on both customer satisfaction and brand loyalty, while brand trust is conceptualized as a mediator that channels the effects of satisfaction on loyalty.

Digital engagement is included as a contemporary antecedent that reflects the growing importance of online and social media interactions in shaping Saudi consumers' brand relationships. Demographic variables are incorporated as moderators that may amplify or attenuate the main effects.

The model draws on several theoretical foundations, including Oliver's (1999) satisfaction-loyalty framework, Parasuraman, Zeithaml, and Berry's (1988) SERVQUAL model of service quality, Chaudhuri and Holbrook's (2001) brand trust and brand affect model, and more recent frameworks addressing digital brand engagement. By synthesizing these perspectives into a single integrated model tailored to the Saudi context, the research provides a theoretically robust and empirically testable representation of the brand loyalty formation process in Saudi retail stores.

1.8. Research Methodology

This study uses a quantitative research design to test the relationships in the conceptual model. Data will come from a structured, self-administered questionnaire given to adult consumers who have shopped at retail stores in Saudi Arabia. The questionnaire is based on established brand loyalty scales, adapted for the Saudi cultural and retail context, and will be available in both Arabic and English to make it accessible and encourage quality responses.

The survey will be shared online and in person. Online, it will be distributed through social media and consumer panels to reach a broad and representative group of Saudi retail consumers. In-person surveys will be conducted at selected retail stores in major cities such as Riyadh, Jeddah, and Dammam to ensure geographic and retail diversity. The goal is to collect responses from 400 participants, which is enough for structural equation modeling (SEM) analysis.

Data analysis will be Data analysis will take place in two main stages. First, descriptive statistics and confirmatory factor analysis (CFA) will be used to check the reliability and validity of the measurement tools. Next, structural equation modeling (SEM) with AMOS or SmartPLS software will test the relationships in the conceptual model and evaluate the proposed hypotheses. Moderation analyses will use multigroup SEM or hierarchical regression to examine how demographic variables affect the results. This approach aims to produce rigorous, reliable, and generalizable findings.

1.9. Scope of The Study

This research defines its scope by theme, location, time, and demographics. The main focus is brand loyalty in Saudi Arabian retail stores, including supermarkets, hypermarkets, specialty stores, fashion retailers, and electronics retailers. The study does not cover service industries like banking, hospitality, or telecommunications, but relevant insights from these sectors are included in the literature review.

The research is limited to Saudi Arabia, with data collected from consumers in Riyadh, Jeddah, Makkah, Madinah, and Dammam. These cities were chosen because they represent a wide range of Saudi consumers and most of the country's retail activity. Although the results are most relevant to Saudi Arabia, the study's theories and methods may also help researchers looking at brand loyalty in other GCC and Arab countries.

Temporally, the study's primary data collection is planned for the year 2026, capturing a snapshot of Saudi consumer brThe study will collect its main data in 2026, aiming to capture Saudi consumers' brand loyalty attitudes and behaviors during a time of major change in the retail sector. It will focus on Saudi adults aged 18 and over who have shopped at retail stores in the past six months. This ensures that participants have recent experience to provide useful information about what influences brand loyalty and its results.

1.10. The Suggested Project Structure

This research paper is divided into five chapters, with each chapter building on the last to explore brand loyalty in Saudi retail stores. Chapter 1, which you are reading now, introduces the background, research problem, significance, questions, objectives, hypotheses, model, methodology, and scope. It explains why this research is important and describes the framework for the study.

Chapter 2 reviews the main academic literature on brand loyalty, covering theories, key factors, and findings from different cultures and markets. This review highlights gaps in current knowledge and supports the study's conceptual model. Chapter 3 explains the research methods, including design, sampling, questionnaire development, data collection, and analysis. Chapter 4 shares the study's results, including descriptive analysis, confirmatory factor analysis, and structural equation modeling. Chapter 5 discusses what the findings mean in theory and practice, summarizes the conclusions, notes the study's limitations, and suggests areas for future research.

References are provided at the end of the document, following the American Psychological Association (APA) 7th edition citation format. Appendices, if applicable, will include the survey questionnaire in both Arabic and English, along with extra statistical results that support Chapter 4. This structure aims to make the research clear, logical, and complete.

2.Chapter 2: Literature Review

2.1. Introduction

Brand loyalty is considered one of the most valuable assets for retail firms. Since the 1950s, when researchers have studied how repeat purchasing sets loyal customers apart from others. Early ideas from Brown (1953) and Cunningham (1956) focused on behavior, defining loyalty as simply buying the same brand repeatedly. However, this view was criticized for not separating true loyalty, which comes from real preference and commitment, from spurious loyalty that happens out of habit, inertia, or limited choices.

Later theories added attitudinal aspects to the idea of brand loyalty. Researchers realized that truly loyal customers not only buy the same brand repeatedly but also have positive attitudes, strong emotional connections, and are less likely to switch to competitors.

Scholars like Day (1969), Jacoby and Chestnut (1978), and Dick and Basu (1994) developed a framework that identified four types of loyalty: true loyalty, latent loyalty, spurious loyalty, and no loyalty. These ideas have shaped how brand loyalty is understood, measured, and managed in both research and business.

Today, brand loyalty has changed because of new technology, more shopping options, and shifting consumer expectations. E-commerce, mobile shopping, social media, and loyalty platforms have introduced new ways for customers to connect with brands. In Saudi Arabia, the mix of traditional values and modern digital habits offers a unique setting to study how these changes affect the basic reasons people stay loyal to brands.

2.2. The independent variable

The independent variables in this study's conceptual model are service quality, perceived value, customer satisfaction, brand trust, and digital engagement. These factors are the main ways brand loyalty is built in retail. Service quality, as described in the SERVQUAL model by Parasuraman, Zeithaml, and Berry (1988), means how consumers judge the overall excellence or superiority of a service compared to what they expect. The SERVQUAL model identifies five dimensions of service quality: reliability, assurance, tangibles, empathy, and responsiveness. These have been widely studied in retail and are consistently found to predict customer loyalty.

Perceived value is another important independent variable in the model. It is defined as how consumers judge the usefulness of a product or service by comparing what they get to what they give. Zeithaml (1988) introduced this idea as a key link between quality and loyalty, noting that consumers consider quality along with the price and effort needed to get the product or service. In Saudi retail, perceived value may be especially important because major retailers use competitive pricing and some consumer groups are very price-sensitive.

Brand trust, which is the willingness of consumers to rely on a brand to do what it promises, has been widely studied as both a cause and a link to brand loyalty. Morgan and Hunt (1994) said that trust is essential for any long-term relationship between a brand and its customers, as it gives people the confidence to buy again. In Saudi Arabia, trust may be shaped by cultural values like honesty and reliability, which are important in Islamic business ethics. This makes trust an important variable to study in the model.

2.3. The dependent variable

In this study, brand loyalty is the dependent variable and includes both attitudinal and behavioral aspects. Attitudinal loyalty is when a consumer feels positively about a retail brand, is emotionally connected, and stays committed by preferring, recommending, and not switching brands. Behavioral loyalty is seen in actions such as repeat purchases, higher spending, and continued shopping at the same store.

This study uses Oliver's (1999) four-stage model to define brand loyalty: cognitive, affective, conative, and action loyalty. Cognitive loyalty is when someone prefers a brand based on its features. Affective loyalty develops from repeated positive experiences with the brand. Conative loyalty means a strong commitment to buy the brand again, driven by positive feelings. Action loyalty is the intention to repurchase, even if there are obstacles.

In the context of Saudi retail stores, measuring brand loyalty requires particular attention to the cultural specificities of how loyalty is expressed and communicated among Saudi consumers. For instance, word-of-mouth recommendations—a key indicator of attitudinal loyalty—may operate differently in the Saudi cultural context, where family and social network endorsements carry especially high weight in shaping purchasing decisions. Similarly, the willingness to pay a premium price for a preferred retail brand, another indicator of behavioral loyalty, must be assessed in relation to the specific economic circumstances and value orientations of the Saudi consumer population.

2.4. The relationship between the independent and the dependent variables

Researchers have studied how service quality, perceived value, customer satisfaction, brand trust, and digital engagement relate to brand loyalty. Service quality is often seen as one of the strongest predictors of brand loyalty in retail. Studies by Zeithaml, Berry, and Parasuraman (1996) show that better service quality leads to higher customer retention, more positive word-of-mouth, and a greater willingness to pay premium prices, all of which signal brand loyalty. This link has been found in many types of retail and across different cultures, supporting its use in this model.

Research shows that customer satisfaction is a key link between service quality, perceived value, and brand loyalty. The connection between satisfaction and loyalty is not straightforward. Usually, dissatisfaction hurts loyalty more than satisfaction helps it. This means that avoiding service failures may be more important for keeping loyal customers than providing exceptional service. In Saudi Arabia, where service expectations are influenced by both Western and local traditions, this relationship may have unique features that deserve further study.

Brand trust is important for building and maintaining loyalty because it gives customers a sense of security and confidence to keep choosing the same brand. Chaudhuri and Holbrook (2001) found that both brand trust and brand affect help explain the link between brand loyalty, purchase loyalty, and attitudinal loyalty. This means that both feelings and thoughts about a brand shape loyalty. In Saudi Arabia, where trust and reputation are especially valued, brand trust is likely to play an even bigger role in creating loyalty.

2.5. Conclusion

This chapter has provided a comprehensive review of the theoretical and empirical literature relevant to the study of brand loyalty in retail stores, with particular emphasis on the factors most pertinent to the Saudi Arabian context. The review has established that brand loyalty is a complex, multidimensional construct influenced by a constellation of interrelated antecedents, including service quality, perceived value, customer satisfaction, brand trust, and digital engagement. The relative importance of these antecedents, and the mechanisms through which they influence loyalty, may vary across cultural and market contexts, underscoring the value of conducting context-specific empirical research such as the present study.

The review has also identified several important theoretical gaps that this study seeks to address, including the limited cross-cultural validation of brand loyalty models in the Saudi and broader Arab world context, the insufficient theoretical integration of digital engagement as a loyalty antecedent, and the lack of attention to the moderating effects of cultural and demographic variables in existing loyalty frameworks. By addressing these gaps, the study aims to make meaningful contributions to the brand loyalty literature and provide theoretically grounded, practically useful insights for the Saudi retail industry.

The theoretical foundations laid out in this chapter will inform the development of the research methodology in the following chapter and provide the interpretive framework through which the empirical findings will be discussed. The next chapter will detail the research design, sampling approach, data collection procedures, and analytical techniques that will be employed to rigorously test the conceptual model and hypotheses presented in Chapter 1, ensuring that the study's findings are both internally valid and externally generalizable.

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